

**TARIFF "MEJDUNARODNIY" / ("INTERNATIONAL")**  
**commission remuneration for assignment performance of the customers of "Kapitalbank" JSCB -**  
**legal entitis and individual entrepreneurs**  
**(Effective since March 1, 2022)**

| №             | Name of services  | Tariff "Mejdunarodniy" / "International"   |
|---------------|---|--|
|               | <b>Tariff plan cost</b>   | <b>1 000 000 UZS per month</b>             |
| <b>I.</b>     | <b><u>Transactions by customer accounts in national currency</u></b>  |  |
| <b>I.I.</b>   | <b><u>Opening, closing of customer accounts</u></b>   |  |
| 1.1           | Account opening - primary or secondary, account re-registration, account closure  | No charge                                  |
| <b>I.II.</b>  | <b><u>Funds remittance from the customers' account</u></b>  |  |
| 1.2.1         | Funds remittance on a payment document within the system of "Kapitalbank" JSCB and to other commercial banks of the Republic of Uzbekistan                            | No charge                                  |
| 1.2.2         | Commission for receiving and processing transactions of payment documents   | 1 000 UZS for any payment document         |
| <b>I.III.</b> | <b><u>Services on handling an account</u></b>   |  |
| 1.3.1         | Subscription fee for handling and servicing accounts (primary / secondary)  | No charge                                  |
| 1.3.2         | Serving passive customer accounts   | 1 000 000 UZS per month                    |
| 1.3.3         | Submitting daily statements   | No charge                                  |
| 1.3.4         | Issuance of certificates to customer requests with information on the account turnover (including soft copy)  | 20 000 UZS                                 |
| <b>I.IV.</b>  | <b><u>Cash banking</u></b>  |  |
| 1.4.1         | Cash withdrawal for salary and payments equivated thereto   | No charge                                  |
| 1.4.2         | Cash withdrawal to procurement companies and agencies (46 symbols)  | Minimum 0,5%                               |
| 1.4.3         | Cash withdrawal to exporters for the purchase of agricultural products for export (46 symbol)   | No charge                                  |
| <b>I.V.</b>   | <b><u>Distant servicing of the current account</u></b>  |  |
|               | <b><u>«Internet Bank-client» («iBK»)</u></b>  |  |
| 1.5.1         | Connecting  | No charge                                  |
|               | <b><u>«QR Online»</u></b>   | <b><u>not available in this tariff</u></b> |
| 1.5.2         | Connecting (opening transit accounts)   | No charge                                  |
| 1.5.3         | Processing of transactions made according to "QR Online"  | 1,0% from the transaction amount           |
|               | <b><u>"Info Service" (SMS notification)</u></b>   |  |
| 1.5.4         | Connecting  | No charge                                  |
| 1.5.5         | Commission remuneration for handling and servicing customer accounts for electronic remote servicing of the "InfoService" system (SMS Info for 1 mobile phone number) | No charge                                  |
|               | <b><u>«Mobile 24»</u></b>   |  |
| 1.5.6         | Connecting  | No charge                                  |

