


**Tariffs of commission remuneration of “Kapitalbank” JSCB
for banking servicing of customers - individuals
Tariffs are effective since July 01, 2020.**

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Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
Chapter 1. Demand deposit accounts of individuals		
<u>A. General Provisions</u>		
In these Tariffs, the Bank's commission is charged from the customer in the national currency of the Republic of Uzbekistan, unless otherwise specified.		
<u>B. Servicing demand deposit account of individuals</u>		
a) Opening / closing an account:		
/// In the national currency	No charge applied	
/// In the foreign currency	No charge applied	
b) Depositing funds in cash by the customer:		
/// In the national currency	No charge applied	
/// In the foreign currency	No charge applied	
c) Crediting funds:		
/// In the national currency	No charge applied	
/// In the foreign currency	No charge applied	
d) Cash withdrawal:		
/// Made in cash to the cash office of "Kapital 24" retail business branch	No charge applied	
/// In the national currency received to the customer's account in non-cash form	Up to 20 000 000 UZS –1% from the transaction amount (minimum 1000 UZS);	In case of partial withdrawal of the amount received by bank transfer, the commission is charged in proportion to the amount of cash withdrawn.
	More than 20,000,000 UZS – at least 0.75% of a transaction amount.	
/// In the national currency received on the customer's account from loan accounts opened with "Kapitalbank" JSCB	At least 0.75% of a transaction amount (at least 1,000 UZS)	
/// Received to the client's account on the basis of an enforcement order by the law enforcement agency	0,5% from the transaction amount (minimum 1000 UZS)	
/// Received to the customer's account in the form of a pledge as a result of the court decision execution	0,5% from the transaction amount (minimum 1000 UZS)	
/// The assets formulated for the purchase, taken as a pledge (balance) by "Kapitalbank" JSCB due to the loan non-repayment	No charge applied	
/// Made in cash to deposits placed with "Kapital 24" retail business branch	No charge applied	
	0,1% from the transaction	

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
<p>/// Sponsorship payments</p>	(minimum 1000 UZS)	
<p>/// Salaries and equivalent payments</p>	No charge applied	
<p>/// Interest on the deposit and the principal of the deposit, if the deposit is made in cash</p>	No charge applied	
<p>/// 1. In the foreign currency received on the customer's account in non-cash</p> <p>2. In the national currency received on the customer's account in foreign currency</p> <p>3. In foreign currency /national currency, received on the customer's account in the non-cash form in the form of a refund (an error in the transfer, refund by the correspondent bank)</p>	<p>0,5% from the transaction amount (minimum 1000 UZS)</p> <p>0,5% from the transaction amount (minimum 1000 UZS)</p> <p>No charge applied</p>	<p>For foreign currency at the exchange rate of the Central Bank on the transaction date</p> <p>Except for the cash received via international money transfer systems.</p> <p>At the exchange rate of the foreign currency purchase point at the transaction date</p> <p>In case if funds have been received earlier at the cash desk of the bank in the cash form</p>
<p>/// In the foreign currency received on the customer's account from accounts opened in Smartbank/minibank, previously deposited in</p>	No charge applied	
<p>/// In the foreign currency received due to the exchange of one foreign currency deposited on the account in cash into another foreign currency</p>	No charge applied	<p>When exchanging one foreign currency into another one, the rates specified in the "Foreign exchange transactions" section are applied</p>
<p>/// In the national currency UZS received on the customer's account in the non-cash form earlier deposited in the cash through self-service terminal (infokiosk)</p>	No charge applied	

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
e) Non-cash money transfer by the instruction of the customer:		
In the national currency to the accounts of individual entrepreneurs/legal entities	0,5% from the transaction amount (minimum 1000 UZS)	Except for: <ol style="list-style-type: none"> 1. funds previously deposited on the demand deposit in cash; 2. remittances of funds to accounts opened with branches of "Kapitalbank" JSCB; 3. remittances of funds received to the customer's demand account as a result of the sale/exchange/conversion of foreign currency into the national currency
In national currency to card accounts of individuals opened in any of Kapitalbank JSCB's branches	0.5% of a transaction amount (at least 1,000 UZS)	Except for: <ol style="list-style-type: none"> 1. transfers of funds deposited in cash to a demand deposit account; 2. transfers of alimony received by bank transfer; 3. repayment of overdraft loans granted by Kapitalbank JSCB; 4. transfers of funds received as a return of funds previously sent in national currency via international money transfer systems; 5. transfers of funds received to a demand account as a result of the sale / exchange / conversion of foreign currency to the national currency.
	0.5% of a transaction amount (at least 1,000 UZS)	<ol style="list-style-type: none"> 6. On funds received in the demand deposits of the customer from the accounts of legal entities from the motor vehicle sale (in reliance upon the documents submitted) within the framework of the lending program of "Kapitalbank" JSCB in the secondary market
 In national currency to the accounts of individuals opened with "Kapital 24" retail business branch or other banks the Federal Reserve" or other banks	0,5% from the transaction amount (minimum 1 000 UZS)	Except for: <ol style="list-style-type: none"> 1. remittances to the customer's accounts opened in the branches of "Kapitalbank" JSCB; 2. remittances of funds received as a return of previously sent in the national currency using international money transfer systems; 3. remittances of funds deposited to the customer's demand account in cash; 4. remittances of funds received to the customer's demand account as a result of the sale/exchange/

