

Tariff Supplements of Kapitalbank JSCB
Commission fee for the performance of Kapitalbank JSCB clients' instructions
for legal entities and individual entrepreneurs
(effective date 16.06.2025)

No.	Service description	Cost
I.	Transactions on clients accounts in the national currency	
I.I	Opening and closing of clients accounts	
1.1.1	Opening and closing of accounts (primary/secondary), preparation of documents for transfer to another bank, re-registration of a client's account	Free of charge
1.1.2	Changing and/or transferring of accounts according to the client's application	30 % of the RCV
I.II	Transfer of funds from the clients account	
1.2.1	Transfer of funds from the primary accounts of legal entities and individual entrepreneurs for crediting the corporate plastic card account	0.5% of transaction amount
1.2.2	Transfer of funds from accounts of legal entities and individual entrepreneurs to plastic cards transit accounts	Free of charge
I.III	Account management services	
1.3.1	Daily statements provision	Free of charge
1.3.2	Personal provision of statements	10,000 soums
I.IV	Cash banking	
1.4.1	Cash withdrawal for wages and salaries and equivalent payments as stipulated by the legislation of the Republic of Uzbekistan.	Free of charge
1.4.2	Cash withdrawal to procurement companies and agencies for agricultural production (cash transaction code 46-00)	0.5%
1.4.3	Cash withdrawal to exporting economic entities to purchase agricultural products for export. No commission fee is charged provided that economic entities sell foreign currency as a result of exports to the bank (cash transaction code 46-00)	Free of charge
1.4.4	Cash withdrawal to legal entities for purposes other than wages and salaries and equivalent payments (as well as within the amount of cash revenue deposited and plastic card revenue) (cash transaction code 44-00)	1%
1.4.5	Cash withdrawal to individual entrepreneurs for purposes other than wages and equivalent payments (for work and services rendered, and within the limits of revenue deposited) (cash transaction code 45-00)	1%
1.4.6	Cash withdrawal to legal entities for the return of the authorized capital (cash transaction code 48-00)	not less than 1%
	Cash withdrawal to legal entities for the return of financial assistance (cash transaction code 48-00)	not less than 3%
1.4.7	Cash withdrawal to non-bank credit and financial institutions (micro-credit institutions and pawnshops) (cash transaction code 49-00)	not less than 0.3%
1.4.8	Cash withdrawal to legal entities for dividends (cash transaction code 51)	not less than 1%
1.4.9	Cash acceptance through ATMs of Kapitalbank JSCB (self-collection of cash)	Free of charge
1.4.10	Cash proceeds receipt and counting from clients	By agreement
1.4.11	Issuance of a checkbook in the national currency	10 % of the RCV
1.4.12	Penalty for loss of a checkbook	50 % of the RCV
I.V	Remote account servicing: Bank-client/The mobile application	
1.5.1	Connection and servicing	Free of charge
1.5.2	Penalty for loss/damage/non-return of the electronic encryption key	300,000 soums
1.5.3	Minimum permanent balance (deposit) on a special account 22896 800 to obtain an Electronic Digital Signature's key	300,000 soums
	"QR Online"	
1.5.4	Connection (opening of transit accounts)	Free of charge
1.5.5	Processing of transactions made using "QR Online"	not less than 0.25% for each payment document
	SMS notification	
1.5.6	Connection	Free of charge
1.5.7	Monthly service fee	15,000 soums per month for each connected number
I.VI	Letters of credit in the national currency	
1.6.1	Acceptance and verification of documents for opening a letter of credit	1 RCV
1.6.2	Management of a letter of credit account	Free of charge
1.6.3	Letter of credit servicing - changes in the terms of a letter of credit	1 RCV
1.6.4	Closing of a letter of credit	Free of charge
I.VII	Transactions with plastic cards in the national currency (UzCard/Humo)	
	Corporate cards for legal entities and individual entrepreneurs ¹	
1.7.1	Issuance of a main / an additional card	50,000 soums
1.7.2	Re-issuance of a main / an additional card in case of its loss or damage	50,000 soums
1.7.3	Re-issuance of a card upon expiration of its validity	Free of charge
1.7.4	Card blocking in case of its loss or damage	No commission fee is charged
1.7.5	Validity period of the card: main / additional	5 years
1.7.6	Processing of transactions for the payment for goods and services within the terminal network of Kapitalbank JSCB	Free of charge
1.7.7	Processing of transactions for the payment for goods and services within the terminal network of other banks	At the rates of the servicing bank
1.7.8	Non-cash funds deposit	No commission fee is charged
I.VIII	Transactions with plastic cards in the national / foreign currency	
	Corporate card for legal entities/individual entrepreneurs (Visa Business UZS/USD/Visa Platinum Business UZS/USD/Mastercard Business UZS)	
1.8.1	Issuance of a plastic card / issuance of an additional card	Free of charge
1.8.2	The validity period of a card	5 years
1.8.3	Re-issuance of a card:	
1.8.3.1	due to loss/damage of the card:	
	for Visa Business UZS/USD	30,000 soums
	for Visa Platinum Business UZS/USD	200,000 soums
	for Upgrade to Visa Platinum Business UZS/USD ²	50,000 soums
	for Mastercard Business UZS	30,000 soums
1.8.3.2	due to the change in the name of the cardholder - replacement	No commission fee is charged
1.8.3.3	due to the PIN code change	No commission fee is charged
1.8.3.4	due to the expiration of the card validity period	No commission fee is charged
	Card account servicing:	
1.8.4	for Visa Business UZS/USD	Free of charge
	for Visa Platinum Business UZS/USD	Monthly servicing is 200,000 soums per month No commission fee is charged if turnover of the payment for goods and services is more than 10,000,000 soums or 1,000 US dollars per month
	for Upgrade to Visa Platinum Business UZS/USD	Free of charge