| <b>II.</b>    | <b>Transactions with the customers' accounts in the foreign exchange</b>  |   |
|---------------|---|---|
| <b>II.I.</b>  | <b>Remittance of customer funds outside the Republic of Uzbekistan in foreign exchange:</b>                               | * if over 1,0 million per month - 0,1%  |
| 2.1.1         | with expenses for the beneficiary   | 0,15 % (min 0,5 basic calculation amount (BCA) - max 20 BCA) + Commission for SWIFT notification  |
| 2.1.2         | without expenses for the beneficiary  | 0,15 % (min 0,5 BCA - max 20 BCA) + Commission for SWIFT notification + foreign bank commission:<br>- for payments made in the USD - 15 USD (at the rate of the Central Bank of the Republic of Uzbekistan)<br>- for payments in other currencies - upon the issuance of a commission by a foreign bank |
|               | <b>Urgent payments under foreign trade contracts at the expense of conversion funds:</b>                                  | * if over 1,0 million per month - 0,15%   |
| 2.1.3         | with expenses for the beneficiary   | 0,2 % (min 1 BCA) + Commission for SWIFT notification   |
| 2.1.4         | without expenses of the beneficiary   | 0,2 % (min 1 BCA) + Commission for SWIFT notification + foreign bank commission:<br>- for payments made in the USD - 15 USD (at the rate of the Central Bank of the Republic of Uzbekistan)<br>- for payments in other currencies - upon the issuance of a commission by a foreign bank                 |
|               | <b>Customer funds remittance within the territory of the Republic of Uzbekistan in foreign exchange:</b>                  |   |
| 2.1.5         | Funds remittance to accounts of other agencies opened with other banks of the Republic of Uzbekistan.                     | 50 000 UZS  |
| 2.1.6         | Funds remittance to the accounts of agencies opened with "Kapitalbank" JSCB   | No charge   |
| <b>II.II.</b> | <b>Conversion transactions</b>  |   |
| 2.2.1         | Purchase of foreign exchange held in the domestic interbank foreign exchange market for legal entities                    | ** minimum 0,3%<br>over 1,0 million per month - 0,2%<br>over 3,0 million per month - 0,1%   |
| 2.2.2         | Sale of foreign exchange to legal entities at the expense of the bank's own foreign exchange                              | The sale is made at the rate set by the bank at the time of the transaction (based on the current rate fixed at the auctions of the Uzbekistan Republican Currency Exchange)  |
| 2.2.3         | Purchase of foreign exchange from legal entities  | No charge<br>(CASHBACK up to 30 UZS for each USD)   |
| 2.2.4         | On transactions of sale of one foreign exchange to another foreign exchange*  | not less than 0,3% of the amount in the currency presented for conversion in the national currency at the rate set by the Central Bank of the Republic of Uzbekistan  |
| 2.2.5         | Conversion transactions of customer funds in national currency, on travel expenses at the expense of the bank's own funds | 0,3 % from the amount of the national currency at the rate set by the central Bank of the Republic of Uzbekistan  |
| 2.2.6         | Reception, consideration and processing of applications   | 75 000 UZS  |

**Note:**

- \* in case of customer funds remittance outside the Republic of Uzbekistan in foreign exchange in one calendar month for a total amount of the equivalent of 1,0 million USD or more, starting from the next calendar month this commission is reduced by 0,05%.
- \*\* is withheld from the amount in UZS presented for conversion at the rate established at the auctions of the Uzbekistan Republican Currency Exchange/ In case of conversion in one calendar month for a total amount of the equivalent of 1,0 million USD or more, starting from the next calendar month this commission is reduced to 0,2%, in the case of conversion of 3,0 million USD and more - to 0,1%.
- In case if account activity is not implemented during a calendar month, the fee for handling account this month is not accrued and is not charged.
- Upon payment by legal entities or individual entrepreneurs without the establishment of a legal entity, deposit payments on demand deposits and other compulsory payments to the State budget of the Republic of Uzbekistan are not imposed.
- By signing these tariffs, the parties agree that the previous tariffs are no longer valid.
- Payment for bank services not specified in these Tariffs is made in compliance with the Addendum to the Tariffs of "Kapitalbank" JSCB published on the official website of the Bank [www.kapitalbank.uz](http://www.kapitalbank.uz), to which the Customer expresses his irrevocable and undeniable consent to the Bank.
- Urgent payments in foreign currency - payment orders of clients at the expense of conversion funds, accepted by the bank after 14:00 and executed on the current business day.

**Addendum to Tariffs of "Kapitalbank" JSCB  
commission remuneration for assignment performance of the customers of "Kapitalbank" JSCB -  
legal entities and individual entrepreneurs**