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
/// Re-sending money in case of money return (an error in the transfer, a refund by the correspondent bank)	No charge applied	conversion of foreign currency into the national currency For foreign currency the commission of the foreign bank is paid by the customer at the rate of the Central Bank of the Republic of Uzbekistan on the transaction date.

C. Bank transfers in the foreign currency

a) To the accounts opened with branches of “Kapitalbank” JSCB and other banks of the Republic of Uzbekistan	0,5% from the transaction amount (minimum 10 000 UZS)	For currencies: USD, EUR, GBP, RUB, JPY Commission is paid in the national currency at the rate of the Central Bank of the Republic of Uzbekistan on the transaction date. Except for: - replenishment of the authorized fund of legal entities opened in Kapitalbank JSCB; - transfers for repayment of loans to foreign enterprises/ private entrepreneurs/ legal entities in foreign currency received from Kapitalbank JSCB
b) To the accounts opened outside the Republic of Uzbekistan for USD, EUR, GBP, JPY currencies	0,5% from the transaction amount (minimum 100 000 UZS) + foreign bank’s commission (minimum 10 \$ for USD, for other currencies – according to the foreign bank extract)	Commission is paid at the rate of the Central Bank of the Republic of Uzbekistan on the transaction date.
c) To the accounts opened outside the Republic of Uzbekistan for RUB currency	0,5% from the transaction amount (minimum 100 000 UZS)	Commission is paid at the rate of the Central Bank of the Republic of Uzbekistan on the transaction date
d) Guaranteed payment (the entire transfer amount is remitted to the beneficiary’s account)	0,5% from the transaction amount (minimum 100 000 UZS) + foreign bank commission (OUR/OUR)	For USD currency Commission is paid at the rate of the Central Bank of the Republic of Uzbekistan on the transaction date
e) Other services on making interbank payments (change, return, cancellation of a transfer after its acceptance for execution on the initiative of the customer)	No charge applied + commission of foreign bank	For all types of foreign currency. Commission is paid in the national currency at the rate of the Central Bank of the Republic of Uzbekistan on the transaction date.

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
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D. Money transfers made using international money transfer systems outside the Republic of Uzbekistan (in foreign currency)

Money transfer WESTERN UNION



moving money for better (in USD)

a) Sending money via “Western Union system” to CIS countries ¹	“Srochniy” (Urgent) tariff	
	<i>Amount of transfer</i>	<i>Tariff</i>
	0,01 – 200,00	\$ 3,00
	200,01 – 2000,00	1,7% from the amount of transfer
	2000,01 – 3000,00	1,3% from the amount of transfer
	3000,01 and more	1,0% from the amount of transfer
	“12 chasov” (12 hours) tariff	
	0,01 – 200,00	\$ 2,00
	200,01 – 300,00	1,0% from the amount of transfer
	300,01 – 3000,00	0,5% from the amount of transfer
b) Sending money via “Western Union” system to OTHER COUNTRIES ²	<i>Amount of transfer</i>	<i>Tariff</i>
	50,00 and less	13,00
	50,01-100,00	15,00
	100,01-200,00	22,00
	200,01-300,00	29,00
	300,01-400,00	34,00
	400,01-500,00	40,00
	500,01-750,00	45,00
	750,01-1 000,00	51,00
	1 000,01-1 500,00	76,00
	1 500,01-1 750,00	81,00
	1 750,01-2 000,00	91,00
	2 000,01-2 500,00	111,00
	2 500,01-3 000,00	121,00
	3 000,01-3 500,00	141,00
	3 500,01-4 000,00	161,00
	4 000,01-4 500,00	181,00
	4 500,01-5 000,00	201,00
	c) Sending money via “Western Union” system to CHINA	<i>Amount of transfer</i>
100,00 and less		15,00
100,01-300,00		20,00
300,01-500,00		25,00
500,01-800,00		30,00
800,01-1000,00		35,00
1000,01-1500,00		40,00
1500,01-2000,00		45,00
d) Sending money via “Western Union”	<i>Amount of transfer</i>	<i>Tariff</i>
	2000,01-5000,00	50,00

¹ The CIS countries are: Azerbaijan, Armenia, Belarus, Georgia, Kyrgyzstan, Moldova, Russia, Tajikistan, Turkmenistan, Kazakhstan, Ukraine.