	for Mastercard Business UZS	Free of charge
1.8.5	Processing of cash withdrawal transactions using the Visa cards of Kapitalbank JSCB within the network of other banks outside the Republic of Uzbekistan.	2% of the amount, min 1 US dollar
1.8.6	Processing of transactions for the payment for goods and services (within the network and outside the network of Kapitalbank JSCB)	No commission fee is charged
1.8.7	Corporate card replenishment	No commission fee is charged
1.8.8	Card blocking and its addition to the global stop list and connecting and servicing of the 3D Secure service	No commission fee is charged
I.IX	Plastic cards as a part of payroll projects of legal entities	The commission fee is charged according to the Tariffs of commission fee of Kapitalbank JSCB for banking services to individual clients
I.X	Servicing of retail and service companies (RSC) on acceptance of plastic cards for payment via terminals of Kapitalbank JSCB in the national currency (UzCard/Humo/Visa/Mastercard)	
1.10.1	Commission fees for issuing a cash register / POS terminal for temporary use	200,000 soums (single time)
1.10.2	Processing of transactions made using UzCard/Humo cards in the national currency via a cash register / POS terminal of Kapitalbank JSCB installed at the RSC, which has concluded an agreement with Kapitalbank JSCB	0.2 % of the transaction amount
1.10.3	Processing of transactions in the national currency made using Visa and Mastercard cards issued by the banks of the Republic of Uzbekistan via a terminal of Kapitalbank JSCB installed at the RSC, which has concluded an agreement with Kapitalbank JSCB	1 % of the transaction amount
1.10.4	Processing of transactions made using cards in the national currency via terminals of Kapitalbank JSCB, installed at the RSC, which has concluded an agreement with Kapitalbank JSCB using the Tez QR service	2 % of the transaction amount
1.10.5	Service fee for the E-POS terminal to receive payments using plastic cards in the national currency	The commission fee shall be set according to decision of the Bank's Finance Committee
1.10.6	Monthly commission fee for the use of cash registers and/or POS terminals of Kapitalbank JSCB, assigned for temporary use ³	100,000 soums per month for 1 cash register and/or POS terminal, in case turnover is up to 50,000,000 soums No commission fee is charged when turnover exceeds 50,000,000 soums.
1.10.7	Penalty for damage to a repairable cash register and/or POS terminal	A penalty of 500,000 soums and reimbursement of the cost of terminal repairs, including VAT, in accordance with the current legislation of the Republic of Uzbekistan
1.10.8	Penalty for loss of the terminal / for damage to a cash register and/or POS terminal to an unrepairable condition	If a residual value is zero, the client shall pay a penalty in the amount of 1,100,000 soums If a residual value is less than 50%, the client shall pay a penalty in the amount of 2,400,000 soums If a residual value is more than 50%, the client shall pay a penalty in the amount of 3,500,000 soums
I.XI	Servicing of retail and service companies (RSC) on acceptance of plastic cards for payment via terminals of Kapitalbank JSCB in a foreign currency	
1.11.1	Processing of transactions made using Visa via a terminal of Kapitalbank JSCB installed at the RSC, which has concluded an agreement with Kapitalbank JSCB	3 % of the transaction amount