| <b>№</b>    | <b>Name of services</b>  | <b>Cost</b>  |
|-------------|--|--|
| <b>I.</b>   | <b>Transactions by customer accounts in national currency</b>  |  |
| <b>II</b>   | <b>Opening, closing of customer accounts</b>   |  |
| 1.1.1       | Closing accounts and preparing documents for transfer to another bank  | No charge  |
| 1.1.2       | Re-registration of a customer account  | No charge  |
| <b>III</b>  | <b>Funds remittance from the customers' account</b>  |  |
| 1.2.1       | Funds remittance from accounts of legal entities and individual entrepreneurs to transit accounts of plastic cards   | No charge  |
| <b>IV</b>   | <b>Services on handling an account</b>   |  |
| 1.3.1       | Commission for each sent transfer by a payment document on paper   | 5 000 UZS  |
| 1.3.2       | Providing daily statements   | No charge  |
| 1.3.3       | Change and / or re-issuance of accounts according to the customer's application  | 30% from the basic calculation amount (BCA)                  |
| 1.3.4       | Rendering information operations on settlement and cash documents  | 35 000 UZS   |
| 1.3.5       | Personal submission of statements  | 10 000 UZS   |
| <b>V</b>    | <b>Cash banking</b>  |  |
| 1.4.1       | Reception and recount of cash proceeds from customers  | No charge  |
| 1.4.2       | Servicing a soum cash checkbook  | 25 000 UZS   |
| 1.4.3       | Penalty for loss of cash checkbook   | 125 000 UZS  |
| 1.4.4       | Cash withdrawal:<br>1. Within the limits of the collected cash proceeds (44 symbol)<br>2. from the non-cash funds received in the settlement current accounts of the Individual entrepreneur (45 symbol)<br>3. on dividends (51 symbol)<br>4. for other purposes (53 symbol) | 1%   |
| <b>VI</b>   | <b>Distant servicing of the current account</b>  |  |
|             | <b>«Internet Bank-cluent» («iBK»)</b>  |  |
| 1.5.1       | Commission for handling and servicing customer accounts using the "iBK" system   | No charge  |
| 1.5.2       | Commission fee for handling and servicing customer accounts for electronic distant servicing of the "iBK" system (for each connected customer)   | No charge  |
| 1.5.3       | Penalty for loss / damage / non-return of an electronic encryption key   | No charge  |
|             | <b>«Mobile 24»</b>   |  |
| 1.5.4       | Commission for handling and servicing customer accounts using "Mobile24" system  | No charge  |
| 1.5.5       | Commission for handling and servicing customer accounts using "Mobile24" system  | No charge  |
| 1.5.6       | Re-registering "Mobile24" system to another mobile device (IMEI/ID)  | No charge  |
|             | <b>«QR Online»</b>   |  |
| 1.5.7       | Connection (opening transit accounts)  | No charge  |
| 1.5.8       | Processing of transactions made through "QR Online"  | In agreement with the bank                                   |
| <b>VII</b>  | <b>Letters of Credit in the national currency</b>  |  |
| 1.6.1       | Reception and verification of documents for opening a letter of credit   | 1 BCA  |
| 1.6.2       | Handling the letter of credit account  | No charge  |
| 1.6.3       | Letter of credit servicing - change of conditions of a letter of credit  | 1 BCA  |
| 1.6.4       | Closing a letter of credit   | No charge  |
| <b>VIII</b> | <b>Transactions with blastic cards</b>   |  |
|             | <b>Corporate cards</b>   |  |
| 1.7.1       | Issue of the main or additional card   | 30 000 UZS   |
| 1.7.2       | Re-issue of the main or additional card in case of its loss or damage  | 30 000 UZS   |
| 1.7.3       | Card re-issue upon expiration of the card  | No charge  |
| 1.7.4       | <b>Expiry date of the card</b>   |  |
|             | Main   | 5 years  |
|             | Additional   |  |
| 1.7.5       | Processing of transactions for the payment of goods and services in the terminal network of "Kapitalbank" JSCB   | No charge  |
| 1.7.6       | Processing of transactions for the payment of goods and services within the terminal network of other banks  | At the rates of servicing bank                               |
| 1.7.7       | Processing of transaction on the cash withdrawal   | In compliance with the current legislation                   |
| 1.7.8       | Non-cash remittance of funds from a card account on the instruction of the card holder   | In compliance with the current legislation                   |
| 1.7.9       | Blocking the card in case of its loss or damage  | No charge applied  |
| 1.7.10      | Replenishing card account (credit turnover on the account):  | Replenishing card accounts is made through a transit account |
| 1.7.11      | By cash  |  |
| 1.7.12      | By non-cash  | In compliance with the current legislation                   |
| 1.7.13      | Crediting salary and payments equated thereto within the framework of contracts on implementation of salary projects with companies  | No charge applied  |
|             |  | Transaction is not allowed                                   |