² Other countries include: all countries except for countries specified in the list of CIS countries, China and the Republic of Uzbekistan.

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
system to UAE	0,01 -100,00	15,00
	100,01-300,00	20,00
	300,01-500,00	25,00
	500,01-800,00	30,00
	800,01-1000,00	35,00
	1000,01-1500,00	40,00
	1500,01-2000,00	45,00
	2000,01-3000,00	50,00
	3000,01-5000,00	60,00
e) Withdrawal of cash received via “Western Union” system	No charge applied	

Money transfer “CONTACT”



(in USD)

a) Sending money via “CONTACT” system to the CIS countries ³	1 % from the transfer amount
Sending money via “CONTACT” system to OTHER COUNTRIES ⁴	3 % from the transfer amount
b) Cash withdrawal received by «Contact» system	No charge applied

Money transfer MONEYGRAM



(в USD CIIA)

a) Sending money via “MONEYGRAM” to the far-abroad ⁵	<i>Amount of transfer</i>	<i>Tariff</i>
	0,00 – 100,00	10,00
	100,01 – 250,00	18,00
	250,01 – 400,00	24,00
	400,01 – 600,00	34,00
	600,01 – 800,00	39,00
	800,01 – 1 000,00	44,00
	1 000,01 – 1 200,00	60,00
	1 200,01 – 1 800,00	65,00
	1 800,01 – 2 500,00	70,00
2 500,01 – 5 000,00	100,00	
b) Sending money via “MONEYGRAM” to CIS ⁶ and Israel	<i>Amount of transfer</i>	<i>Tariff</i>
	0,00 – 100,00	2,00
	100,01 – 200,00	4,00

³ The CIS countries are: Azerbaijan, Armenia, Belarus, Georgia, Kyrgyzstan, Moldova, Russia, Tajikistan, Turkmenistan, Kazakhstan, Ukraine

⁴ Other countries include: all countries except for countries specified in the list of CIS countries, China and the Republic of Uzbekistan.

⁵ Other countries include: all countries except for countries specified in the list of CIS countries and the Republic of Uzbekistan.

⁶ The CIS countries are: Armenia, Belarus, Georgia, Kyrgyzstan, Moldova, Russia, Tajikistan, Kazakhstan, Ukraine

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
	200,01 – 300,00	6,00
	300,01 – 400,00	8,00
	400,01 – 500,00	10,00
	500,01 – 600,00	12,00
	600,01 – 700,00	14,00
	700,01 – 800,00	16,00
	800,01 – 900,00	18,00
	900,01 – 1000,00	20,00
	1000,01 – 2000,00	35,00
	2000,01 – 3000,00	50,00
	3000,01 – 4000,00	70,00
	4000,01 – 5000,00	100,00
c) Sending money via “ MONEYGRAM ” to China	<i>Amount of transfer</i>	<i>Tariff</i>
	0,00 – 300,00	9,00
	300,01 – 600,00	18,00
	600,01 – 1000,00	25,00
	1000,01 – 2000,00	50,00
	2000,01 – 5000,00	80,00
d) Withdrawal of cash received via “ MONEYGRAM ” system	No charge applied	

Money transfer “UNISTREAM”



(in USD)

a) Sending money via “ UNISTREAM ” system	От 1% from the transfer amount	The exact amount of the commission is determined and communicated to the customer prior to the money transfer transaction
b) Sending money via “ UNISTREAM ” system- bi-currency transfer to the Russian Federation	0% from the transaction amount	The transfer is sent in USD and on site the payment is made in Russian rubles
c) Withdrawal of cash received via “ UNISTREAM ” system	No charge applied	

Money transfer “ZOLOTAYA KORONA”



(in USD)

a) Transfers to CIS countries and other countries	1%-1,5%	from the amount of the transfer
b) Transfers to China (but not more than \$ 25 as a transfer fee)	0,7%-1%	from the amount of the transfer
c) Transfers to Korea	0,5%-1%	from the amount of the transfer

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
<p>/// Exchange of foreign currency into national currency and payment of cash from the bank's cash desk upon receipt of funds through international money transfer systems</p>	No charge applied	At the exchange rate of the foreign currency purchase office on the transaction date
<p>/// Payment to the cash desk of the bank and exchange of the national currency into foreign currency when sending money through international money transfer systems and SWIFT</p>	No charge applied	At the exchange rate of the foreign currency purchase office on the transaction date
<p>/// Exchange of foreign currency received by the customer through the SWIFT system into the national currency</p>	No charge applied	At the exchange rate of the foreign currency purchase office on the transaction date

