

**Tariffs of commission remuneration of “Kapitalbank” JSCB
For banking servicing of customers - individuals
Tariffs are effective since June 18, 2026**

(Last changes in Chapter 1. Demand deposit accounts of individuals

D. Money transfers made using international money
transfer systems outside the Republic of Uzbekistan (in foreign currency)
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Service name	Commission Fee Rate	Note
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Chapter 1. Demand deposit accounts of individuals

A. General Provisions

In these Tariffs, the Bank's commission is charged from the customer in the national currency of the Republic of Uzbekistan, unless otherwise specified.

B. Servicing demand deposit account of individuals

a) Opening / closing an account:

- | | |
|------------------------------|-------------------|
| /// In the national currency | No charge applied |
| /// In the foreign currency | No charge applied |

b) Depositing funds in cash by the customer:

- | | |
|------------------------------|-------------------|
| /// In the national currency | No charge applied |
| /// In the foreign currency | No charge applied |

c) Crediting funds:

- | | |
|------------------------------|-------------------|
| /// In the national currency | No charge applied |
| /// In the foreign currency | No charge applied |

d) Cash withdrawal:

- | | |
|---|--|
| /// Made in cash to the cash office of the Single branch | No charge applied |
| /// In foreign currency, received to the client's account in non-cash form via SWIFT transfer | 0,5% of withdrawal amount (minimum 1000 UZS) |
| /// In the national currency received to the customer's account in non-cash form | 0.75% of the transaction amount |




0.2% of the transaction amount

For funds received to the customer's demand account from the accounts of individuals / legal entities from the sale of vehicles (against the documents provided) under the loan program of JSCB "Kapitalbank" for the secondary market

- | | |
|---|---|
| /// In the national currency received on the customer's account from loan accounts opened with "Kapitalbank" JSCB | At least 0.75% of a transaction amount (at least 1,000 UZS) |
| /// Received to the client's account on the basis of an enforcement order by the law enforcement agency | 0,5% from the transaction amount (minimum 1000 UZS) |
| /// Received to the customer's account in the form of a pledge as a result of the court decision execution | 0,5% from the transaction amount (minimum 1000 UZS) |
| /// The assets formulated for the purchase, taken as a pledge (balance) by "Kapitalbank" JSCB due to the loan non-repayment | No charge applied |
| /// Made in cash to deposits placed with the Single branch | No charge applied |
| /// Sponsorship payments | 0,1% from the transaction (minimum 1000 UZS) |

Service name	Commission Fee Rate	Note
/// Salaries and equivalent payments	No charge applied	
	No charge applied	
/// Interest on the deposit and the principal of the deposit, if the deposit is made in cash		
/// 1. In the foreign currency received on the customer's account in non-cash (including money transfer systems)	No charge applied	
/// 2. In the national currency received on the customer's account in foreign currency	0,5% from the transaction amount (minimum 1000 UZS)	
/// 3. In foreign currency /national currency, received on the customer's account in the non-cash form in the form of a refund (an error in the transfer, refund by the correspondent bank)	No charge applied	
/// In the foreign currency received on the customer's account from accounts opened in Smartbank/minibank, previously deposited in	No charge applied	
/// In the foreign currency received due to the exchange of one foreign currency deposited on the account in cash into another foreign currency	No charge applied	When exchanging one foreign currency into another one, the rates specified in the "Foreign exchange transactions" section are applied
/// In the national currency UZS received on the customer's account in the non-cash form earlier deposited in the cash through self-service terminal (infokiosk)	No charge applied	
e) Non-cash money transfer by the instruction of the customer:		
/// In national currency to accounts of legal entities / unincorporated private entrepreneur / budget recipients (Treasury)	0.5% of the transaction amount (not less than 5,000 UZS, but not more than 100,000 UZS) for each transaction;	When transferring funds previously deposited to the on-demand account cash/non-cash form.
	Zero commission	1. When transferring funds to accounts of legal entities/unincorporated private entrepreneurs, opened in the structural divisions of JSCB "Kapitalbank";

Service name	Commission Fee Rate	Note
		2. For a one-time transfer of funds of 3,000,000 UZS and above previously deposited in cash to the customer's demand account; 3. When transferring funds received to the on-demand account as a result of sale/exchange/conversion of foreign currency into national currency; 4. When transferring to accounts of non-governmental non-profit organizations (VAQF.UZ, Nogiron-Bolalari Kamalak Uyi, Kind people and the like) (charity)
<p>/// In national currency to private customers' card accounts opened in structural divisions of JSCB "Kapitalbank"</p>	<p>0.5% of the transaction amount (not less than 5,000 UZS, but not more than 100,000 UZS) for each transaction;</p> <p>10,000 UZS for each transaction</p>	<p>With the exception of:</p> <ol style="list-style-type: none"> 1. Transfers of funds deposited to the on-demand deposit account in cash; 2. Transfer of alimony received by bank transfer; 3. Repayment of overdraft loans, received from JSCB "Kapitalbank"; 4. Transfers of funds received as a refund, previously sent in national currency through international money transfers; systems 5. Transfers of funds received to the on-demand account as a result of sale/exchange/conversion of foreign currency into national currency; 6. By funds received on the on-demand account from accounts of legal entities from sale of vehicles (against the documents) under the lending program of JSCB "Kapitalbank" for secondary market
<p>/// In national currency to the accounts of individuals opened with the Single branch or other banks</p>	<p>0.5% of the transaction amount (not less than 1,000 UZS)</p>	<p>Except for:</p> <ol style="list-style-type: none"> 1. transfers to the accounts of the client, opened in the branches of JSCB "Kapitalbank"; 2. transfers of funds received as a refund, previously sent in national currency through international money transfer systems; 3. transfers of funds deposited to demand account of the client in cash; 4. transfers of funds received to demand account of the client as a result of sale/exchange/conversion of foreign currency into national

Service name	Commission Fee Rate	Note
f) Opening and servicing of escrow accounts of natural persons		currency
 Real estate:	50% of the Basic Calculated Value (BCV) ($0.50 \times 412,000 = 206,000$ sum) if the transaction amount is up to 50,000,000 sum;	
	If the transaction amount exceeds 50,000,000 sum, no commission is charged.	
 Motor vehicles (secondary market):	25% of the BCV ($0.25 \times 412,000.00 = 103,000$ sum) if the transaction amount is up to 25,000,000 sum;	
	If the transaction amount exceeds 25,000,000 sum, no commission is charged.	
 Additional:	<ol style="list-style-type: none"> 1. Crediting funds from an escrow account to a demand deposit account – no commission is charged. 2. Withdrawal of cash from an escrow account – no commission is charged. 3. If the transaction does not take place or is cancelled, the commission paid for the service is not refundable; 4. In the event of a subsequent repeated application by the natural person, the commission shall be charged in accordance with the established procedure. 	