|   |   |  |
|---|---|--|
| 1.7.14  | Other funds credited to the card account  | Transaction is not allowed except for:<br>1. refund of funds from trade and service outlets;<br>2. refund of money deposited through self-service terminals (info kiosks);<br>3. other writing-off made by mistake |
| 1.7.15  | Funds remittance from accounts of legal entities and individual entrepreneurs for crediting to a corporate plastic card account   | 0,5% from the transaction amount   |
| <b>Plastic cards of individual entrepreneurs</b>  |   |  |
| 1.7.16  | Issue of the main or additional card  | 30 000 UZS   |
| 1.7.17  | Re-issue of the main or additional card in case of its loss or damage   | 30 000 UZS   |
| 1.7.18  | Card re-issue upon expiration of the card   | No charge applied  |
| 1.7.19  | Blocking the card in case of its loss or damage   | No charge applied  |
| 1.7.20  | <b>Expiry date of the card</b>  |  |
|   | Main  | 1 year   |
|   | Additional  |  |
| 1.7.21  | Crediting funds to the card account (credit turnover on special card accounts)  | No charge  |
| 1.7.22  | Processing of transactions for the payment of goods and services in the terminal network of "Kapitalbank" JSCB  | No charge  |
| 1.7.23  | Processing of transactions for the payment of goods and services within the terminal network of other banks   | At the rates of servicing bank   |
| 1.7.24  | Replenishing card account (credit turnover on the account):   |  |
| 1.7.25  | By cash   | In compliance with the current legislation   |
| 1.7.26  | By non-cash   | No charge applied  |
| 1.7.27  | Crediting salary and payments equated thereto within the framework of contracts on implementation of salary projects with companies   | Transaction is not allowed   |
| 1.7.28  | Other funds credited to the card account  | Transaction is not allowed except for:<br>1. refund of funds from trade and service outlets;<br>2. refund of money deposited through self-service terminals (info kiosks);<br>3. other writing-off made by mistake |
| 1.7.29  | Funds remittance from accounts of legal entities and individual entrepreneurs for crediting to a corporate plastic card account   | 0,5% from the transaction amount   |
| 1.7.30  | Processing of transaction on the cash withdrawal  | In compliance with the current legislation   |
| 1.7.31  | Non-cash remittance of funds from a card account on the instruction of the card holder  | Transaction is not allowed   |
| <b>Service of trade and service outlets (TSO) on accepting payments through plastic cards through terminals of "Kapitalbank" JSCB</b> |   |  |
| 1.7.32  | Monthly commission for servicing terminals for accepting payments by UZS plastic cards  | Free of charge for each terminal of "Kapitalbank" JSCB installed in the retail and service outlets   |
| 1.7.33  | Processing transactions made by on soum cards through the terminal of "Kapitalbank" JSCB installed in a trade and service outlet that has concluded an agreement with "Kapitalbank" JSC   | 0,2% from the transaction amount   |
|   | Processing of transactions in the national currency carried out on Visa and Mastercard cards through the terminal of the JSCB "Kapitalbank" installed in the trade and service enterprise that has concluded an agreement with the JSCB "Kapitalbank" | 1% of the transaction  |
|   | Penalty for damage to repairable terminal   | A penalty of 200 000 UZS and compensation for the cost of repairing a terminal (VAT included) in compliance with the current legislation of the Republic of Uzbekistan   |
| 1.7.34  | Penalty for loss of the terminal / for damage to the terminal to a non-repairable condition   | A penalty of 200 000 UZS and compensation for the cost of repairing a terminal (VAT included) in compliance with the current legislation of the Republic of Uzbekistan   |
|   | Penalty for loss or damage of the trade plastic card (trade card)   | 75 000 UZS   |
| 1.7.35  | Commission for servicing E-POS terminals on accepting payments by soum plastic cards  | 1,5% from the transaction amount   |
| 1.7.36  | Monthly amount of rent of KKM POS-terminals on accepting payments   | 25 000 UZS per month on each KKM POS terminal of "Kapitalbank" JSCB established at the TSO   |
| 1.7.37  | Processing of transactions made through KKM POS terminal of "Kapitalbank" JSCB installed at the trade service outlet which has concluded a contract with "Kapitalbank" JSCB   | 0,1% from the transaction amount<br>from March 1, 2020 - 0,2% from the transaction amount  |
| 1.7.38  | Penalty for damage of the repairable terminal   | A penalty of 200 000 UZS and compensation for the cost of repairing POS- terminal (VAT included) in compliance with the current legislation of the Republic of Uzbekistan  |
| 1.7.39  | Penalty for loss of the terminal / for damage to the terminal to a non-repairable condition   | A penalty of 200 000 UZS and compensation for the cost of repairing a terminal (VAT included) in compliance with the current legislation of the Republic of Uzbekistan   |
| <b>LVIII Safe deposit boxes</b>   |   |  |
| <b>Monthly commission for the use of safe deposit boxes</b>   |   |  |
| 1.8.1   | Size 74 x 300 x 600 mm  | 10% of basic calculation amount (BCA)  |
| 1.8.2   | Size 126 x 300 x 600 mm   | 20% of BCA   |
| 1.8.3   | Size 256 x 300 x 600 mm   | 30% of BCA   |
| 1.8.4   | Size 525 x 300 x 600 mm   | 40% of BCA   |
| 1.8.5   | Size 200 x 620 x 600 mm   | 45% of BCA   |