E. Foreign exchange transactions

<p>Foreign exchange transactions: /// one foreign currency into another foreign currency</p>	No charge applied	Foreign exchange transactions are implemented by bank transfer (from account to account) at the exchange rate of the exchange office on the transaction
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F. Safe deposit boxes and other services

Issuance of letters and statements:

<p>/// letters on the state of the account for submission to various authorities</p>	20 000 UZS	Except for letters on the loan repayment submitted to notary offices, cadastre authorities and the Municipal Department of Internal Affairs of the Ministry of Internal Affairs of the Republic of Uzbekistan.
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<p>a statement on the performance of the account of an individual / legal entity / individual entrepreneur with a cover letter on the letterhead of "Kapitalbank" JSCB</p>	20 000 UZS
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Except for issuing a statement on the performance of the account of:
1. a legal entity / individual entrepreneur who has entered into an agreement with "Kapitalbank" JSCB for servicing Visa cardholders.

Commission for use of safe deposit boxes:

№	Size of the safe deposit box	Payment per day	Payment per month	At pre-schedule termination of the contract for safe deposit box use at the requirement of the customer, the recalculation of the commission amount is not carried out. Tariffs for using safe deposit boxes are
1	74x300x600mm	1 500 UZS	15 000 UZS	
2	126x300x600mm	2 500 UZS	25 000 UZS	

Banking Service / Terms of Service		The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank		Note
3	256x300x600mm	3 500 UZS	35 000 UZS	specified including the VAT.
4	525x300x600mm	5 000 UZS	50 000 UZS	
5	200x620x600mm	7 500 UZS	75 000 UZS	
6	650x620x600mm	10 000 UZS	100 000 UZS	

G. Penalty sanctions

- a) Penalty for the savings book loss constitutes 15 000 UZS
 b) Penalty for failure to perform obligations under the contract for the safe deposit box use:

<p>/// loss (damage) by the customer of the key (lock) form the safe deposit box or damage to the safe deposit box due to the customer's fault</p>	<p>2 basic calculation amounts</p>	<p>On the transaction date</p>
<p>/// overdue release of the safe deposit box</p>	<p>At the rate of clause F of Chapter 1 for each day.</p>	<p>When the customer releases the depository box later than the term specified in the contract</p>

Chapter 2. Plastic cards issued by UZCARD EMV system in the national currency

A. Plastic cards UZCARD EMV within the framework of the salary projects of legal entities

a)	Issue of the main card	No charge applied	
b)	Issue of the additional card	30 00 UZS	
c)	Re-issue of the main or additional card in case of loss or damage	30 000 UZS	Except for cases of failure of the cards for reasons not attributable to the customer
d)	Blocking the card if it is lost or damaged	No charge applied	
e)	Expiry date of the card	5 years	
f)	Replenishment of the card account:		
	<ul style="list-style-type: none"> /// By cash /// Crediting of salaries and other payments equal within the framework of agreements on the implementation of salary projects with companies /// Other crediting of cash to the card account 	No charge applied	
g)	Processing of transactions on cash withdrawal at the cash desk "Kapitalbank" JSCB	No charge applied	
h)	Processing of transactions on payment for goods and services in the terminal network of "Kapitalbank" JSCB	No charge applied	
i)	Processing of transactions on payment for goods and services in the terminal network of other banks	At the rates of the servicing bank	
j)	Processing of transactions on cash withdrawal from the card account at the cash desk of another bank or through the ATM of another bank	At the rates of the servicing bank	
k)	Non-cash remittance of funds from the card account by order of the cardholder	No charge applied	
l)	Re-issue of the card after the card's expiry date	No charge applied	

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
B. <u>Standard cards UZCARD EMV.</u>		
a) Issue of the main or additional card	30 000 UZS	Except for: 1. card issue when opening term deposit; 2. Cases of formalizing consumer/mortgage/ auto loans of individuals
b) Blocking the card if it is lost or damaged	No charge applied	
c) Re-issue of the main or additional card in case of loss or damage	30 000 UZS	Except for cases of failure of the cards for reasons not attributable to the customer
d) Expiry date of the card	5 years	
e) Replenishment of the card account:	No charge applied	
f) Processing of transactions on cash withdrawal at the cash desk of “Kapitalbank” JSCB	No charge applied	
g) Processing of transactions on payment for goods and services in the terminal network of “Kapitalbank” JSCB	No charge applied	
h) Processing of transactions on cash withdrawal from the card account at the cash desk of another bank or through the ATM of another bank	At the rates of the servicing bank	
i) Processing of transactions on payment for goods and services in the terminal network of other banks	At the rates of the servicing bank	
j) Non-cash remittance of funds from the card account by order of the card holder	No charge applied	
h) Re-issue of the card after the card’s expiry date	No charge applied	
C. <u>Plastic cards UZCARD EMV of unemployed pensioners</u>		
a) Issue of the main card	No charge applied	
Issue of the additional card	20 000 UZS	Except for cases of failure of the cards for reasons not attributable to the customer
b) Re-issue of the main or additional card in case of loss or damage	No charge applied	
c) Blocking the card if it is lost or damaged	5 years	
d) Expiry date of the card	Replenishment of the card account:	
e) Replenishment of the card account:		