C. Bank transfers in the foreign currency

a) To the accounts opened with branches of “Kapitalbank” JSCB and other banks of the Republic of Uzbekistan	0,5% from the transaction amount (minimum 10 000 UZS, but not more than 1,000,000 UZS)	For currencies: USD, EUR, GBP, RUB, JPY Commission is paid in the national currency at the rate of the Central Bank of the Republic of Uzbekistan on the transaction date. Except for: <ul style="list-style-type: none"> - replenishment of the authorized fund of legal entities opened in Kapitalbank JSCB; - transfers for repayment of loans to foreign enterprises/ private entrepreneurs/ legal entities in foreign currency received from Kapitalbank JSCB
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Service name	Commission Fee Rate	Note
b) To the accounts opened outside the Republic of Uzbekistan for foreign currency	Bank.0.5% of the transaction amount (not less than 800,000 UZS and not more than 2,500,000 UZS)	The commission fee is paid at the exchange rate of the Central Bank of the Republic of Uzbekistan as of the transaction date
c) To the accounts opened outside the Republic of Uzbekistan for RUB currency	Bank.0.5% of the transaction amount (not less than 800,000 UZS and not more than 2,500,000 UZS)	The commission fee is paid at the exchange rate of the Central Bank of the Republic of Uzbekistan as of the transaction date
d) Guaranteed payment (the entire transfer amount is credited to the beneficiary's account)	0.5% of the transaction amount (not less than 800,000 soums, but not more than 2,500,000 soums) + foreign bank commission fee (for USD at least 10\$)	For the USD currency, the Commission fee shall be paid in the national currency at the exchange rate of the Central Bank of the Republic of Uzbekistan as of the date of the transaction
e) Other services on making interbank payments (change, return, cancellation of a transfer after its acceptance for execution on the initiative of the customer)	No charge applied	

Upon return of the transfer from the beneficiary bank/ correspondent bank, the Client shall be refunded with the commission fees of Kapitalbank JSCB, except for:

- the actual expenses incurred by the Bank for the commission fees of correspondent banks and/or the beneficiary bank;
- the cases indicated in the Note

D. Money transfers made using international money transfer systems outside the Republic of Uzbekistan (in foreign currency)

Money transfer WESTERN UNION

(in USD)

“Urgent” tariff		
a) Sending money via “Western Union system” to CIS countries ¹	<i>Amount of transfer</i>	<i>Tariff</i>
	0,01 – 200,00	\$ 3,00
	200,01 – 2000,00	1,7% from the amount of transfer
	2000,01 – 3000,00	1,3% from the amount of transfer
	3000,01 and more	1,0% from the amount of transfer
b) Sending money via “Western Union” system to Ukraine	<i>Amount of transfer</i>	<i>Tariff</i>
	0,01 and more	0,9 % from the amount of transfer
c) Sending money via “Western Union” system to Georgia	<i>Amount of transfer</i>	<i>Tariff</i>
	0,01 and more	1,0% from the amount of transfer
d) Sending money via “Western Union” system to EUROPE ²	<i>Amount of transfer</i>	<i>Tariff</i>
	0,01 – 300,00	\$ 5,00
	300,01 and more	1,5% from the amount of transfer
e) Sending money via “Western Union” system to Greece, Romania, the Republic of Cyprus, Serbia and Israel	<i>Amount of transfer</i>	<i>Tariff</i>
	0,01 – 200,00	\$ 2,00
	300,01 and more	1,0% from the amount of transfer

Service name	Commission Fee Rate	Note
f) Sending money via “Western Union” system to the United States of America and Canada	<i>Amount of transfer</i>	<i>Tariff</i>
	0,01 – 400,00	\$ 6,00
g) Sending money via “Western Union” system to Japan, Malaysia, Republic of Korea	<i>Amount of transfer</i>	<i>Tariff</i>
	400,01 and more	1,5% from the amount of transfer
h) Sending money via “Western Union” system to CHINA	<i>Amount of transfer</i>	<i>Tariff</i>
	0,01 – 100,00	\$ 15,00
	100,01 – 300,00	\$ 20,00
	300,01 – 500,00	\$ 25,00
	500,01 – 800,00	\$ 30,00
	800,01 – 1000,00	\$ 35,00
	1000,01 – 1500,00	\$ 40,00
	1500,01 – 2000,00	\$ 45,00
i) Sending money via “Western Union” system to Turkey	<i>Amount of transfer</i>	<i>Tariff</i>
	0,01 and more	0,7% from the amount of transfer
j) Sending money via “Western Union” system to UAE	<i>Amount of transfer</i>	<i>Tariff</i>
	0,01 – 100,00	\$ 10,00
	100,01 – 300,00	\$ 18,00
	300,01 – 500,00	\$ 20,00
	500,01 – 800,00	\$ 25,00
	800,01 – 1000,00	\$ 30,00
	1000,01 – 1500,00	\$ 35,00
	1500,01 – 2000,00	\$ 40,00
k) Sending money via “Western Union” system to Turkey	<i>Amount of transfer</i>	<i>Tariff</i>
	200,01 and more	0,7% from the amount of transfer
l) Sending money via “Western Union” system to FAR ABROAD COUNTRIES ³	<i>Amount of transfer</i>	<i>Tariff</i>
	0,01 – 50,00	\$ 13,00
	50,01 – 100,00	\$ 15,00
	100,01 – 200,00	\$ 22,00
	200,01 – 300,00	\$ 29,00
	300,01 – 400,00	\$ 34,00
	400,01 – 500,00	\$ 40,00
	500,01 – 750,00	\$ 45,00
	750,01 – 1000,00	\$ 51,00
	1000,01 – 1500,00	\$ 76,00
	1500,01 – 1750,00	\$ 81,00
m) Withdrawal of cash received via “Western Union” system	<i>Amount of transfer</i>	<i>Tariff</i>
	2000,01 – 2500,00	\$ 91,00
	2500,01 – 3000,00	\$ 111,00
		\$ 121,00
	No charge applied	

Service name	Commission Fee Rate	Note
¹ The CIS countries within the scope of this Tariff include: Azerbaijan, Kazakhstan, Kyrgyzstan, Moldova, Tajikistan, Turkmenistan. European countries within the scope of this Tariff include: Austria, Albania, Andorra, Belgium, Bulgaria, Bosnia and Herzegovina, Hungary, United Kingdom, Germany, Greece, Denmark, Ireland, Iceland, Spain, Italy, Cyprus, Northern Cyprus, Kosovo, Latvia, Lithuania, Liechtenstein, Luxembourg, Macedonia, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Finland, France, Montenegro, Czech Republic, Croatia, Switzerland, Sweden, Estonia.		
³ Non-CIS countries within the scope of this Tariff include all non-CIS countries, except for the listed CIS countries, Europe, Georgia, Ukraine, People's Republic of China, Turkey, United Arab Emirates, Japan, Republic of Korea, Malaysia, State of Israel, United States of America and Canada.		
For amounts over 3,000.00 US dollars to be sent to non-CIS countries, 20.00 US dollars will be added to the Transfer Fee in each subsequent interval of 500.00 US dollars.		

“Cash to the account” tariff

a) to countries where funds can be credited via cash-to-account transfers ⁴	Amount of transfer	Tariff
	0,01 – 2000,00	\$ 5,00
	2000,01 – 5000,00	\$ 10,00
	5000,01 and more	\$ 20,00

⁴Transfer to the recipient's bank account can be sent to more than 140 countries around the world and the geography is constantly expanding. The possibility of sending to a specific country must be specified in the software of the Western Union system.