1.11.2	Processing of transactions made using Visa via terminals of Kapitalbank JSCB installed at points of sale for airline tickets that have concluded agreements with Kapitalbank JSCB	2% of the air ticket price
1.11.3	Service fee for the E-POS terminal to receive payments using International plastic cards VISA and Mastercard	The commission fee shall be set according to decision of the Bank's Finance Committee
I.XII	Safe deposit boxes	
	Monthly commission fee for the use of safe deposit boxes	
1.12.1	Size 74 x 300 x 600 mm	10 % of the RCV
1.12.2	Size 126 x 300 x 600 mm	20 % of the RCV
1.12.3	Size 256 x 300 x 600 mm	30 % of the RCV
1.12.4	Size 525 x 300 x 600 mm	40 % of the RCV
1.12.5	Size 200 x 620 x 600 mm	45 % of the RCV
1.12.6	Size 650 x 620 x 600 mm	50 % of the RCV
	Penalty for non-performance of the obligations under the contract on the use of a safe deposit box	
1.12.7	Loss (damage) of the key (lock) from the safe deposit box by the client or damage to the safe deposit box due to the fault of the client	50 % of the RCV
1.12.8	Untimely release of the safe deposit box (if the client releases the safe deposit box later than the term of the contract)	1 RCV (for each calendar month)
1.12.9	Minimum permanent balance (deposit) on a special account 22896___161 to obtain a key for safe deposit box	4 RCV
II.	Transactions on clients accounts in a foreign currency	
II.I	Opening and management of clients accounts	
2.1.1	Opening and management of an account	Free of charge
2.1.2	Issuance of debit and credit advices	Free of charge
2.1.3	Issuance of account statement	Free of charge
2.1.4	Provision of certificates and duplicates of archived documents (account statements, confirmation of SWIFT message)	25,000 soums
2.1.5	Payments using the SWIFT messaging system (in the territory of the Republic of Uzbekistan)	50,000 soums
2.1.6	Payments using the SWIFT messaging system (outside the Republic of Uzbekistan)	100,000 soums
2.1.7	Client's documents dispatch (forwarding)	According to a courier service's rate
2.1.8	Additional requests (as instructed by the client/correspondent bank)	50,000.00 soums + commission fee for SWIFT messages + commission fee of a foreign bank
2.1.9	Issuance of certificates to client request	50,000 soums
II.II	Transfers	
	Transfer of a client's funds outside the Republic of Uzbekistan in a foreign currency:	
2.2.1	- with expenses for beneficiary	0.15% (min 0.5 RCV - max 20 RCV) + commission fee for SWIFT messages
2.2.2	- at no cost to beneficiary	0.15% (min 0.5 RCV - max 20 RCV) + commission fee for SWIFT messages + commission fee of a foreign bank: - for payments in US dollars, 15 US dollars (at the exchange rate of the Central Bank of the Republic of Uzbekistan) - for payments in other currencies, after the commission fee is charged by a foreign bank
	Urgent payments under foreign trade contracts with funds from currency exchange:	
2.2.3	- with expenses for beneficiary	0.2% (min 1 RCV) + commission fee for SWIFT messages
2.2.4	- at no cost to beneficiary	0.2% (min 1 RCV) + commission fee for SWIFT messages + commission fee of a foreign bank: - for payments in US dollars, 15 US dollars (at the exchange rate of the Central Bank of the Republic of Uzbekistan) - for payments in other currencies, after the commission fee is charged by a foreign bank
	Transfer of a client's funds within the territory of the Republic of Uzbekistan in a foreign currency:	