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
/// By cash		
/// Crediting of pensions, allowances and other payments transferred by the Extrabudgetary Pension Fund under the Ministry of Finance of the Republic of Uzbekistan	No charge applied	
/// Other crediting of cash to the card		
b) Processing of transactions on cash withdrawal in the cash desk "Kapitalbank" JSCB	No charge applied	
c) Processing of transactions on payment for goods and services in the terminal network of "Kapitalbank" JSCB	No charge applied	
d) Processing of transactions on payment for goods and services in the terminal network of other banks	At the rates of the servicing bank	
e) Processing of transactions on cash withdrawal from the card account at the cash desk of another bank or through the ATM of another bank	At the rates of the servicing bank	
f) Non-cash remittance of funds from the card account by the order of the card holder	No charge applied	
g) Re-issue of the card after the card's expiry date	No charge applied	
<u>D. Plastic cards UZCARD EMV</u>		
a) Issue of the main card	No charge applied	
b) Blocking the card if it is lost or damaged	No charge applied	
c) Re-issue of the main or additional card in case of loss or damage	20 000 UZS	Except for cases of failure of the cards for reasons not attributable to the customer
d) Expiry date of the card	5 years	
e) Replenishment of the card account	No charge applied	
f) Processing of transactions on cash withdrawal in the cash desk "Kapitalbank" JSCB	No charge applied	
g) Processing of transactions on payment for goods and services in the terminal network of "Kapitalbank" JSCB	No charge applied	
h) Processing of transactions on cash withdrawal from the card account at the cash desk of another bank or through the ATM of another bank	At the rates of the servicing bank	
i) Processing of transactions on payment for goods and services in the terminal network of other banks	At the rates of the servicing bank	

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
g) Non-cash remittance of funds from the card account by the order of the card holder	No charge applied	
k) Re-issue of the card after the card's expiry date	No charge applied	

Chapter 3. Plastic cards issued according to HUMO system in the national currency

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

a) Issue of the main card	No charge applied	
b) Issue of the additional card	10 000 UZS	
c) Re-issue of the main or additional card in case of loss or damage	10 000 UZS	Except for cases of failure of the cards for reasons not attributable to the customer
d) Blocking the card if it is lost or damaged	No charge applied	
e) Expiry date of the card	5 years	
f) Replenishment of the card account (credit turnover on the card account):		
<p>/// by cash</p>		
g) Crediting of salaries and other payments equal within the framework of agreements on the implementation of salary projects with companies	No charge applied	
<p>/// Other crediting of cash to the card account</p>		
h) Processing of transactions on cash withdrawal at the cash desk "Kapitalbank" JSCB	No charge applied	
i) Processing of transactions on payment for goods and services in the terminal network of "Kapitalbank" JSCB	No charge applied	
j) Processing of transactions on payment for goods and services in the terminal network of other banks	At the rates of the servicing bank	
k) Processing of transactions on cash withdrawal from the card account at the cash desk of another bank or through the ATM of another bank	At the rates of the servicing bank	
l) Non-cash remittance of funds from the card account by order of the cardholder	No charge applied	
m) Re-issue of the card after the card's expiry date	No charge applied	

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
<u>B. Standard cards Humo</u>		
a) Issue of the main or additional card	10 000 UZS	
b) Blocking the card if it is lost or damaged	No charge applied	
c) Re-issue of the main or additional card in case of loss or damage	10 000 UZS	Except for cases of failure of the cards for reasons not attributable to the customer
d) Expiry date of the card	5 years	
e) Replenishment of the card account:	No charge applied	
f) Processing of transactions on cash withdrawal at the cash desk “Kapitalbank” JSCB	No charge applied	
g) Processing of transactions on payment for goods and services in the terminal network of “Kapitalbank” JSCB	No charge applied	
h) Processing of transactions on cash withdrawal from the card account at the cash desk of another bank or through the ATM of another bank	At the rates of the servicing bank	
i) Processing of transactions on payment for goods and services in the terminal network of other banks	At the rates of the servicing bank	
j) Non-cash remittance of funds from the card account by order of the cardholder	No charge applied	
m) Re-issue of the card after the card’s expiry date	No charge applied	
n) Non-cash remittance of funds of one card of the individual to another card of individual	0,5% from the transaction	