Money transfer MONEYGRAM

(in USD)

	Amount of transfer	Tariff
a) Sending money via “MONEYGRAM” to the far-abroad	0,00 – 50,00	11,00\$
	50,00 – 100,00	15,00\$
	100,00 – 200,00	21,00\$
	200,00 – 300,00	28,00\$
	300,01 – 400,00	33,00\$
	400,00 – 1 000,00	41,00\$
	1 000,00 – 1 200,00	51,00\$
	1 200,01 – 1 500,00	76,00\$
	1 500,00 – 1 750,00	81,00\$
	1 750,00 – 2 000,00	91,00\$
	2 000,00 – 10 000,00	101,00\$
b) Sending money via the “MoneyGram” system to Armenia, Moldova, Ukraine	0,00 – 200,00	4,00\$
	200,00 – 400,00	6,00\$
	400,00 – 600,00	9,00\$
	600,00 – 800,00	10,00\$
	800,00 – 1 000,00	15,00\$
	1 000,00 – 2 000,00	25,00\$
	2 000,00 – 4 000,00	36,00\$
	4 000,00 – 5 000,00	51,00\$
	5 000,00 – 10 000,00	61,00\$
c) Sending money via the “MoneyGram” system to China, India, the United Arab Emirates	0,00 – 100,00	6,00\$
	100,00 – 300,00	10,00\$
	300,00 – 600,00	19,00\$
	600,00 – 1 000,00	30,00\$
	1 000,00 – 1 500,00	35,00\$
	1 500,00 – 2 000,00	40,00\$
	2 000,00 – 3 000,00	50,00\$
	3 000,00 – 10 000,00	60,00\$
d) Sending money via the “MoneyGram” system to South Korea, Turkey	0,00 – 600,00	4,00\$
	600,00 – 1 500,00	6,00\$
	1 500,00 – 3 000,00	11,00\$
	3 000,00 – 10 000,00	16,00\$
e) Sending money via the “MoneyGram” system to USA, Canada	0,00 – 150,00	2,00\$
	150,01 – 10 000,00	1,5%

Service name	Commission Fee Rate	Note
f) Sending money via the “ MoneyGram ” system to Belarus	<i>Amount of transfer</i> 0,00 – 200,00 200,00 – 400,00 400,00 – 600,00 600,00 – 800,00 800,00 – 1 000,00 1 000,00 – 2 000,00 2 000,00 – 3 000,00 3 000,00 – 4 000,00 4 000,00 – 5 000,00 5 000,00 – 10 000,00	<i>Tariff</i> 4,00\$ 7,00\$ 10,00\$ 13,00\$ 16,00\$ 31,00\$ 37,00\$ 41,00\$ 51,00\$ 76,00\$
g) Sending money via the “ MoneyGram ” system to Georgia, Kazakhstan, Kyrgyzstan	<i>Amount of transfer</i> 0,00 – 300,00 300,01 – 10 000,00	<i>Tariff</i> 3,00\$ 1,2%
h) ¹ Sending money via the “ MoneyGram ” system to Europe	<i>Amount of transfer</i> 0,00 – 150,00 150,00 – 10 000,00	<i>Tariff</i> 2,00\$ 1,3%
i) Withdrawal of cash received via “ MoneyGram ” system	No charge applied	

¹European countries include the following: Albania, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Liechtenstein, Luxembourg, Macedonia (former Yugoslav Republic), Malta, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, United Kingdom, Latvia, Lithuania, Estonia.

Money transfer Zolotaya Korona

(in USD)

1.	Uzbekistan - Russia	0%	Regardless of the amount – 0%
2.	Uzbekistan - Azerbaijan	1%	Regardless of the amount – 1%
3.	Uzbekistan - Armenia	0,9%	Regardless of the amount – 0,9%
4.	Uzbekistan - Belarus	1%	Regardless of the amount – 1%
5.	Uzbekistan - Greece	1%	Regardless of the amount – 1%
6.	Uzbekistan - Georgia	1%	Regardless of the amount – 1%
7.	Uzbekistan - Israel	1%	Regardless of the amount – 1%
8.	Uzbekistan - Kazakhstan	1%	Regardless of the amount – 1%
9.	Uzbekistan - Cyprus	1%	Regardless of the amount – 1%
10.	Uzbekistan - China	10%	Transfers to Alipay
11.	Uzbekistan - Korea	3%	Regardless of the amount – 3%
12.	Uzbekistan - Kyrgyzstan	1%	Regardless of the amount – 1%
13.	Uzbekistan - Romania	1%	Regardless of the amount – 1%
14.	Uzbekistan - Serbia	1%	Regardless of the amount – 1%
15.	Uzbekistan - Thailand	1%	Regardless of the amount – 1%
16.	Uzbekistan - Turkey	0,7%	Regardless of the amount – 0,7%

Money transfer AsiaExpress

a) The transfers tariff in US Dollars and EUROS	Internal transfers via the AsiaExpress System – 1.5% , but not less than 1 USD/EURO of the transfer amount from the sender
b) The transfers tariff in Russian rubles and Uzbek soums	Internal transfers via the AsiaExpress System – 1%, but not less than 100 Rubles/Soums of the transfer amount from the sender
c) Transfer speed	A few seconds
d) Transfer sending option	Internal transfers via the AsiaExpress System
e) Restrictions	<ul style="list-style-type: none"> • Transfers may be made for purposes unrelated to business activities, investments, and securities transactions; • A sender shall not be: <ul style="list-style-type: none"> - a foreign public official or a close relative of a foreign

Service name	Commission Fee Rate	Note
		public official; – an official or a close relative of an official of public international organizations; - must not hold (fill) a public office in the Russian Federation in accordance with the list of official position provided by the Bank of Russia;
		<ul style="list-style-type: none"> Only individuals may be recipients of funds.


Money transfer VisaDirect

By transaction/daily	USD	EUR	UZS
Sending	7 500	7 000	100 mln.
Receipt – resident	25 500	20 000	300 mln.
Receipt – non-resident	10 000	8 000	120 mln.
Commission	Min. amount – 2 USD Commission – 1% (but min.2 USD)	Min. amount – 2 EUR Commission – 1% (but min.2 EUR)	
Monthly	USD	EUR	UZS
Sending	99 999	70 000	1,2 mlrd.
Receipt – resident	99 999	70 000	1,2 mlrd.
Receipt – non-resident	10 000	8 000	120 mln.
Commission	Min. amount – 2 USD Commission – 1% (but min.2 USD)	Min. amount – 2 EUR Commission – 1% (but min.2 EUR)	

Money transfer MoneySend

By transaction/daily	USD	EUR	UZS
Sending	7 500	7 000	100 mln.
Receipt – resident	25 500	20 000	300 mln.
Receipt – non-resident	10 000	8 000	120 mln.
Commission	Min. amount – 2 USD Commission – 1% (but min.2 USD)	Min. amount – 2 EUR Commission – 1% (but min.2 EUR)	
Monthly	USD	EUR	UZS
Sending	99 999	70 000	1,2 mlrd.
Receipt – resident	99 999	70 000	1,2 mlrd.
Receipt – non-resident	10 000	8 000	120 mln.
Commission	Min. amount – 2 USD Commission – 1% (but min.2 USD)	Min. amount – 2 EUR Commission – 1% (but min.2 EUR)	0

E. Foreign exchange transactions

Foreign exchange transactions:  one foreign currency into another foreign currency	No charge applied	Foreign exchange transactions are implemented by bank transfer (from account to account) at the exchange rate of the exchange office on the transaction
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F. Save-deposit boxes

 Security deposit for a safety deposit box 300 USD	For clients – nonresidents of Republic of Uzbekistan
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Service name	Commission Fee Rate	Note
/// Discounts in case of full payment for a safe deposit box	15%	For full payment for renting a safe deposit box for a period of 1 year .
	20%	For full payment for renting a safe deposit box for a period of 2 years .
	30%	For full payment for renting a safe deposit box for a period of 3 years

Fee for the use of safe deposit boxes:

№	Safe deposit box size	Payment per day (soum)	Payment per month (soum)
1	74x300x600mm	3 000 soums	85 000 soums
2	126x300x600mm	3 500 soums	100 000 soums
3	256x300x600mm	4 500 soums	125 000 soums
4	525x300x600mm	9 000 soums	250 000 soums
5	200x620x600mm	10 000 soums	275 000 soums
6	650x620x600mm	11 000 soums	300 000 soums

G. Penalties

a) Penalty for non-fulfillment of obligations under the depository box agreement:

/// loss (damage) of the key (lock) to the safe deposit box by the client or damage to the safe deposit box caused by the client's fault 500 000 soums + repair costs