|               |  |  |
|---------------|--|--|
| 1.8.6         | Size 650 x 620 x 600 mm  | 50% of BCA   |
|               | <b>Penalty for failure to execute obligations under a contract on the use of a safe deposit box</b>  |  |
| 1.8.7         | Loss (damage) by the customer of the key (lock) from the safe deposit box or damage to the safe deposit box due to the customer's fault  | 50% of BCA   |
| 1.8.8         | Overdue release of the safe deposit box  | 1 BCA (for each calendar month)  |
| 1.8.9         | Minimum (deposit) balance on special account 22896 ___161 to receive the key to the safe deposit box   | 4 BCA  |
| <b>II.</b>    | <b>Transaction of the customers' accounts in foreign exchange</b>  |  |
| <b>II.I</b>   | <b>Opening and handling of customers' accounts</b>   |  |
| 2.1.1         | Opening and handling an account  | No charge  |
| 2.1.2         | Issue of debit and credit memos  | No charge  |
| 2.1.3         | Issue of account statement   | No charge  |
| 2.1.4         | Providing certificates and duplicates of archival documents (account statements, confirmation of a SWIFT message)  | 25 000 UZS   |
| 2.1.5         | Interest on credit balance   | 0%   |
| 2.1.6         | Payments via the SWIFT message system (within the territory of the Republic of Uzbekistan)   | 50 000 UZS   |
| 2.1.7         | Payments via the SWIFT message system (outside the territory of the Republic of Uzbekistan)  | 100 000 UZS  |
| 2.1.8         | Sending (forwarding) customer's documents  | According to the courier service tariff  |
| 2.1.9         | Additional requests (on behalf of the customer/correspondent bank)   | 50 000 UZS + Commission for the SWIFT message + commission of a foreign bank   |
| 2.1.10        | Issuance of certificates at the request of the customer  | 50 000 UZS   |
| 2.1.11        | Issuance of electronic certificates of settlements under export contracts with inclusion in the Single Electronic Database of Foreign Trade Transactions stipulating the export of goods against insurance policies, with the exception of organizations exporting agricultural products and wild plants | 0,1% (min 100 000 UZS) of the amount of statement on the account   |
| 2.1.12        | Banking support for operations to reduce accounts payable / receivable under foreign trade contracts, except for cases specified in PKM 216 dd. April 14, 2021.  | 0.1% of transaction amount   |
| 2.1.13        | Servicing export-import contract   | as agreed  |
| <b>II.II</b>  | <b>Money transfer services</b>   |  |
|               | <b>Transfer of the customer's funds in foreign exchange within the territory of the Republic of Uzbekistan:</b>  |  |
| 2.2.1         | Transfer of funds to other accounts of the account holder opened with other banks of the Republic of Uzbekistan  | up to 0,1% + Commission for the SWIFT message  |
| 2.2.2         | Change, return, cancellation of a transfer (not through the fault of the bank) after it is accepted for execution  | 100 000 UZS + commission of a foreign bank   |
|               | Crediting funds to the customer's account  | no charge applied  |
| <b>II.III</b> | <b>Documentary and clean collection</b>  |  |
| 2.3.1         | Collection issue   | 100 000 UZS + Commission for the SWIFT message + commission of a foreign bank  |
| 2.3.2         | Modification or cancellation of collection   | 50 000 UZS + Commission for the SWIFT message + commission of a foreign bank   |
| 2.3.3         | Advising collection  | 100 000 UZS + Commission of a foreign bank   |
| 2.3.4         | Advising of amendments and cancelation of collection   | 50 000 UZS + Commission of a foreign bank  |
| 2.3.5         | Payments on collection   | tariff on the banking remittances is applied + Commission of a foreign bank  |
| <b>II.IV</b>  | <b>Transactions with foreign exchange in cash</b>  |  |
| 2.4.1         | Accepting foreign exchange in cash   | No charge  |
|               | Acceptance of cash foreign exchange for goods (work, services) exported by business entities to non-residents  | No charge  |
| 2.4.2         | Cash withdrawal of foreign exchange to legal entities, including farms   | 0,3% from the transaction amount at the exchange rate of the Central Bank on the transaction date  |
| 2.4.3         | Cash withdrawal of foreign exchange to individual entrepreneurs  | 0,3% from the transaction amount at the exchange rate of the Central Bank on the transaction date  |
| <b>II.V</b>   | <b>Trade financing transactions</b>  |  |
|               | <b>Import letters of credit, including standby letters of credit</b>   |  |
| 2.5.1         | Formalizing documents for opening a letter of credit   | No charge  |
| 2.5.2         | Payment on the letter of credit  | No charge  |
| 2.5.3         | Opening a letter of credit   | 0,2% of the amount (for a quarter or its part) min 1 500 000 UZS and max 6 000 000 UZS + Commission for the SWIFT message + commission of the foreign bank |
| 2.5.4         | Servicing a letter of credit - prolongation and/or increase in the amount of the letter of credit  | 450 000 UZS + Commission for the SWIFT message + commission of a foreign bank  |
| 2.5.5         | Letter of credit servicing - change of conditions of a letter of credit (except for extension and increase of the amount of a letter of credit)  | 250 000 UZS for the modification + Commission for the SWIFT message + commission of a foreign bank   |
|               | <b>Reception, consideration and verification of documents</b>  |  |
| 2.5.6         | backed by "Kapitalbank" JSCB   | 0,2% of the amount + Commission for the SWIFT message + Reimbursement of postal and courier expenses   |
|               | non-backed by "Kapitalbank" JSCB   | as agreed  |

