

## BANK TARIFFS FOR THE RETAIL CUSTOMERS

No	TYPE OF SERVICE		PAYMENT AMOUNT
<b>SERVICES FOR RETAIL OPERATIONS</b>			
1.	1.1.	Accepting payments for utilities and other types of payments (from the list of payments of the Central Bank's Clearing Settlement System - "MUNIS")	Free of charge
	1.2.	Acceptance of utility and other payments from clients for cash desk services without agreement with the bank;	3% from the payment amount, minimum 20 000 UZS
2	2.1.	Payment of customer loan and accrued interest;	within Ipotekabank - free of charge
	2.2.		to other banks - 2 %
3	3.1.	Interest calculated on the principal amount of the loan after the due date;	At a rate of 1,5 times the interest rate specified in the contract
	3.2.	Penalty charged on the overdue interest of the loan;	For each overdue day, 2% (should not exceed 50% of the overdue interest amount)
4	4.1.	Other one-time payments (excluding Umrah, Hajj, and taxes);	within Ipoteka-bank - free of charge
	4.2.		3% from the payment amount, minimum 20 000 UZS
5	5.1.	Tuition fee payments for higher education institutions;	within Ipotekabank – free
	5.2.		2% from the payment amount, minimum 20 000 UZS
6	6.1.	Accepting cash to replenish bank cards through cash desks;	Ipotekabank cards - free %
	6.2.		2% - to other bank cards
7	Transfer of funds abroad through international money transfers (IMTO);		Based on tariffs in the IMTO system



8		Cash withdrawal from national currency bank cards (Uzcard, Humo, Humo-Mastercard debit card, Humo-Visa debit card) through a payment terminal installed by the bank (bank/Touch point cash desk);	1%
9	9.1.	Cash withdrawal in foreign currency from international bank cards (Mastercard, Visa) at an international POS terminal;	From a Ipoteka-bank cards - free of charge
	9.2.		from another bank card – 1,5%
10		Cash withdrawal from international bank cards (Mastercard, Visa, Humo-Mastercard, and Humo-Visa) through ATMs, terminals of other banks;	2% (+ fee from the others systems)
11		For purchasing goods and services through payment terminals of other banks using Ipoteka Bank international bank cards;	1%
12		Opening accounts for term deposits, depositing cash and non-cash funds, re-registering other deposits, and re-registering a deposit in case of loss of the deposit agreement;	free of charge
13		Depositing into savings accounts;	free of charge
14	14.1.	Non-cash transfer of term deposit amounts to bank cards, credit accounts and other deposit accounts;	within Ipoteka-bank - free of charge
	14.2.		to other banks - 3% from the payment amount, minimum 20 000 UZS
15		Cash withdrawals from deposit accounts (demand, savings accounts and term deposits), if depositing non-cash funds	1% (free if the deposit remains in the account for at least 30 days)
16	16.1.	Depositing money into savings accounts as a down payment (from the total property value);	up to 26 % - 8 %
	16.2.		from 26 % to 50 % - 5 %
	16.3.		above 50 % - 4 %
17	17.1.	Payment to the settlement account of construction organization at the cash desks;	within Ipotekabank - free of charge
	17.2.		to other banks 3% from the payment amount, minimum 20 000 UZS



			(0,5% for Ipotekabank's mortgage clients)
18	18.1.	Crediting retained earnings to deposit accounts, non-cash receipts from other accounts, and cash disbursement of an individual's share through deposit accounts upon the closure of business entities;	within Ipotekabank – 1%; free of charge - when the client makes a term deposit for at least 3 months
	18.2.		from other banks - 2%; free of charge - when the client opens a term deposit for at least 3 months
19		Transfer of funds from retail loans (mortgage and microloans) to a bank card or deposit account, depositing funds as a down payment on retail loans (mortgage, consumer loans), transferring to the seller's account, and refunding non-cash funds;	free of charge
20		Issuance of a payment confirmation upon request if the client has lost the payment receipt;	50 000 UZS
21		Providing the embassy with account balance and turnover information based on the client's request.	75 000 UZS
<b>CURRENCY EXCHANGE SERVICES</b>			
22		Exchange of cash currency from one foreign country for cash currency of another country (conversion);	cross course rate (based on current exchange rates passport)
23		Verifying the authenticity of foreign cash using a detector in case of doubt;	for each banknote - 5 000 UZS
24		Replacement of damaged negotiable banknotes;	5%
25		Collection of unfit banknotes with signs of damage;	15%
26		Exchange of large foreign currency for smaller denominations, or small foreign currency for larger denominations at exchange offices.	1%
<b>SERVICE OF BANK CARDS OF ALL TYPES</b>			