№	Safe deposit box dimensions	Charge for delayed clearance of the safe deposit box (soum/per day)
1	74x300x600mm	3 500 soums
2	126x300x600mm	5 000 soums
3	256x300x600mm	6 000 soums
4	525x300x600mm	10 000 soums
5	200x620x600mm	11 000 soums
6	650x620x600mm	12 000 soums

Service name	Commission Fee Rate	Note
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Chapter 2. Plastic cards issued by Uzcard system in the national currency

A. Uzcard Payroll Cards

1.	Issue of a card (at the Bank branch)	Free of charge
2.	Card reissuance upon expiration: one month before, during the month of expiration, and one month after:	Comission is no fee
2.1	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including
3.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>
4.	Bank card monthly processing	Free of charge
5.	Payment for goods and services	0%
6.	Cash withdrawal	
6.1	at the bank's cash desk	0%
6.2	through the bank's ATM	1%
7.	Cash deposit at the ATM:	0%
8.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
9.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

B. Uzcard Mass Debit Cards

1.	Issue of a card (at the Bank branch)	50,000 UZS VAT including
1.2.	Issuance/reissue of additional UZCARD cards to the main account	50,000 UZS VAT including
2.	Card reissuance upon expiration: one month before, during the month of expiration, and one month after:	Comission is no fee
2.1.	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including
3.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>
4.	Bank card monthly processing	Free of charge
5.	Payment for goods and services	0%
6.	Cash withdrawal	
6.1.	at the bank's cash desk	0%
6.2.	through the bank's ATM	1%
7.	Cash deposit at the ATM:	0%
8.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
9.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

Service name	Commission Fee Rate	Note
C. Uzcard Pension Cards		
1. Issue of a card (at the Bank branch)	Free of charge	
2. Card reissuance upon expiration: one month before, during the month of expiration, and one month after:	Comission is no fee	
2.1. Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including	
3. Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>	
4. Bank card monthly processing	Free of charge	
5. Payment for goods and services	0%	
6. Cash withdrawal		
6.1 at the bank's cash desk	0%	
6.2 through the bank's ATM	0	
6. Cash deposit at the ATM:	0%	
7. Mini-statement in the Bank's ATMs network and RBS	Free of charge	
8. Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including	

D. Uzcard Kids Cards

1. Issue of a card (at the Bank branch)	50,000 UZS VAT including	
2. Card reissuance upon expiration: one month before, during the month of expiration, and one month after:	Comission is no fee	
Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including	
3. Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>	
4. Bank card monthly processing	Free of charge	
5. Payment for goods and services	0%	
6. Cash withdrawal		
at the bank's cash desk	0%	
through the bank's ATM	1%	
7. Cash deposit at the ATM:	0%	
8. Mini-statement in the Bank's ATMs network and RBS	Free of charge	
9. Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including	

Service name	Commission Fee Rate	Note
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Chapter 3. Plastic cards issued according to Humo system in the national currency

A. Humo Payroll Cards

1.	Issue of a card (at the Bank branch)	Free of charge
2.	Card reissuance upon expiration: one month before, during the month of expiration, and one month after:	Comission is no fee
	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including
3.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>
4.	Bank card monthly processing	Free of charge
5.	Payment for goods and services	0%
6.	Cash withdrawal	
	at the bank's cash desk	0%
	through the bank's ATM	1%
7.	Cash deposit at the ATM:	0%
8.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
9.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

B. Humo Mass Debit Cards

1.	Issue of a card (at the Bank branch)	50,000 UZS VAT including
1.2.	Issuance/reissue of additional HUMO cards to the main account	50,000 UZS VAT including
2.	Card reissuance upon expiration: one month before, during the month of expiration, and one month after:	Comission is no fee
2.1.	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including
3.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>
4.	Bank card monthly processing	Free of charge
5.	Payment for goods and services	0%
6.	Cash withdrawal	
6.1.	at the bank's cash desk	0%
6.2.	through the bank's ATM	1%
7.	Cash deposit at the ATM:	0%
8.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
9.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

Service name	Commission Fee Rate	Note
C. <u>Humo Kids Cards</u>		
1. Issue of a card (at the Bank branch)	50,000 UZS VAT including	
2. Card reissuance upon expiration: one month before, during the month of expiration, and one month after:	Comission is no fee	
2.1 Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including	
3. Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>	
4. Bank card monthly processing	Free of charge	
5. Payment for goods and services	0%	
6. Cash withdrawal		
6.1 at the bank's cash desk	0%	
6.2 through the bank's ATM	1%	
7. Cash deposit at the ATM:	0%	
8. Mini-statement in the Bank's ATMs network and RBS	Free of charge	
9. Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including	

Chapter 4. Plastic cards in foreign currency

A. Visa Gold (USD)

1. Issue of a card (at the Bank branch)	Free of charge
2. Issuance/reissue of additional Visa Gold cards to the main account	50,000 UZS VAT including
3. Reissue of a card:	Comission is no fee
3.1. Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including
4. Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>
5. The permanent balance amount	0 UZS
6. Bank card monthly processing	Free of charge
7. Payment for goods and services	0%
8. Cash withdrawal	
8.1 at the bank's cash desk	0%
8.2 through the bank's ATM	-
8.3 at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%
8.4 at the cash desk and through ATM of a foreign bank	2%
9. Cash deposit at the ATM:	0%
10. Mini-statement in the Bank's ATMs network and RBS	Free of charge
11. Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

Service name	Commission Fee Rate	Note
B. Visa Gold (UZS)		
1. Issue of a card (at the Bank branch)	Free of charge	
2. Issuance/reissue of additional Visa Gold cards to the main account	50,000 UZS VAT including	
3. Reissue of a card:	Comission is no fee	
3.1. Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including	
4. Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>	
5. The permanent balance amount	0 UZS	
6. Bank card monthly processing	Free of charge	
7. Payment for goods and services	0%	
8. Cash withdrawal		
8.1. at the bank's cash desk	0%	
8.2. through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)	
8.3. at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%	
8.4. at the cash desk and through ATM of a foreign bank	2%	
9. Cash deposit at the ATM:	0%	
10. Mini-statement in the Bank's ATMs network and RBS	Free of charge	
11. Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including	

C. Visa Gold Kids

1. Issue of a card (at the Bank branch)	Free of charge	
2. Card reissuance upon expiration: one month before, during the month of expiration, and one month after:	Comission is no fee	
2.1. Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including	
3. Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>	
4. Bank card monthly processing	Free of charge	
5. Payment for goods and services	0%	
6. Cash withdrawal		
6.1. at the bank's cash desk	0%	
6.2. through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)	
6.3. at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%	
6.4. at the cash desk and through ATM of a foreign bank	2%	
7. Cash deposit at the ATM:	0%	
8. Mini-statement in the Bank's ATMs network and RBS	Free of charge	
9. Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including	