C. Plastic cards KIDS HUMO

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
a) Issue of the main or additional card	No charge applied	
b) Blocking the card if it is lost or damaged	No charge applied	
c) Re-issue of the main or additional card in case of loss or damage	10 000 UZS	Except for cases of failure of the cards for reasons not attributable to the customer
d) Expiry date of the card	5 years	
e) Replenishment of the card account	No charge applied	
f) Processing of transactions on cash withdrawal at the cash desk “Kapitalbank” JSCB	No charge applied	
g) Processing of transactions on payment for goods and services in the terminal network of “Kapitalbank” JSCB	No charge applied	
h) Processing of transactions on cash withdrawal from the card account at the cash desk of another bank or through the ATM of another bank	At the rates of the servicing bank	
i) Processing of transactions on payment for goods and services in the terminal network of other banks	At the rates of the servicing bank	
j) Non-cash remittance of funds from the card account by order of the cardholder	No charge applied	
k) Re-issue of the card after the card’s expiry date	No charge applied	





Chapter 4. Plastic cards in foreign currency

A. VISA Electron





a) Issue of the main card	Not applicable	
b) Issue of the additional card	Not applicable	Only Visa Electron can be used as an additional card
c) Expiry date of the card	2 years	
d) The card issuance period from the day of receiving the application for the issue of the main or additional card	Not more than 3 business days	
e) Urgent issue / re-issue of the main or additional card	Not applicable	
f) Minimum balance on the card account that is not available for use by the card	15 USD	Reimbursed to the customer after completion of all mutual settlements with the customer but no later than 30 days after the application for closing the card account
g) Servicing a card account	No charge applied	
h) Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card)	Not applicable	

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
i) Processing of transactions on withdrawing cash by Visa “Kapitalbank” JSCB through a cash desk / terminal of “Kapitalbank” JSCB	No charge applied	
j) Processing of transactions on withdrawing cash by cards of “Kapitalbank” JSCB in other banks	2% (minimum 1 USD)	Commission is charged from a full amount of transaction
k) 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 a full amount of transaction
l) Card re-issue in connection with:  Loss / damage of the card  Change of the card holder name  Change of PIN code  Change of the expiry date of the card	20 000 UZS 20 000 UZS 20 000 UZS No charge applied	Except for the issuance of VISA Classic card instead of Visa Electron card.
m) Investigating on the account and transactions with the provision of the document copy confirming the transaction on the card	130 000 UZS	When requesting a copy of the check receipt from the servicing bank (acquirer)
n) Investigating on the unreasonably dishonoured payment	425 000 UZS	At the rate of each transaction
o) Blocking the card and entering it into the global stop-list	600 000 UZS	Carried out by a written application of the customer. The customer’s application can be sent to the bank by fax, in the form of a scanned document sent by e-mail to: cards@kapitalbank.uz . If the customer applies to the bank personally, the application is replaced by the original
p) Connecting and maintaining the 3D Secure service	No charge applied	Connecting the 3D Secure service is rendered only under condition if the customer is connected to sms-informing service
q) Processing of transactions on receiving cash by Visa “Kapitalbank” JSCB at the ATMs of “Kapitalbank” JSCB	No charge applied	For national and foreign currencies
r) Investigating on the account and transactions	Up to 100\$ - 5 (five) USD (at the Central Bank rate); From 100\$ (inclusive) – 1% from the transaction amount but not more than 10 (ten) USD (at the Central bank rate)	Payment is made in the national currency at the Central Bank rate on the transaction date. Herewith the amount of the voidable transaction must not be less than 25 (twenty-five) USD

3 VISA Classic Card

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
a) Issue of the main card	20 000 UZS	Except for: Issuance of Visa Classic card instead of expired Visa Electron
b) Issue of the additional card	15 000 UZS	Only Visa Electron can be used as an additional card
c) Expiry date of the card	3 years	
d) The card issuance period from the day of receiving the application for the issue of the main or additional card	Not more than 3 business days	
e) Urgent issue / re-issue of the main or additional card	100 000 UZS	Issued within 24 hours. Charged additionally to the commission for the issuance of main/additional card.
f) Minimum balance on the card account that is not available for use by the card	15 USD	Reimbursed to the customer after completion of all mutual settlements with the customer but no later than 30 days after the application for closing the card account
g) Minimum initial payment to the card account	none	Amount available for use will be calculated with the account of the minimum balance.
h) Servicing a card account	No charge applied	
i) Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card)	20 000 UZS	
j) Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB	No charge applied	
k) Processing of transactions on withdrawing cash by cards of "Kapitalbank" JSCB in other banks	2% (minimum 1 USD)	Commission is charged from a full amount of transaction
l) Processing of transactions on payment for goods and services inside and outside the terminal network of "Kapitalbank" JSCB	1% (minimum 1 USD)	Commission is charged from a full amount of transaction
m) Card re-issue in connection with:		
)  Loss / damage of the card	20 000 UZS	
)  Change of the card holder name	20 000 UZS	
)  Change of PIN code	20 000 UZS	
)  Change of the expiry date of the card	No charge applied	
n) Investigating on the account and transactions with the provision of the document copy confirming the transaction on the card	130 000 UZS	When requesting a copy of the check receipt from the servicing bank (acquirer)
o) Investigating on the unreasonably dishonoured payment	425 000 UZS	At the rate of each transaction

