

## 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
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 and Haj)	within Ipoteka-bank - free of charge
	4.2.		3% from the payment amount, minimum 20 000 UZS
5	5.1.	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 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 other 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
	14.3.	Cash withdrawal from deposit accounts (demand deposits, savings accounts, and term deposits) funded with cash	free of charge
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) for secondary auto 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 Ipotekabank - 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, 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, primary auto loan), 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 into 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 ATMs	1%
42	42.1.	Payment of loans and accrued interest via ATMs	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