Service name	Commission Fee Rate	Note
D. Visa Platinum - single		
1. Issue of a card (at the Bank branch)	Bepul	
1.2. Issuance/reissue of additional Visa Platinum cards to the main account	100,000 UZS VAT including	
2. Reissue of a card:	Comission is no fee	
2.1. Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including	
2.2. The expiration date of the card for a month, in the same month and the next month	Comission is no fee	
3. Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>	
4. The permanent balance amount	50,000 UZS	
5. Bank card monthly processing	5,000 UZS VAT including	
6. The commission fee for processing (clause 5) is not charged if one of the following conditions is met:		
6.1. the average monthly balance on all accounts/deposits is more than (equivalent)	6,5 illion UZS	
6.2. monthly amount of payment for goods and/or services is more than (equivalent)	1,5 million UZS	
7. Payment for goods and services	0%	
8. Cash withdrawal		
8.1. at the bank's cash desk	0%	
8.2. through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)	
8.3. at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%	
8.4. at the cash desk and through ATM of a foreign bank	2%	
9. Cash deposit at the ATM:	0%	
10. Mini-statement in the Bank's ATMs network and RBS	Free of charge	
11. Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including	
E. Visa Infinite - single		
1. Issue of a card (at the Bank branch)	200,000 UZS VAT including	
1.2. Issuance/reissue of additional Visa Infinite cards to the main account	200,000 UZS VAT including	
2. Reissue of a card:	Comission is no fee	
2.1. Initiated by a client (loss, theft, damage, etc.)	200,000 UZS VAT including	
2.2. The expiration date of the card for a month, in the same month and the next month	Comission is no fee	
3. Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>	
4. The permanent balance amount	195,000 UZS	
5. Bank card monthly processing	65,000 UZS VAT including	
6. The commission fee for processing (clause 5) is not charged if one of the following conditions is met:		
6.1. the average monthly balance on all accounts/deposits is more than (equivalent)	50 million UZS	
6.2. monthly amount of payment for goods and/or services is more than (equivalent)	20 million UZS	
7. Payment for goods and services	0%	
8. Cash withdrawal		
8.1. at the bank's cash desk	0%	
8.2. through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)	
8.3. at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%	
8.4. at the cash desk and through ATM of a foreign bank	2%	
9. Cash deposit at the ATM:	0%	
10. Mini-statement in the Bank's ATMs network and RBS	Free of charge	
11. Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including	

Service name	Commission Fee Rate	Note
F. Mastercard Gold (UZS)		
1. Issue of a card (at the Bank branch)	Free of charge	
2. Issue and reissue of an additional card	50,000 UZS VAT including	
3. Reissue of a card:	Comission is no fee	
3.1. Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including	
4. Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>	
5. The permanent balance amount	0 UZS	
6. Bank card monthly processing	Free of charge	
7. Payment for goods and services	0%	
8. Cash withdrawal		
8.1. at the bank's cash desk	0%	
8.2. through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)	
8.3. at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%	
8.4. at the cash desk and through ATM of a foreign bank	2%	
9. Cash deposit at the ATM:	0%	
10. Mini-statement in the Bank's ATMs network and RBS	Free of charge	
11. Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including	

G. Mastercard Gold (EUR)

1. Issue of a card (at the Bank branch)	Free of charge	
2. Issue and reissue of an additional card	50,000 UZS VAT including	
3. Reissue of a card:	Comission is no fee	
3.1. Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including	
4. Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>	
5. The permanent balance amount	0 UZS	
6. Bank card monthly processing	Free of charge	
7. Payment for goods and services	0,5%	
8. Cash withdrawal		
8.1. at the bank's cash desk	0%	
8.2. through the bank's ATM	-	
8.3. at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%	
8.4. at the cash desk and through ATM of a foreign bank	2%	
9. Cash deposit at the ATM:	0%	
10. Mini-statement in the Bank's ATMs network and RBS	Free of charge	
11. Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including	

Service name	Commission Fee Rate	Note
H. <u>Mastercard Sum (width Braille font)</u>		
1. Issue of a card (at the Bank branch)	Free of charge	
2. The expiration date of the card for a month, in the same month and the next month	Comission is no fee	
2.1. The rest of the time	50 000 UZS	
2.2. Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including	
3. The permanent balance amount	0 UZS	
4. Bank card monthly processing	Free of charge	
5. Payment for goods and services	0%	
6. Cash withdrawal		
6.1. at the bank's cash desk	0%	
6.2. through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)	
6.3. at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%	
6.4. at the cash desk and through ATM of a foreign bank	2%	
7. Cash deposit at the ATM:	0%	
8. Mini-statement in the Bank's ATMs network and RBS	Free of charge	
9. Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including	

Chapter 5. Multicurrency bank cards / Salary bank cards

A. Visa Platinum multi-currency

1. Issue of a card (at the Bank branch)	Free of charge / Salary free of charge
2. Reissue of a card:	Comission is no fee
2.2. Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including
3. Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	Tariffs for cards delivery
4. The permanent balance amount	50,000 UZS
5. Bank card monthly processing	5,000 UZS VAT including
6. The commission fee for processing (clause 5) is not charged if one of the following conditions is met:	
6.2. the average monthly balance on all accounts/deposits is more than (equivalent)	6,5 illion UZS
6.3. monthly amount of payment for goods and/or services is more than (equivalent)	1,5 million UZS
7. Payment for goods and services	0%, payment in EURO 0.5% (min 0.5 EUR)
8. Cash withdrawal	
8.1. at the bank's cash desk	0%
8.2. through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)
8.3. at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%
8.4. at the cash desk and through ATM of a foreign bank	2%
9. Cash deposit at the ATM:	0%
10. Mini-statement in the Bank's ATMs network and RBS	Free of charge
11. Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

Service name	Commission Fee Rate	Note
B. <u>Visa Infinite multi-currency</u>		
1. Issue of a card (at the Bank branch)	200,000 UZS VAT including / Salary free of charge	
2. Reissue of a card:	Comission is no fee	
2.1. Initiated by a client (loss, theft, damage, etc.)	200,000 UZS VAT including	
3. Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	Tariffs for cards delivery	
4. The permanent balance amount	195,000 UZS	
5. Bank card monthly processing	65,000 UZS VAT including	
6. The commission fee for processing (clause 5) is not charged if one of the following conditions is met:		
6.1. the average monthly balance on all accounts/deposits is more than (equivalent)	50 million UZS	
6.2. monthly amount of payment for goods and/or services is more than (equivalent)	20 million UZS	
7. Payment for goods and services	0%, payment in EURO 0.5% (min 0.5 EUR)	
8. Cash withdrawal		
8.1. at the bank's cash desk	0%	
8.2. through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)	
8.3. at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%	
8.4. at the cash desk and through ATM of a foreign bank	2%	
9. Cash deposit at the ATM:	0%	
10. Mini-statement in the Bank's ATMs network and RBS	Free of charge	
11. Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including	

C. Mastercard Black Edition multi-currency

1. Issue of a card (at the Bank branch)	200,000 UZS VAT including / Salary free of charge
2. Reissue of a card:	Comission is no fee
2.1. Initiated by a client (loss, theft, damage, etc.)	200,000 UZS VAT including
3. Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	Tariffs for cards delivery
4. The permanent balance amount	195,000 UZS
5. Bank card monthly processing	65,000 UZS VAT including
6. The commission fee for processing (clause 5) is not charged if one of the following conditions is met:	
6.1. the average monthly balance on all accounts/deposits is more than (equivalent)	50 million UZS
6.2. monthly amount of payment for goods and/or services is more than (equivalent)	20 million UZS
7. Payment for goods and services	0%, payment in EURO 0.5% (min 0.5 EUR)
8. Cash withdrawal	
8.1. at the bank's cash desk	0%
8.2. through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)
8.3. at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%
8.4. at the cash desk and through ATM of a foreign bank	2%
9. Cash deposit at the ATM:	0%
10. Mini-statement in the Bank's ATMs network and RBS	Free of charge
11. Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

Service name	Commission Fee Rate	Note
<u>D. Mastercard World Elite multi-currency</u>		
1. Issue of a card (at the Bank branch)	300,000 UZS VAT including / Salary free of charge	
2. Reissue of a card:	Comission is no fee	
2.1. Initiated by a client (loss, theft, damage, etc.)	300,000 UZS VAT including	
3. Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	Tariffs for cards delivery	
4. The permanent balance amount	195,000 UZS	
5. Bank card monthly processing	65,000 UZS VAT including	
6. The commission fee for processing (clause 5) is not charged if one of the following conditions is met:		
6.1. the average monthly balance on all accounts/deposits is more than (equivalent)	50 million UZS	
6.2. monthly amount of payment for goods and/or services is more than (equivalent)	20 million UZS	
7. Payment for goods and services	0%, payment in EURO 0.5% (min 0.5 EUR)	
8. Cash withdrawal		
8.1. at the bank's cash desk	0%	
8.2. through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)	
8.3. at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%	
8.4. at the cash desk and through ATM of a foreign bank	2%	
9. Cash deposit at the ATM:	0%	
10. Mini-statement in the Bank's ATMs network and RBS	Free of charge	
11. Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including	

