

Chapter 1. Demand deposit accounts of individuals

B. Maintenance of individual's demand deposit account

e) Money transfers on behalf of a client:

/// 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; Zero commission	When transferring funds previously deposited to the on-demand account cash/non-cash form. <ol style="list-style-type: none">1. When transferring funds to accounts of legal entities/unincorporated private entrepreneurs, opened in the structural divisions of JSCB "Kapitalbank";2. In case of a one-time transfer of funds in excess of 3,000,000 UZS previously deposited to the on-demand account in cash;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)ⁱ
/// In national currency to private customers' card accounts opened in structural divisions of JSCB "Kapitalbank"	0.5% of the transaction amount (not less than 5,000 UZS, but not more than 100,000 UZS) for each transaction; 10,000 UZS for each transaction	With the exception of: <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; systems5. 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

Chapter 2. Bank cards issued within UZCARD EMV system in national currency

A. UZCARD EMV bank cards under the salary projects of legal entities

l) Cashless transfer of funds from a card account on behalf of a card holder	0.5% of the transaction amount (not less than 5,000 UZS, but not more than 100,000 UZS) for each transaction;	With the exception of: 1. Transfers of funds to accounts of individuals/legal entities/unincorporated private entrepreneurs, opened in structural divisions of JSCB "Kapitalbank"; 2. When transferring to the accounts of non-governmental non-profit organizations (VAQF.UZ, Nogiron-Bolalari Kamalak Uyi, Kind people and the like) (charity)
--	---	---

B. Standard UZCARD EMV cards.

k) Cashless transfer of funds from a card account on behalf of a cardholder.	0.5% of the transaction amount (not less than 5,000 UZS, but not more than 100,000 UZS) for each transaction;	With the exception of: 1. Transfers of funds to accounts of individuals/legal entities/unincorporated private entrepreneurs, opened in structural divisions of JSCB "Kapitalbank"; 2. When transferring to the accounts of non-governmental non-profit organizations (VAQF.UZ, Nogiron-Bolalari Kamalak Uyi, Kind people and the like) (charity)
--	---	---

C. UZCARD EMV bank cards of non-working pensioners

κ) Cashless transfer of funds from a card account on behalf of a cardholder.	0.5% of the transaction amount (not less than 5,000 UZS, but not more than 100,000 UZS) for each transaction;	With the exception of: 1. Transfers of funds to accounts of individuals/legal entities/unincorporated private entrepreneurs, opened in structural divisions of JSCB "Kapitalbank"; 2. When transferring to the accounts of non-governmental non-profit organizations (VAQF.UZ, Nogiron-Bolalari Kamalak Uyi, Kind people and the like) (charity)
--	---	---

D. KIDS UZCARD EMV bank cards

κ) Cashless transfer of funds from a card account on behalf of a cardholder.	0.5% of the transaction amount (not less than 5,000 UZS, but not more than 100,000 UZS) for	1. Transfers of funds to accounts of individuals/legal entities/unincorporated private entrepreneurs, opened in structural divisions of JSCB
--	---	--

each transaction;

"Kapitalbank";

2. When transferring to the accounts of non-governmental non-profit organizations (VAQF.UZ, Nogiron-Bolalari Kamalak Uyi, Kind people and the like) (charity)

Chapter 3. Bank cards issued within HUMO system in national currency

A. Bank cards HUMO within the framework of salary projects of legal entities

п) Cashless transfer of funds from a card account on behalf of a cardholder. 0.5% of the transaction amount (not less than 5,000 UZS, but not more than 100,000 UZS) for each transaction;

With the exception of:

1. Transfers of funds to accounts of individuals/legal entities/unincorporated private entrepreneurs, opened in structural divisions of JSCB "Kapitalbank";
2. When transferring to the accounts of non-governmental non-profit organizations (VAQF.UZ, Nogiron-Bolalari Kamalak Uyi, Kind people and the like) (charity)