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
p) Blocking the card and adding it in the global stop-list	600 000 UZS	Carried out by a written application of the customer. The customer's application can be sent to the bank by fax, in the form of a scanned document sent by e-mail to cards@kapitalbank.uz . If the customer applies to the bank personally, the application is replaced by the original
q) Connecting and maintaining the 3D Secure service	No charge applied	Connecting the 3D Secure service is rendered only under condition if the customer is connected to sms-informing service
r) Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB at ATMs of "Kapitalbank" JSCB	No charge applied	For national and foreign currencies
s) Investigating on the account and transactions	Up to 100\$ - 5 (five) USD (at the Central Bank rate); From 100\$ (inclusive) – 1% from the transaction amount but not more than 10 (ten) USD (at the Central bank rate)	Payment is made in the national currency at the Central Bank rate on the transaction date. Herewith the amount of the voidable transaction must not be less than 25 (twenty-five) USD
t) Processing of the transactions made via E-POS terminal of the bank according to the system P2P*) from Visa card of "Kapitalbank" JSCB to the VISA card of any bank	1% from the transaction amount (minimum 1 USD)	
<u>21 VISA Gold Card</u>		
a) Issue of the main card	100 000 UZS	
b) Issue of the additional card	85 000 UZS	Only Visa Classic and Visa Gold can be used as an additional card
c) Expiry date of the card	3 years	
d) The card issuance period from the day of receiving the application for the issue of the main or additional card	Not more than 3 business days	
e) Urgent issue / re-issue of the main or additional card	100 000 UZS	Issued within 24 hours. Charged in addition to the commission for issuing the main / additional card.
f) Minimum balance on the card account that is not available for use by the card	30 USD	Reimbursed to the customer after completion of all mutual settlements with the customer but no later than 30 days after the application for closing the card account

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
g) Minimum initial payment to the card account	none	Amount available for use will be calculated with the account of the minimum balance.
h) Servicing a card account	No charge applied	
i) Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card)	20000 UZS	
j) Processing of transactions on withdrawing cash by Visa “Kapitalbank” JSCB through a cash desk / terminal of “Kapitalbank” JSCB	No charge applied	
k) Processing of transactions on receiving cash by cards of “Kapitalbank” JSCB in other banks	2% (minimum 1 USD)	Commission is charged from a full amount of transaction
l) Processing of transactions on payment for goods and services inside and outside the terminal network of “Kapitalbank” JSCB	1% (minimum 1 USD)	Commission is charged from a full amount of transaction
m) Card re-issue in connection with:  Loss / damage of the card  Change of the card holder name  Change of PIN code  Change of the expiry date of the card	100 000 UZS 100 000 UZS 10 000 UZS No charge applied	
n) Investigating on the account and transactions with the provision of the document copy confirming the transaction on the card	130 000 UZS	When requesting a copy of the check receipt from the servicing bank (acquirer)
o) Investigating on the unreasonably dishonoured payment	425 000 UZS	At the rate of each transaction
p) Blocking the card and adding it in the global stop-list	600 000 UZS	Carried out by a written application of the customer. The customer’s application can be sent to the bank by fax, in the form of a scanned document sent by e-mail to. cards@kapitalbank.uz . If the customer applies to the bank personally, the application is replaced by the original
q) Connecting and maintaining the 3D Secure service	No charge applied	Connecting the 3D Secure service is rendered only under condition if the customer is connected to sms-informing service
r) Processing of transactions on receiving cash by Visa “Kapitalbank” JSCB at the ATMs of “Kapitalbank” JSCB	No charge applied	For national and foreign currencies

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
s) Investigating on the account and transactions	Up to 100\$ - 5 (five) USD (at the Central Bank rate); From 100\$ (inclusive) – 1% from the transaction amount but not more than 10 (ten) USD (at the Central bank rate)	Payment is made in the national currency at the Central Bank rate on the transaction date. Herewith the amount of the voidable transaction must not be less than 25 (twenty-five) USD.
t) Processing of the transactions made via E-POS terminal of the bank according to the system P2P*) from Visa card of “Kapitalbank” JSCB to the VISA card of any bank	0,8% from the transaction amount (minimum 1 USD)	