|                |  |  |
|----------------|--|--|
| 2.5.7          | Cancellation of letter of credit before expiration   | 130 000 UZS + Commission of a foreign bank   |
| 2.5.8          | Additional requests (on behalf of the customer/correspondent bank)   | 50 000 UZS for each message + Commission of a foreign bank   |
| 2.5.9          | Consideration of a document containing discrepancies with the terms of the letter of credit  | 130 000 UZS for each document (commission is referred to the beneficiary's expense)  |
| 2.5.10         | Letter of credit management fee with post-financing option   | No charge  |
| 2.5.11         | Commission remuneration (interest rate) for servicing a letter of credit with the option of post-financing   | As agreed  |
| 2.5.12         | Commission remuneration (interest rate) for post-financing on a letter of credit with the option of post-financing                                   | As agreed  |
| 2.5.13         | Commission for any modifications to the terms of the letter of credit with the option of post-financing (excluding the commission of a foreign bank) | 0,5% from the letter of credit amount  |
|                | <b><u>Export letters of credit</u></b>   |  |
| 2.5.14         | Crediting of export proceeds   | No charge  |
| 2.5.15         | Acceptance of documents for prior approval by letter of credit   | 125 000 UZS  |
| 2.5.16         | Advising services  | 350 000 UZS  |
|                | <b><u>Approving letter of credit</u></b>   |  |
| 2.5.17         | backed by "Kapitalbank" JSCB   | 0,15% of the amount (for a quarter or its part) min 50 000 UZS and max 4 000 000 UZS   |
|                | non-backed by "Kapitalbank" JSCB   | as agreed  |
| 2.5.18         | Reception, verification and sending of documents   | 0,2% of the amount + Commission for the SWIFT message + Reimbursement of postal and courier expenses                             |
| 2.5.19         | Negotiation /factoring   | as agreed  |
| 2.5.20         | Advising changes in the conditions of the letter of credit or its cancellation   | 250 000 UZS for modification + Commission for the SWIFT message + commission of a foreign bank                                   |
|                | <b><u>Change under the conditions of the letter of credit in terms of extension or increase in the amount of the letter of credit</u></b>            |  |
| 2.5.21         | approved and backed by "Kapitalbank" JSCB  | 0,15% from the amount of increase min 250 000 UZS and max 2 000 000 UZS for a quarter or its part + commission of a foreign bank |
|                | approved and non-backed by "Kapitalbank" JSCB  | as agreed  |
| 2.5.22         | Additional requests (on behalf of the customer/correspondent bank)   | 50 000 UZS for each message + commission of a foreign bank   |
| <b>II.VI</b>   | <b><u>Warranty operations on foreign trade contracts</u></b>   |  |
| 2.6.1          | Issuing warranty   | as agreed  |
| 2.6.2          | Modification of the terms of the issued warranty or cancellation   | as agreed  |
| 2.6.3          | Advising / confirmation of warranty terms  | 250 000 UZS for each modification + Commission for the SWIFT message + Commission of the bank                                    |
| 2.6.4          | Advising / confirmation of a change in the conditions of the warranty or cancellation  | 130 000 UZS for each document (commission is referred to the beneficiary's expense)  |
| 2.6.5          | Payment under the warranty   | No charge  |
| 2.6.6          | Registration and verification, sending documents to receive payment under warranty   | 65 000 UZS for the document required by the warranty condition + Commission for the SWIFT message + courier postage expenses     |
| 2.6.7          | Verification of documents, authenticity of keys / signatures on warranties   | 170 000 UZS + Commission of a foreign bank   |
| 2.6.8          | Sending payments via the SWIFT system for warranties   | 50 000 UZS for each message + Commission of a foreign bank   |
| <b>II.VII</b>  | <b><u>Transactions with derivatives</u></b>  |  |
| 2.7.1          | Implementation of a SWAP transaction for a bank to purchase foreign exchange   | Commission is set according to the decision of the Finance Committee of the Bank   |
| 2.7.2          | Implementation of a SWAP transaction for a bank to sell foreign exchange   | Commission is set according to the decision of the Finance Committee of the Bank   |
| 2.7.3          | Prolongation of previously concluded SWAP contracts  | Commission is set according to the decision of the Finance Committee of the Bank   |
| <b>II.VIII</b> | <b><u>Transactions with plastic cards in foreign exchange</u></b>  |  |
|                | <b><u>Corporate Visa Business card</u></b>   |  |
| 2.8.1          | Issue of the plastic card  | 85 000 UZS   |
| 2.8.2          | Issue of an additional card  | 85 000 UZS   |
| 2.8.3          | Expiry date of the card  | 1 year   |
| 2.8.4          | Reissue of the card in connection with its loss / damage   | 85 000 UZS   |
| 2.8.5          | Changing the card holder's name - replacement  | 25 000 UZS   |
| 2.8.6          | Changing PIN code  | 25 000 UZS   |
| 2.8.7          | Expiration of the card   | No charge  |
| 2.8.8          | Card issue date from the date of signing the service contract  | Not more than 3 business days  |
| 2.8.9          | Minimum balance  | 200 USD  |
| 2.8.10         | Servicing a card account   | 210 000 UZS  |
| 2.8.11         | Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB                       | Service is not available   |
| 2.8.12         | Processing of transactions on withdrawing cash by VISA cards of "Kapitalbank" JSCB in other banks outside the Republic of Uzbekistan                 | 2% of the amount, min 1 USD  |
| 2.8.13         | Processing of transactions on payment for goods and services inside and outside the terminal network of "Kapitalbank" JSCB                           | 1,5% of the amount, min 1 USD  |
| 2.8.14         | Investigating on the account and transactions with the provision of the document copy confirming the transaction on the card                         | 130 000 UZS  |