Chapter 6. Cards issued by another bank

A. UzCard issued in another bank:

1. Cash replenishment: at the ATM	0,5%
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B. UzCard pension cards issued by another bank:

2. Cash replenishment: at the ATM	not provided
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C. Humo issued by another bank:

3. Cash replenishment: at the ATM	0,5%
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D. MPS of other banks of the Republic of Uzbekistan:

4. Cash replenishment: at the ATM	0,7%
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E. MPS of other foreign banks:

5. Cash replenishment: at the ATM	not provided
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F. Alokabank's social card (on the VISA platform)

6. Cash replenishment: at the ATM	0,7%
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Chapter 7. Servicing in the "KAPITALBANK.Online" Bank's mobile application (hereinafter referred to as RBS)

a) Tariffs for transfers between bank cards and clients accounts in the national currency (UZS):

Direction (from where/to where)		Kapitalbank						Other banks*	
		Uzcard	Humo	VISA UZS	Mastercard UZS	Deposit accounts (20606%)	Demand account (20206%)	Uzcard	Humo
Kapitalbank	Uzcard	0.5 %	0.5 %	0.5 %*	0.5 %*	0.0 %	0.5 %	1.0 %	1.0 %
	Humo	0.5 %	0.5 %	0.0 %	0.0 %	0.0 %	0.5 %	1.0 %	1.0 %
	VISA UZS	0.5 %*	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	1.0 %	1.0 %
	Mastercard UZS	0.5 %*	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	1.0 %	1.0 %
	Deposit accounts (20606%)	0.0 %	0.0 %	0.0 %	0.0 %	disabled	0.0 %	disabled	disabled
	Demand account (20206%)	0.5 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	disabled	disabled
Other banks	Uzcard	0.5 %	0.5 %	0.5 %*	0.5 %*	0.0 %	0.5 %	1.0 %	1.0 %
	Humo	0.5 %	0.5 %	0.5 %*	0.5 %*	0.0 %	0.5 %	1.0 %	1.0 %

*For transactions marked with "**", interest-free transfers with a limit of up to 10,000,000 soums are valid.*

Interest-free transfers are available for cards in the national currency and apply exclusively to the following transactions:

- Uzcard Kapitalbank to Visa Kapitalbank
- Uzcard Kapitalbank to Mastercard Kapitalbank
- Visa Kapitalbank to Uzcard Kapitalbank
- Mastercard Kapitalbank to Uzcard Kapitalbank
- Another bank's Uzcard to Visa Kapitalbank
- Another bank's Uzcard to Mastercard Kapitalbank
- Another bank's Humo to Visa Kapitalbank
- Another bank's Humo to Mastercard Kapitalbank

Mechanism conditions:

The interest-free transfer limit is valid within a calendar month and is automatically updated on the 1st day of each month. There is a limit of up to 10,000,000 soums per 1 RBS user for all transactions marked with "*" in the table. Transactions that do not fall under the conditions of free transfers and amounts over the limit shall be charged at the approved tariffs.

Service name	Commission Fee Rate	Note
Transfer of funds from VISA cards of JSCB Kapitalbank to VISA cards of a foreign bank	1 %, but not less than 2\$	The transaction is performed through the VISA Direct service
Transfer of funds from Mastercard cards of JSCB Kapitalbank to Mastercard cards of a foreign bank	1 %, but not less than 2 euros	The transaction is performed through the MoneySend service
Visa Direct transfers from VISA cards of JSCB Kapitalbank in the national currency to VISA cards of another bank within the Republic of Uzbekistan	0.3 % of the transaction amount (minimum 300 soums)	
Visa Direct transfers from VISA cards of JSCB Kapitalbank in dollars to VISA cards of another bank within the Republic of Uzbekistan	0.5 % of transaction amount (minimum 1\$)	
b) Transfer of funds from an individual's wallet/deposit account on demand for payment using banking details	5,000 soums	
c) Payment from a plastic card to the accounts of a legal entity using banking details (indicating the bank's code, c/a, TIN and payment details):		
from an UZCARD plastic card of any bank	0.5 % (not less than 5,000 soums)	
from a HUMO plastic card of any bank	0.1 % (not less than 5,000 soums)	
from a VISA/Mastercard plastic card of JSCB Kapitalbank	No commission fee is charged	

d) Tariffs for currency exchange transactions, cross-conversion and transactions between a client's currency accounts:

Direction	Kapitalbank										Other banks			
	Uzcard	Humo	VISA:		Mastercard:		Demand account (20206%):				Uzcard	Humo		
			USD	EUR	USD	EUR	USD	EUR	UZS	RUB				
Kapitalbank	Uzcard	-	-	0 %	0 %	0 %	0 %	0 %	0 %	-	0 %	-	-	
	Humo	-	-	0 %	0 %	0 %	0 %	0 %	0 %	-	0 %	-	-	
	VISA:													
	USD	0 %	0 %	0 %	-	0 %	-	0 %	-	0 %	-	0 %	0.5 %	0 %
	EUR	0 %	0 %	-	0 %	-	0 %	-	0 %	0 %	-	0 %	0.5 %	0 %
	Mastercard:													
	USD	0 %	0 %	0 %	-	0 %	-	0 %	-	0 %	-	0 %	0.5 %	0 %
	EUR	0 %	0 %	-	0 %	-	0 %	-	0 %	0 %	-	0 %	0.5 %	0 %
	Demand account (20206%):													
	USD	0 %	0 %	0 %	-	0 %	-	0 %	0 %	0 %	0 %	0 %	-	-
	EUR	0 %	0 %	-	0 %	-	0 %	0 %	0 %	0 %	0 %	0 %	-	-
	UZS	-	-	0 %	0 %	0 %	0 %	0 %	0 %	0 %	-	0 %	-	-
RUB	0 %	0 %	-	-	-	-	0 %	0 %	0 %	0 %	0 %	-	-	
Other banks	Uzcard	-	-	0 %	0 %	0 %	0 %	0 %	0 %	-	0 %	-	-	
	Humo	-	-	0 %	0 %	0 %	0 %	0 %	0 %	-	0 %	-	-	

Service name	Commission Fee Rate	Note
e) JSCB Kapitalbank loan repayment from a plastic card of any bank or from the deposit account on demand of a client	No commission fee is charged	For all types of cards
f) Other banks loan repayment from a plastic card of any bank	0.6 %	
f) Subscription fee for the "Payment Monitoring" service for viewing the transaction history via plastic cards of UZCARD user.	No commission fee is charged	
g) Subscription fee for the "Payment Monitoring" service for viewing the transaction history via plastic cards of HUMO/VISA/Mastercard user of JSCB Kapitalbank	No commission fee is charged	
h) Orders for one-time transactions received through RBS	300,000 soums for one order Exception: making PINFL adjustments for individuals is free of charge	If the currency of the debit account differs from the soum currency, the conversion takes place at the exchange rate of the Central Bank as of the day of the transaction processing. No commission fee is charged for Premium segment clients.