27	27.1.	Emission of a bank card - (Uzcard, Humo, co-badged Humo-Mastercard and Humo-Visa cards) for the pensioners and payroll project employees, pensioners, benefits, alimony and scholarships;	free of charge
	27.2.	Reissue of a bank card - (Uzcard, Humo, co-badged Humo-Mastercard and Humo-Visa) for the pensioners and payroll project employees, pensioners, benefits, alimony and scholarships in case of loss or expiration of the card (once per year);	free of charge
	27.3.	Emission of a bank card for depositors (Uzcard, Humo, co-badged Humo-Mastercard, and Humo-Visa cards) who open a term deposit of at least 10 million UZS or 1,000 USD for 3 months at the client's request;	free of charge
	27.4.	Emission of a bank card for the clients who received international money transfers of 500 US dollars or more through Ipotekabank's digital channels (Uzcard, Humo, co-branded Humo-Mastercard and Humo-Visa cards, Mastercard standart/Visa classic - separately at the client's request);	free of charge
	27.5.	Emission of a UzCard KIDS;	free of charge
	27.6.	Emission of a HUMO Junior cards;	free of charge
	27.7.	Emission of an international bank cards (Mastercard gold/Visa gold) for managers/directors, deputies and chief accountants of enterprises and organizations (if the organization has more than 50 employees) who are participants in the bank's payroll project;	free of charge
	27.8.	Emission of an international bank cards (Mastercard standard/Visa classic) for the individuals performing the Umrah and Hajj events;	free of charge
28	28.1.	Issuance of a new bank card (Uzcard, Humo, Uzcard kids, Humo junior, Humo-Mastercard card, Humo-Visa card, Junior) to an individual and renewal in case of technical failure/loss;	Uzcard - 50,000 UZS; Humo - 20,000 UZS; Humo-Visa/Mastercard – 30,000 UZS;
	28.2.	Renewal upon expiry (validity period is 5 years);	Uzcard - 50,000 UZS; Humo - 20,000 UZS; Humo-Visa/Mastercard – 30,000 UZS;



29	29.1.	Bank card opening and renewal for individuals in case of failure, loss of the PIN envelope, or expiry; <i>(An international bank card requires a deposit balance of USD 10, which will be refunded upon account closure);</i>	Mastercard standard/Visa classic – 50,000 UZS; Mastercard gold/Visa gold – 80,000 UZS;
	29.2.	Bank card opening and renewal for clients in the salary project in case of failure, loss of the PIN envelope, or expiry. <i>(An international bank card requires a deposit balance of USD 10, which will be refunded upon account closure);</i>	Mastercard standard/Visa classic – 25,000 UZS; Mastercard gold/Visa gold – 40,000 UZS;
30		Updating an international bank card issued by the bank due to a technical defect, activation of SMS notifications, internet payments, '3D Secure' services, and providing information on bank card turnover;	free of charge
31		Depositing cash and non-cash currency funds to an international bank card issued by Ipoteka-bank;	free of charge
32		Transaction rejection (chargeback) (is deducted from the client when a payment order is issued by the sponsoring bank).	10 USD
<b>SERVICES FOR TRANSACTIONS IN FOREIGN CURRENCY</b>			
33		Opening/closing accounts, depositing foreign currency to all accounts, issuing foreign currency cash receipts, accepting foreign currency for deposit or international transfer, changing payment terms, and repeating cancellations/transfers;	free of charge
34		Transfers to a foreign bank (MT 103): - at its own expense ("OUR"); - between two parties ("SHA"); - by Beneficiary ("BEN");	"OUR" - 0,4% (min: 350 000 UZS for transfer) "SHA" - 250 000 UZS "BEN" - 100 000 UZS
35		Cash withdrawal from accounts of funds credited in non-cash form (foreign currency);	0.5 %
36		Exchange of non-cash currency funds (regardless of the source of formation) into another currency.	cross course rate based on the passport of current exchange rates
<b>SERVICES THROUGH ALTERNATIVE CHANNELS</b>			



37	37.1.	Payment of the loan and accrued interest payments through the mobile application;	Ipotekabank loans - free of charge
	37.2.		other bank loans - 0.5 %
38		Purchasing foreign currency for Ipoteka Bank international bank cards through the mobile application, based on the amount received from the client in national currency at the bank's selling rate;	free of charge
39	39.	Money transfers (P2P) between bank cards of commercial banks via mobile application:	
	39.1.	From Ipoteka`s e-wallet to Ipoteka`s e-wallet;	free of charge
	39.2.	From Uzcard/Humo bank card to e-wallet;	free of charge
	39.3.	From electronic wallet to Ipoteka-bank Uzcard/Humo bank card;	free of charge
	39.4.	From E-wallet to bank cards Uzcard/HUMO of the commercial banks;	0,75%
	39.5.	From HUMO bank card to HUMO/Uzcard bank card;	free - to Ipotekabank cards
	39.6.		0,75% - to other bank cards
	39.7.	From Uzcard bank card to HUMO/Uzcard bank card;	free - to Ipotekabank cards
	39.8.		0,75% - to other bank cards
40		Opening virtual bank cards through the Ipoteka-Retail platform and corporate website;	free of charge
41		Cash withdrawal from all bank cards via ATM;	1%
42	42.1.	Payment of loans and accrued interest via ATM;	Ipotekabank loans - free of charge
	42.1.		other bank loans - 1 %
43	43.1.	Top up of bank cards with cash via ATMs;	free - to Ipotekabank cards
	43.2.		1% - to other bank cards
44		Issuing bank cards through ATMs, the bank's corporate website, and the mobile application.	free of charge





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