

## BANK TARIFFS FOR THE RETAIL CUSTOMERS

№		TYPE OF SERVICE	PAYMENT AMOUNT
SERVICES FOR RETAIL OPERATIONS			
1.	1.1	One-time payments (excluding Umrah, Hajj, and taxes)	within Ipoteka-bank – 2% (free of charge for: payments of payroll projects, share capital contributions, retail revenue (cash collection), rent payments for retail outlets, payments for insurance company services)
	1.2		3% from the payment amount, minimum 20 000 UZS
2	2.1.	Payment of customer loan and accrued interest	within Ipoteka-bank - free of charge
	2.2.		to other banks - 2%, minimum 20 000 UZS
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)
	3.3	For the service of loan payments collected automatically through the bank's auto-debit system	2,5% (from the collected amount)
4.		Fee payments for higher education institutions	within Ipotekabank (for payroll projects) – free
			2% from the payment amount, minimum 20 000 UZS
5	5.1.	Accepting cash in national currency to replenish bank cards through cash desks	Ipotekabank cards - 1%
	5.2.		Other bank cards - 2%
6		Transfer of funds abroad through international money transfers (IMTO)	Based on tariffs in the IMTO system



7		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%
8	8.1.	Cash withdrawal in foreign currency from international bank cards (Mastercard, Visa) at an international POS terminal	From cards issued in the card-in-house processing system of Ipoteka Bank – 0,5%
	8.2.		from another bank card – 1,5%
9		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)
10		For purchasing goods and services through payment terminals of other banks using Ipoteka Bank international bank cards	1%
11		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
12		Depositing into savings accounts	free of charge
13	13.1.	Non-cash transfer of term deposit amounts to bank cards, credit accounts and other deposit accounts	within Ipoteka-bank - free of charge
	13.2.		to other banks - 3% from the payment amount, minimum 20 000 UZS
14		Cash withdrawals from deposit accounts (demand, savings accounts and term deposits), if depositing cash funds	free of charge
15		Cash withdrawals from deposit accounts (demand, savings accounts and term deposits), if depositing non-cash funds	1%
16	16.1.	Depositing money into savings accounts as a down payment (from the total property value) for secondary car loans	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 Ipoteka-bank - free of charge



	17.2.		to other banks 3% from the payment amount, minimum 20 000 UZS
18	18.1.	Crediting retained earnings to deposit accounts and cash disbursement of an individual's share through deposit accounts upon the closure of business entities	within Ipotekabank – 1%;
	18.2.		from other banks - 2%;
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 - 2 000 UZS



24	<p>Replacement of damaged negotiable banknotes:</p> <ul style="list-style-type: none"> <li>- if the image (form) of the banknote is not so thinned or soiled that it cannot be identified (except where thinning does not hinder authentication and does not obscure more than 50% of any key security feature);</li> <li>- if the banknote has repaired tears not exceeding one-fourth of its width (height);</li> <li>- if there are patched corners or parts (no more than 1 sq. cm) or torn-off corners, provided the parts clearly belong to the original banknote;</li> <li>- if there are minor stains, inscriptions, or stamp marks (excluding stamps confirming bundling, counterfeit detection, or drawings), provided there are no more than two such inscriptions or stamps, and they do not cover more than 50% of any key security feature, and they do not interfere with the authentication of the banknote;</li> <li>- if the banknote has more than two holes with a diameter of no more than 1 mm each, provided the holes do not hinder authentication and do not obscure more than 50% of any key security feature.</li> </ul>	3%
25	<p>Collection of unfit banknotes with signs of damage:</p> <ul style="list-style-type: none"> <li>- divided into parts, including those that have been glued together;</li> <li>- original color has changed or faded;</li> <li>- the banknote is burnt or scorched;</li> <li>- oil, paint, or ink has been spilled on more than 50% of any key feature that confirms the banknote is legal tender;</li> <li>- the banknote has been exposed to chemical reagents;</li> <li>- the image (e.g. photo or portrait) has been altered with clear signs of intentional damage, such as denomination changes, removal of security threads, or presence of large inscriptions;</li> <li>- there are obvious typographical errors on the banknote (e.g. absence or incorrect placement of watermarks or security threads, incomplete or scratched images);</li> <li>- the geometric size of the banknote has changed by 3 mm or more;</li> <li>- the banknote is excessively thinned and so soiled that the image (photo, portrait, or shape) cannot be identified;</li> <li>- the banknote has become soft and has significantly lost its firmness.</li> </ul>	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. For bank clients: issuance of bank cards for receiving salaries, pensions and scholarships;	free of charge
	27.2. Reissue of a bank card - for the pensioners and payroll project employees, pensioners, benefits and scholarships in case of loss or expiration of the card (once per year);	free of charge
	27.3. Issuance of a UzCard KIDS;	free of charge
	27.4. Issuance of a HUMO Junior cards;	50 000 UZS
	27.5. 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
	27.6. 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
28	28.1. Issuance of a new bank card Uzcard, Humo to an individual and renewal in case of technical failure/loss;	Uzcard - 50,000 UZS; Humo - 50,000 UZS; Humo-Visa/Mastercard – 50,000 UZS;
	28.2. Renewal upon expiry;	Uzcard - 50,000 UZS; Humo - 50,000 UZS; Humo-Visa/Mastercard – 50,000 UZS;
29	Bank card opening and renewal for individuals in case of failure, loss 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;
30	Depositing non-cash currency funds to an international bank card issued by Ipoteka-bank;	free of charge



31	Non-cash replenishment of Uzcard/Humo cards, issued by Ipoteka-bank from other sources through transit account 23120___ (excluding transfers from the accounts of legal entities - Ipoteka Bank clients, as well as credits issued by Ipoteka Bank to cards)		0,5%
32	Processing of a disputed transaction declined by acquirer. (According to VISA/MC payment system rules, if a chargeback is declined, the transaction amount must be fully covered by the cardholder)		0,7 basic calculation amount
SERVICES FOR TRANSACTIONS IN FOREIGN CURRENCY			
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: 500 000 UZS, max: 1 300 000 UZS for transfer) "SHA" - 500 000 UZS "BEN" - 500 000 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
SERVICES THROUGH ALTERNATIVE CHANNELS			
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		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 e-wallet to Ipoteka`s Uzcard/Humo;	free of charge
	39.4.	From e-wallet to other bank`s Uzcard/Humo;	0,75%
	39.5.	From HUMO/Uzcard bank card to HUMO/Uzcard bank card;	free - to Ipotekabank cards
	39.6.		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		Payment of loans and accrued interest via ATM;	1%
43	43.1.	UZCARD/HUMO card top-up via ATM;	1% - to Ipotekabank cards
	43.2.		2% - 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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