Service name	Commission Fee Rate	Note
<u>Chapter 8. Other services</u>		
a) Non-cash transfer of funds from a card account on behalf of a cardholder of another bank to the accounts of individuals /legal entities/ unincorporated private entrepreneurs/budget recipients (Treasury)	0.5% of the transaction amount (not less than 5,000 UZS, but not more than 100,000 UZS) for each transaction;	<u>With the exception of:</u> 1. Transfers of funds to accounts of individuals/legal entities/unincorporated private entrepreneurs, opened in structural divisions of JSCB “Kapitalbank”; 2. For a one-time transfer of funds of 3,000,000 UZS and above previously deposited in cash to the customer’s demand account; 3. When transferring to the accounts of non-governmental non-profit organizations (VAQF.UZ, Nogiron-Bolalari Kamalak Uyi, Kind people and the like) (charity) 4. When paying for medical services of the Republican Multidisciplinary Medical Center named after. U. Khalmuratov 5. Payment of property tax, land tax
b) Issuance of letters, certificates and permits on the customer’s application for transactions accomplished on accounts and account status:	50 000 UZS	<u>Except for</u> letters on the loan repayment submitted to notary offices, adaster authorities and the Municipal Department of Internal Affairs of the Ministry of Internal Affairs of the Republic of Uzbekistan.
/// letters for submission to companies issued on the letterhead of “Kapitalbank” JSCB	50 000 UZS	Commission isn’t charged in case of issuance of the statement on the performance of the account of: 1. Legal entity / individual entrepreneur who has concluded a contract with “Kapitalbank” JSCB for servicing Visa card holders
/// Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period for individuals	50 000 UZS	For letters with a template text from ABS.
/// letters on the state of the account for submission to various authorities	50 000 UZS	For letters with individual text (at the request of the customer)
	100 000 UZS	

Service name	Commission Fee Rate	Note
c) Withdrawal of cash through the terminals installed at the cashier's desks of banks and minibanks of "Kapitalbank" JSCB from the plastic cards issued by other banks of the Republic of Uzbekistan	1% from the transaction amount	
d) Processing of transactions for various services through the self-service terminals of "Kapitalbank" JSCB	1% from the amount of payment accepted	Commission is charged from the total amount credited to the self-service terminal
e) Processing of transactions on accepting payments on repaying the loans through the self-service terminals of "Kapitalbank" JSCB	No charge applied	
f) Withdrawal of cash through the terminals installed at the cashier's desks of banks and minibanks of "Kapitalbank" JSCB from the plastic cards issued by other banks of the Republic of Uzbekistan		
/// Cash withdrawal from ATMs installed by "Kapitalbank" JSCB	1% from the transaction amount	Except for: Cash withdrawn at ATMs installed within the territory of agencies according to the contact concluded.
/// Cash withdrawal from Visa plastic cards issued by other banks at ATMs of "Kapitalbank" JSCB	1,5% from the amount of transaction	With the exception of Visa plastic cards issued by other commercial banks with which JSCB Kapitalbank has separate contractual relations for the implementation of clearing of cash and non-cash monetary transactions carried out within the framework of Host-to-Host (h2h) interaction.
/// Cash withdrawal from Union Pay plastic cards issued by other banks at ATMs of "Kapitalbank" JSCB	1% from the transaction amount	
/// Cash withdrawal from MIR National Payment Card System plastic cards issued by other banks at ATMs of "Kapitalbank" JSCB	No charge applied	
/// Cash withdrawal from Mastercard plastic cards issued by other banks at ATMs of "Kapitalbank" JSCB	1,5% from the transaction amount	
g) Wire transfers of funds on behalf of an individual:		

Service name	Commission Fee Rate	Note
/// Acceptance of commission payments (fees) for provided payment services performed through the bank's cash department, using cash payment (in accordance with the note)	No commission is charged	<ol style="list-style-type: none"> 1. for all types of state duties and administrative fines; 2. for public services provided by public service centers, including through the Unified Portal of Interactive Public Services; 3. to preschool educational organizations, general secondary, secondary specialized, vocational, higher educational institutions, as well as to postgraduate education, retraining, advanced training institutions and healthcare providers; 4. for all types of utilities; 5. for enforcement of judicial acts and acts of other agencies, collected by the bodies of the Compulsory Enforcement Bureau; 6. to the "E-auksion" electronic trading platform and "K-Savdo" automated information system; 7. for purchasing tickets for a journey by air, rail and on other types of public transport.
/// Accepting and making payments using self-service terminals (infokiosks) in favour of persons whose beneficiaries are budget-funded and corporate customers	No commission is charged	

Service name	Commission Fee Rate	Note
<u>Chapter 9. Servicing of plastic MPS (VISA/Mastercard) cards issued by third-party banks</u>		
a) Processing of transactions for withdrawing cash by Visa cards issued by other banks through the cash desk / terminal of "Kapitalbank" JSCB	1,5%	Commission is written off the card account when performing the transaction.
b) Processing of transactions for withdrawing cash the ATM of "Kapitalbank" JSCB in foreign currency by Visa cards issued by other banks	1,5% (minimum 1 USD)	Commission is written off the card account when performing the transaction
c) Processing of transactions for withdrawing cash via ATM of "Kapitalbank" JSCB in the national currency by Visa cards issued by other banks	1,5% (minimum 8100 UZS)	Commission is written off the card account when performing the transaction
d) Processing of transactions for the issuance of cash on Mastercard cards through the ATM of JSCB Kapitalbank in national currency on Visa cards issued by other banks, issued by third-party banks, through the cash desk /terminal of JSCB Kapitalbank To accounts opened outside the Republic of Uzbekistan for foreign currency	1.5% of the amount, including VAT	

Chapter 10. Kapital Premium service package

a) Charge for the initial registration of the Client in the "Capital Premium" Banking Service Office:	2,500,000 soums monthly	In case the Client provides balances of at least 200,000 US dollars (or the equivalent in another currency) within 2 calendar months from the date of initial registration, this charge shall be refunded.
b) Monthly service fee for the Premium Service Package	Free of charge	If the average monthly balances on all client's accounts are not less than 200,000 US dollars (calculated in the national currency equivalent as of the last business day of the month);
	2,500,000 soums per month	if the average monthly balances on all client's accounts are less than 200,000 US dollars (calculated in the national currency equivalent as of the last business day of the month).

Service name	Commission Fee Rate	Note
A. <u>Visa Infinite Veneer</u>		
1. Issue of a card (at the Bank branch)		
1.1. Primary	Free of charge	
1.2. Additional	No commission is charged	
2. Reissue of a card:		
2.1. Initiated by the Bank	Free of charge	
2.2. Due to the expiration of the validity period (in the month of expiration, as well as one month before and after the expiration date)	Free of charge	
2.3. Initiated by a client (loss, theft, damage, etc.)	1 400 000 UZS	
2.4. Reissuance of an additional card	100 000 UZS	
3. The permanent balance amount	Unavailable	
4. Bank card monthly processing	No commission is charged	
5. Payment for goods and services	0%	
6. Cash withdrawal		
6.1. at the bank's cash desk	0%	
6.2. through the bank's ATM	0% (up to 50 million UZS/month) 0.7% (over 50 million UZS/ month)	
6.3. at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1% + acquiring bank's tariff	
6.4. at the cash desk and through ATM of a foreign bank	2% + acquiring bank's tariff	
7. Delivery of cards and banking correspondence via a payment agent (within the territory of Uzbekistan/in the Russian Federation)	0%	
Delivery of cards and banking correspondence via a payment agent (outside the territory of Uzbekistan/in the Russian Federation)	In agreement with the Bank	
8. Mini-statement in the Bank's ATMs network and RBS	No commission is charged	
9. Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	Free of charge	