B. Standard Humo Cards

к) Cashless transfer of funds from a card account on behalf of a cardholder. 0.5% of the transaction amount (not less than 5,000 UZS, but not more than 100,000 UZS) for each transaction;

With the exception of:

1. Transfers of funds to accounts of individuals/legal entities/unincorporated private entrepreneurs, opened in structural divisions of JSCB "Kapitalbank";
2. When transferring to the accounts of non-governmental non-profit organizations (VAQF.UZ, Nogiron-Bolalari Kamalak Uyi, Kind people and the like) (charity)

C. HUMO KIDS bank cards

к) Cashless transfer of funds from a card account on behalf of a cardholder.	0.5% of the transaction amount (not less than 5,000 UZS, but not more than 100,000 UZS) for each transaction;	<p>With the exception of:</p> <p>1. Transfers of funds to accounts of individuals/legal entities/unincorporated private entrepreneurs, opened in structural divisions of JSCB "Kapitalbank";</p> <p>2. When transferring to the accounts of non-governmental non-profit organizations (VAQF.UZ, Nogiron-Bolalari Kamalak Uyi, Kind people and the like) (charity)</p>
--	---	--

1. Chapter 5 "Products of VISA line of JSCB" Kapitalbank " in national currency" to be amended by adding the section C "VisaVirtual UZS" as follows:

<i>Card type:</i>	<i>Visa Virtual UZS</i>
a) Issue of the main card	Free of charge
b) Issue of the additional card	N/A
c) Card validity period	3 years
d) Card re-issue due to the card expiration	N/A
e) Early re-issue of the main card	N/A
f) re-issue of the card due to:	N/A
Loss of the card	
Damage	
Changing the cardholder's name	
Change of the PIN code	
g) Minimum required balance on the card account, which is not available for use on the card	N/A
h) Minimum initial contribution to the card account	N/A
i) Card account maintenance	Free of charge
j) Processing of transactions for receiving cash using Visa cards of JSCB "Kapitalbank" through the cashier / terminal of JSCB "Kapitalbank"	N/A
k) Processing of transactions for receipt of cash by the cards of JSCB "Kapitalbank" in other banks	N/A

l) Processing of transactions for payment for goods and services in the network and outside the service network of JSCB "Kapitalbank"	N/A
m) maintenance of a bank card account in terms of investigation of the account and operations	up to USD 100 - 5 (five) US dollars (at the rate set by the bank); from USD 100 (inclusive) - 1% of the transaction amount, but not less than 10 (ten) US dollars (at the rate set by the bank)
n) Connection and maintenance of 3D Secure service	Free of charge Connection to the 3D Secure service is provided only if a client is connected to the SMS informing service

2. In Chapters on international bank cards VISA and MasterCard, calculations of the bank's commission rate charged from a client for transaction conducted by the Bank, will be changed from "at the rate of the Central Bank" to "at the foreign currency sale rate set by JSCB" Kapitalbank "at the time of processing the transaction".

3. Chapter 6 "**Service in Kapitalbank mobile application**" will be amended as follows:

a) non-cash transfer of funds from VISA plastic cards of JSCB "Kapitalbank" to the international VISA plastic card of another bank	1%, but at least USD 2
--	------------------------

4. Chapter 7. Other services

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. When transferring to the accounts of non-governmental non-profit organizations (VAQF.UZ, Nogiron-Bolalari Kamalak Uyi, Kind people and the like) (charity)
---	---	---

Chapter 7 "Other services" will be supplemented with paragraph h) as follows:

h) Non-cash transfers of funds on behalf of an individual:

/// Without opening a bank account (in cash) 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;

Zero Commission

1. In case of a one-time transfer of funds in excess of 3,000,000 UZS deposited by the client in cash;

2. When transferring funds to accounts of legal entities/ unincorporated private entrepreneurs, opened in the structural divisions of JSCB "Kapitalbank";

3. When transferring to accounts of non-governmental non-profit organizations (VAQF.UZ, Nogiron-Bolalari Kamalak Uyi, Kind people and the like) (charity)