|   |   |   |
|---|---|---|
| 2.8.15  | Investigating on the unreasonably dishonoured payment   | 425 000 UZS   |
| 2.8.16  | Penalty for the loss/ damage of the card  | 85 000 UZS  |
| 2.8.17  | Blocking the card and adding it in the global stop-list   | 600 000 UZS   |
| 2.8.18  | Urgent issue / re-issue of the main or additional card  | 210 000 UZS   |
| 2.8.19  | Connecting and maintaining the 3D Secure service  | No charge   |
| 2.8.20  | Investigating on the account and transactions (payment is made in the national currency at the Central Bank rate on the transaction date)   | up to 100\$ - 5 (five) USD (at the CB rate); from 100\$ (inclusive) - 1% of the transaction amount but not less than 10 (ten) USD (at the CB rate)  |
| <b><u>Corporate Visa Business Pay card</u></b>  |   |   |
| 2.8.21  | Issue of the main card  | 25 000 UZS  |
| 2.8.22  | Expiry date of the card   | 3 years   |
| 2.8.23  | Servicing a card account  | No charge   |
| 2.8.24  | Minimum balance on the card account   | 25 USD  |
| 2.8.25  | Processing a transaction for the return of unused funds using Visa cards of "Kapitalbank" JSCB  | No charge   |
| 2.8.26  | Processing of transactions on withdrawing cash on cards of "Kapitalbank" JSCB in other banks  | 1,0%  |
| 2.8.27  | Processing of transactions on payment for goods and services inside and outside the terminal network of "Kapitalbank" JSCB  | 0,5% (minimum 0,01 USD (Commission is charged from the full amount of transaction))   |
| 2.8.28  | Transfer of customer funds outside the Republic of Uzbekistan via the SWIFT system  | 150 000 UZS   |
| 2.8.29  | Reissue of the card in connection with its loss / damage  | 25 000 UZS  |
| 2.8.29.1  | Changing the card holder's name - replacement   | 25 000 UZS  |
| 2.8.29.2  | Changing PIN code   | 25 000 UZS  |
| 2.8.29.3  | Expiration of the card  | No charge   |
| 2.8.30  | Blocking and unblocking cards at the initiative of the Customer   | No charge   |
| 2.8.31  | Investigating on the account and transactions with the provision of the document copy confirming the transaction on the card  | No charge   |
| 2.8.32  | Investigating on the unreasonably dishonoured payment   | No charge   |
| 2.8.33  | Blocking the card and adding it in the global stop-list   | No charge   |
| 2.8.34  | Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB  | 0,5% (minimum 0,01 USD)   |
| 2.8.35  | Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB in terminals of "Kapitalbank" JSCB  | In national currency - No charge applied<br>In foreign exchange - No charge applied   |
| 2.8.36  | Investigating on the account and transactions (payment is made in the national currency at the Central Bank rate on the transaction date)   | up to 100\$ - 5 (five) USD (at the CB rate); from 100\$ (inclusive) - 1% of the transaction amount but not less than 10 (ten) USD (at the CB rate)  |
| <b><u>Servicing of trade and service outlets (TSO) on accepting payments by plastic cards through the terminals of "Kapitalbank" JSCB</u></b> |   |   |
| 2.8.37  | Processing of transactions made by Visa cards through the terminal of "Kapitalbank" JSCB installed in a trade and service outlet that has concluded a contract with "Kapitalbank" JSCB  | 3% from the transaction amount  |
| 2.8.38  | Processing of transactions made by Visa cards through the terminals of the "Kapitalbank" JSCB, established at the offices of air tickets sale that have concluded contracts with "Kapitalbank" JSCB.  | 2% from the air ticket cost   |