Service name	Commission Fee Rate	Note
1 <u>Mastercard World Elite Metal Edge</u>		
1. Issue of a card (at the Bank branch)		
1.1. Primary	Free of charge	
1.2. Additional	No commission is charged	
2. Reissue of a card:		
2.1. Initiated by the Bank	Free of charge	
2.2. Due to the expiration of the validity period (in the month of expiration, as well as one month before and after the expiration date)	Free of charge	
2.3. Initiated by a client (loss, theft, damage, etc.)	700 000 UZS	
2.4. Reissuance of an additional card	100 000 UZS	
3. The permanent balance amount	Unavailable	
4. Bank card monthly processing	No commission is charged	
5. Payment for goods and services	0%	
6. Cash withdrawal		
6.1. at the bank's cash desk	0%	
6.2. through the bank's ATM	0% (up to 50 million UZS/month) 0.7% (over 50 million UZS/ month)	
6.3. at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1% + acquiring bank's tariff	
6.4. at the cash desk and through ATM of a foreign bank	2% + acquiring bank's tariff	
7. Delivery of cards and banking correspondence via a payment agent (within the territory of Uzbekistan/in the Russian Federation)	0%	
Delivery of cards and banking correspondence via a payment agent (outside the territory of Uzbekistan/in the Russian Federation)	In agreement with the Bank	
8. Mini-statement in the Bank's ATMs network and RBS	No commission is charged	
9. Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	Free of charge	

Service name	Commission Fee Rate	Note
Chapter 11. Kapital Privilege package service		
a) For clients whose average daily aggregate balance on accounts and deposits during the month is not less than USD 30,000 (calculated in equivalent)	Free of charge	
b) For clients who do not have balances according to clause 10a	Monthly 400 000 sum	

A. Visa Infinite Metal Edge

1. Issue of a card (at the Bank branch)		
1.1. Primary	Free of charge	
1.2. Additional	No commission is charged	
2. Reissue of a card:		
2.1. Initiated by the Bank	Free of charge	
2.2. Due to the expiration of the validity period (in the month of expiration, as well as one month before and after the expiration date)	Free of charge	
2.3. Initiated by a client (loss, theft, damage, etc.)	700 000 UZS	
2.4. Reissuance of an additional card	100 000 UZS	
3. The permanent balance amount	Unavailable	
4. Bank card monthly processing	No commission is charged	
5. Payment for goods and services	0%, except for payment in EUR When paying in EUR - 0.5% (min 0.5 EUR)	
6. Cash withdrawal		
6.1. at the bank's cash desk	0%	
6.2. through the bank's ATM	0% (up to 20 million UZS/month) 0.7% (over 20 million UZS/ month)	
6.3. at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1% + acquiring bank's tariff	
6.4. at the cash desk and through ATM of a foreign bank	2% + acquiring bank's tariff	
7. Delivery of cards and banking correspondence via a payment agent (within the territory of Uzbekistan/in the Russian Federation)	According to the tariffs of the service provider (for the territory of Uzbekistan: https://company.uzriders.uz/) / 830 000 - 1 270 000 UZS (in Russia)	
Delivery of cards and banking correspondence via a payment agent (outside the territory of Uzbekistan/in the Russian Federation)	In agreement with the Bank	
8. Mini-statement in the Bank's ATMs network and RBS	No commission is charged	
9. Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including	

Service name	Commission Fee Rate	Note
B. <u>Mastercard Black Edition</u>		
1. Issue of a card (at the Bank branch)		
1.1. Primary	Free of charge	
1.2. Additional	No commission is charged	
2. Reissue of a card:		
2.1. Initiated by the Bank	Free of charge	
2.2. Due to the expiration of the validity period (in the month of expiration, as well as one month before and after the expiration date)	Free of charge	
2.3. Initiated by a client (loss, theft, damage, etc.)	700 000 UZS	
2.4. Reissuance of an additional card	100 000 UZS	
3. The permanent balance amount	Unavailable	
4. Bank card monthly processing	No commission is charged	
5. Payment for goods and services	0%, except for payment in EUR When paying in EUR - 0.5% (min 0.5 EUR)	
6. Cash withdrawal		
6.1. at the bank's cash desk	0%	
6.2. through the bank's ATM	0% (up to 20 million UZS/month) 0.7% (over 20 million UZS/month)	
6.3. at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1% + acquiring bank's tariff	
6.4. at the cash desk and through ATM of a foreign bank	2% + acquiring bank's tariff	
7. Delivery of cards and banking correspondence via a payment agent (within the territory of Uzbekistan/in the Russian Federation)	According to the tariffs of the service provider (for the territory of Uzbekistan: https://company.uzriders.uz/) / 830 000 - 1 270 000 UZS (in Russia)	
Delivery of cards and banking correspondence via a payment agent (outside the territory of Uzbekistan/in the Russian Federation)	In agreement with the Bank	
8. Mini-statement in the Bank's ATMs network and RBS	No commission is charged	
9. Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including	

Service name	Commission Fee Rate	Note
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Chapter 12. Visa for FIFA World Cup 2026™

A. Visa Gold multi-currency

1.	Issue of a card (at the Bank branch)	Free of charge
2.	Reissue of a card:	
2.1.	Card reissuance upon expiration one month before, during the month of expiration, and one month after	Free of charge
2.2.	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including
3.	Payment for goods and services	0%, payment in EURO 0.5% (min 0.5 EUR)
4.	Cash withdrawal	
4.1.	at the bank's cash desk	0%
4.2.	through the bank's ATM	0% (up to 10 million UZS / month) 0.7% (over 10 million UZS / month)
4.3.	at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%
4.4.	at the cash desk and through ATM of a foreign bank	2%
5.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
6.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

B. Visa Platinum multi-currency

1.	Issue of a card (at the Bank branch)	100 000 UZS
2.	Reissue of a card:	
2.1.	Due to the expiration of the validity period (in the month of expiration, as well as one month before and after the expiration date)	Free of charge
2.2.	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including
3.	The permanent balance amount	50,000 UZS
4.	Bank card monthly processing	5,000 UZS
5.	The commission fee for processing (clause 5) is not charged if one of the following conditions is met:	
5.1.	the average monthly balance on all accounts/deposits is more than (equivalent)	6,5 million UZS
5.2.	monthly amount of payment for goods and/or services is more than (equivalent)	1,5 million UZS
6.	Payment for goods and services	0%, payment in EURO 0.5% (min 0.5 EUR)
7.	Cash withdrawal	
7.1.	at the bank's cash desk	0%
7.2.	through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)
7.3.	at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%
7.4.	at the cash desk and through ATM of a foreign bank	2%
8.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
9.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

Service name	Commission Fee Rate	Note
C. <u>Visa Infinite multi-currency</u>		
1. Issue of a card (at the Bank branch)	200 000 UZS	
2. Reissue of a card:		
2.1. Due to the expiration of the validity period (in the month of expiration, as well as one month before and after the expiration date)	Free of charge	
2.2. Initiated by a client (loss, theft, damage, etc.)	200,000 UZS VAT including	
3. The permanent balance amount	195,000 UZS	
4. Bank card monthly processing	65,000 UZS	
5. The commission fee for processing (clause 5) is not charged if one of the following conditions is met:		
5.1. the average monthly balance on all accounts/deposits is more than (equivalent)	50 million UZS	
5.2. monthly amount of payment for goods and/or services is more than (equivalent)	20 million UZS	
6. Payment for goods and services	0%, payment in EURO 0.5% (min 0.5 EUR)	
7. Cash withdrawal		
7.1. at the bank's cash desk	0%	
7.2. through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)	
7.3. at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%	
7.4. at the cash desk and through ATM of a foreign bank	2%	
8. Mini-statement in the Bank's ATMs network and RBS	Free of charge	
9. Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including	