2.2.5	Transfer of funds to other accounts of the account holder opened with other banks of the Republic of Uzbekistan	up to 0.1% + commission fee for SWIFT messages
2.2.6	Transfer of funds to other accounts of entities opened with other banks of the Republic of	Commission fee for SWIFT messages
2.2.7	Change, refund, cancellation of transfer (not through the fault of the bank) after its acceptance for execution	100,000 soums + foreign bank's commission fee
2.2.8	Crediting funds to the client's account	No commission fee is charged
II.III Documentary and clean collections		
2.3.1	Issuance of collection order	100,000 soums + commission fee for SWIFT messages + commission fee of a foreign bank
2.3.2	Making changes or canceling a collection order	50,000 soums + commission fee for SWIFT messages + commission fee of a foreign bank
2.3.3	Collection order advising	100,000 soums + foreign bank's commission fee
2.3.4	Advising of changes or canceling a collection order	50,000 soums + foreign bank's commission fee
2.3.5	Payments under collection	The tariff for bank transfers shall be applied + commission fee of a foreign bank
II.IV Transactions with cash currency		
2.4.1	Foreign currency cash acceptance	Free of charge
2.4.2	Cash foreign currency withdrawal to legal entities/individual entrepreneurs, in cases stipulated by the legislation	0.3% of the transaction amount at the exchange rate of the Central Bank of the Republic of Uzbekistan as of the date of the transaction
II.V Trade finance transactions		
Import letters of credit, including standby letters of credit		
2.5.1	Document preparation for opening a letter of credit	Free of charge
2.5.2	Payment by letter of credit	Free of charge
2.5.3	Opening of Letter of Credit	0.2% of the amount (for a quarter or part of it) min 1,500,000 soums and max 6,000,000 soums + commission fee for SWIFT messages + commission fee of a foreign bank
2.5.4	Letter of credit servicing - prolongation and/or increase of the letter of credit amount	450,000 soums + commission fee for SWIFT messages + commission fee of a foreign bank
2.5.5	Letter of credit servicing - changes in the terms of a letter of credit (except for prolongation and increase of the amount of the letter of credit)	250,000 soums per change + commission fee for SWIFT messages + commission fee of a foreign bank
Acceptance, review and verification of documents		
2.5.6	Acceptance, review and verification of documents with coverage in Kapitalbank JSCB	0.2% of the amount + commission fee for SWIFT messages + reimbursement of postal and courier expenses
2.5.7	Cancellation of the letter of credit before the expiration date	130,000 soums + commission fee of a foreign bank
2.5.8	Additional requests (as instructed by the client/correspondent bank)	50,000 soums for each message + commission fee of a foreign bank
2.5.9	Review of a document containing discrepancies with the terms of the letter of credit	130,000 soums for each document (the commission fee is at the expense of the beneficiary)
Export Letters of Credit		
2.5.10	Crediting export revenue	Free of charge
2.5.11	Acceptance of documents for preliminary approval of a letter of credit	125,000 soums
2.5.12	Advising	350,000 soums
Confirmation of the letter of credit		
2.5.13	- with coverage in Kapitalbank JSCB	0.15 % of the amount (per quarter or a part thereof) min 50,000 soums and max 4,000,000 soums
	- without coverage in Kapitalbank JSCB	By agreement
2.5.14	Acceptance, verification and sending documents	0.2% of the amount + commission fee for SWIFT messages + reimbursement of postal and courier expenses
2.5.15	Negotiation/factoring	By agreement
2.5.16	Advising of changes in the terms of a letter of credit or its cancellation	250,000 soums per change + commission fee for SWIFT messages + commission fee of a foreign bank
Changes in the terms of a letter of credit as related to the prolongation or increase of the amount of the letter of credit		
2.5.17	- confirmed and covered in Kapitalbank JSCB	0.15% of the amount of increase, min 250,000 soums and max 2,000,000 soums per quarter or a part of it + commission fee of a foreign bank
	- confirmed without coverage in Kapitalbank JSCB	By agreement
2.5.18	Additional requests (as instructed by the client/correspondent bank)	50,000 soums for each message + commission fee of a foreign bank
II.VI Foreign exchange transactions		
2.6.1	Purchase and sale of foreign currency to legal entities/individual entrepreneurs at the expense of the bank's own foreign currency funds	The sale is carried out at the exchange rate set by the bank at the time of the transaction (based on the current exchange rate fixed at the trading session)
2.6.2	Under purchase and sale transactions of one foreign currency for another foreign currency*	not less than 0.3% of the amount in the currency submitted for the conversion, in the national currency at the exchange rate set by the Central Bank of the Republic of Uzbekistan
2.6.3	Applications acceptance, review and processing	30 % of the RCV for each submitted application
II.VII Guarantee transactions under foreign trade contracts		
2.7.1	Issuance of a guarantee	By agreement
2.7.2	Changes in the terms of the issued guarantee or its cancellation	By agreement
2.7.3	Advising/confirming the terms of a guarantee	250,000 soums per change + commission fee for SWIFT messages + commission fee of a foreign bank
2.7.4	Advising/confirming the changes in the terms of a guarantee or cancellation	130,000 soums for each document (the commission fee is at the expense of the beneficiary)
2.7.5	Guarantee payment	Free of charge
2.7.6	Preparation, verification and sending documents to receive guarantee payment	65,000 soums per document required by the terms of the guarantee + commission fee for SWIFT messages + courier mail costs
2.7.7	Verification of documents, authenticity of keys/signatures on guarantees	170,000 soums + commission fee of a foreign bank
2.7.8	Sending payments under guarantees using the SWIFT system	50,000 soums for each message + commission fee of a foreign bank
II.VIII Transactions with derivative financial instruments		
2.8.1	SWAP transaction conducting for the purchase of foreign currency by the bank	The commission fee shall be set according to decision of the Bank's Finance Committee
2.8.2	SWAP transaction conducting for the sale of foreign currency by the bank	The commission fee shall be set according to decision of the Bank's Finance Committee
2.8.3	Prolongation of previously concluded SWAP contracts	The commission fee shall be set according to decision of the Bank's Finance Committee
III	Credit transactions (including loans, leasing, guarantees, factoring, trade finance transactions using uncovered letters of credit)	The cost of services shall be set by agreement with the client.