| 2.8.39  | Commission for servicing the E-POS terminal for accepting payments by VISA and Mastercard International plastic cards   | 3,5%  |
| <b><u>III Loan operations (including leasing, guarantees)</u></b>   |   |   |
| 3.1   | Opening credit account  | No charge   |
| 3.2   | Servicing credit account  | No charge   |
| 3.3   | Preparation and consideration of documents to amend the terms of the loan agreement at the initiative of the borrower   | in the amount of minimum 0,5% of the actual balance of the principal on the loan as of the date of the decision to make these changes by the authorized body of the bank, but not more than 5 BCA effective as of the date of this decision has been made |
| 3.4   | Preparation and consideration of documents to amend the terms of the loan agreement regarding collateral at the initiative of the borrower (except for a partial exemption for a proportionate portion of the repayment of loan debt)   | in the amount of minimum 0,5% of the amount of collateral for which changes are made, but not more than 5 BCA effective at the date of this decision has been made  |
| 3.5   | Preparation and consideration of documents for amending the condition of the Framework Credit Line agreement regarding collateral at the initiative of the borrower (with the exception of the partial release of collateral for a proportionate portion of the repayment of loan debt and a decrease in the FCL limit) | in the amount of minimum 0,5% of the amount of collateral for which changes are made, but not more than 5 BCA effective at the date of this decision has been made  |
| 3.6   | Formalizing collateral  | No charge   |
| 3.7   | Making monitoring operations  | No charge   |
| 3.8   | Full or partial withdrawal of collateral from pledge  | No charge   |
| 3.9   | In case of sale of loan balance to another bank   | No charge   |
| 3.10  | For information received from the credit bureau   | No charge   |
| 3.11  | Making entries in the collateral registry   | No charge   |
| 3.12  | For unused part of an open credit line  | No charge   |
| 3.13  | Commission for issuing and servicing a guarantee  | As agreed   |
| 3.14  | Preparation and consideration of documents for amending the guarantee condition at the initiative of the borrower   | 0,5% from the guarantee amount  |

**Note:**

\* **When converting one foreign exchange of the customer to another foreign exchange, the cross rate is provided by the bank on the basis of supply and demand of the foreign exchange market.**

- **If the account activity is not observed within a calendar month, the maintenance fee for this month is not charged or imposed.**

- *Upon payment by legal entities and non-legal entities (regardless of the form of ownership), as well as by individual entrepreneurs without establishing a legal entity, deposit payments on demand of taxes and other compulsory payments to the State budget of the Republic of Uzbekistan are not charged.*
- *When customers apply for "For the revision of the terms of the tariff plan" no charge applied .*
- *The bank's commission remuneration including commissions of foreign banks, credited to the accounts of "Kapitalbank: JSCB customers is charged in national currency at the rate of the Central Bank of the Republic of Uzbekistan. on the date of the operation, unless otherwise agreed.*
- *Term payments in foreign exchange - payment orders of customers accepted by the bank after 2:00 p.m. and executed on the current business day.*
- *Cost of bank services in these Tariffs is indicated without VAT.*