Note:

The following transactions are not permitted:

- Cash withdrawal in the territory of the Republic of Uzbekistan
- Non-cash transfer of funds from a card account under the instruction of the cardholder
- Replenishment of the card account with cash
- Crediting wages and salaries and equivalent payments within the framework of contracts for the implementation of payroll projects with enterprises
- Other crediting of funds to the card account, with the exception of refunds from retail and service companies and erroneous debits

² Upgrade to Visa Platinum Business UZS/USD (The service is provided on the initiative of the bank for existing clients who use Uzc card or Visa Business corporate cards, provided that the turnover on existing cards for paying for goods and services exceeds 10,000,000 soums or 1,000 US dollars per month for 3 months).

³ The monthly commission fee for the use of cash registers and/or POS terminals of Kapitalbank JSCB, assigned for temporary use, is 100,000 soums per month for 1 cash register and/or POS terminal with a turnover of up to 50,000,000 soums. No commission fee is charged when turnover exceeds 50,000,000 soums.

- * *When converting one of the client's foreign currencies into another foreign currency, the cross-rate shall be provided by the bank based on the supply and demand of the external exchange market.*
- *The bank's commission fees, including those of foreign banks, credited to the accounts of Kapitalbank JSCB clients, are charged in the national currency at the exchange rate of the Central Bank of the Republic of Uzbekistan as of the date of the transaction, unless otherwise specified.*
- *Urgent payments in foreign currency are the payment orders from clients with funds from currency exchange accepted by the bank after 14.00 hours and executed on the current business day.*
- *In case no movement on the account is made during a calendar month, no account management fee will be accrued and charged for that month*
- *When paying taxes and other mandatory payments from demand deposit accounts to the State Budget of the Republic of Uzbekistan by legal entities and non-legal entities (regardless of the form of ownership), as well as unincorporated entrepreneurs, no fee shall be charged.*
- *No commission fee is charged when clients apply for a revision of the terms and conditions of the tariff plan.*
- *The cost of the bank's services in these Tariffs is indicated VAT exclusive.*
- *From the moment the Parties sign these Bank Tariffs, the previous tariffs shall become invalid.*
- *RCV is the Reference Calculation Value.*