20 Visa Platinum Card

a) Issue of the main card	150000 UZS	
b) Issue of the additional card	Service is not available	
c) Expiry date of the card	3 years	
d) The card issuance period from the day of receiving the application for the issue of the main or additional card	Not more than 3 business days	
e) Urgent issue / re-issue of the main or additional card	100 000 UZS	Issued within 24 hours. Charged in addition to the commission for issuing the main / additional card.
f) Minimum balance on the card account that is not available for use by the card	100 USD	Reimbursed to the customer after completion of all mutual settlements with the customer but no later than 30 days after the application for closing the card account
g) Minimum initial payment to the card account	none	Amount available for use will be calculated with the account of the minimum balance.
h) Servicing a card account	1 USD per month	Monthly charged in USD
i) Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card)	20 000 UZS	
j) Processing of transactions on withdrawing cash by Visa “Kapitalbank” JSCB through a cash desk / terminal of “Kapitalbank” JSCB»	No charge applied	
k) Processing of transactions on receiving cash by cards of “Kapitalbank” JSCB in other banks	1,5% (minimum 2 USD)	Commission is charged from a full amount of transaction
l) Processing of transactions on payment for goods and services inside and outside the terminal network of “Kapitalbank” JSCB	0,1% (minimum 0,01 USD)	Commission is charged from a full amount of transaction

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
m) Card re-issue in connection with: ■ Loss / damage of the card ■ Change of the card holder name ■ Change of PIN code ■ Change of the expiry date of the card	150 000 UZS 150 000 UZS 150 000 UZS No charge applied	
n) Investigating on the account and transactions with the provision of the document copy confirming the transaction on the card	130 000 UZS	When requesting a copy of the check receipt from the servicing bank (acquirer)
o) Investigating on the unreasonably dishonoured payment	425 000 UZS	At the rate of each transaction
p) Blocking the card and adding it in the global stop-list	600 000 UZS	Carried out by a written application of the customer. The customer's application can be sent to the bank by fax, in the form of a scanned document sent by e-mail to cards@kapitalbank.uz . If the customer applies to the bank personally, the application is replaced by the original
q) Connecting and maintaining the 3D Secure service	No charge applied	Connecting the 3D Secure service is rendered only under condition if the customer is connected to sms-informing service
r) Processing of transactions on receiving cash by Visa "Kapitalbank" JSCB at the ATMs of "Kapitalbank" JSCB	No charge applied	Processing of transactions on receiving cash by Visa "Kapitalbank" JSCB at the ATMs of "Kapitalbank" JSCB
s) Investigating on the account and transactions	Up to 100\$ - 5 (five) USD (at the Central Bank rate); From 100\$ (inclusive) – 1% from the transaction amount but not more than 10 (ten) USD (at the Central bank rate)	Payment is made in the national currency at the Central Bank rate on the transaction date. Herewith the amount of the voidable transaction must not be less than 25 (twenty-five) USD
t) Processing of the transactions made via E-POS terminal of the bank according to the system P2P*) from Visa card of "Kapitalbank" JSCB to the VISA card of any bank	0,7% from the transaction amount (minimum 1 USD)	Processing of the transactions made via E-POS terminal of the bank according to the system P2P*) from Visa card of "Kapitalbank" JSCB to the VISA card of any bank

21 Visa Infinity card





a) Issue of the main card	300000 UZS
b) Issue of the additional card	Service is not available
c) Expiry date of the card	4 years
d) The card issuance period from the day of receiving the application for the issue of the main or additional card	Not more than 3 business days

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
e) Urgent issue / re-issue of the main or additional card	100 000 UZS	Issued within 24 hours. Charged in addition to the commission for issuing the main / additional card.
f) Minimum balance on the card account that is not available for use by the card	200 USD	Reimbursed to the customer after completion of all mutual settlements with the customer but no later than 30 days after the application for closing the card account
g) Minimum initial payment to the card account	none	Amount available for use will be calculated with the account of the minimum balance.
h) Servicing a card account	5 USD per month	Monthly charged in USD
i) Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card)	20000 UZS	
j) Processing of transactions on withdrawing cash by Visa “Kapitalbank” JSCB through a cash desk / terminal of “Kapitalbank” JSCB	No charge applied	
k) Processing of transactions on receiving cash by cards of “Kapitalbank” JSCB in other banks	1% (minimum 1 USD)	Commission is charged from a full amount of transaction
l) Processing of transactions on payment for goods and services inside and outside the terminal network of “Kapitalbank” JSCB	No charge applied	
m) Card re-issue in connection with:		
 Loss / damage of the card	300 000 UZS	
 Change of the card holder name	300 000 UZS	
 Change of PIN code	300 000 UZS	
 Change of the expiry date of the card	No charge applied	
n) Investigating on the account and transactions with the provision of the document copy confirming the transaction on the card	130 000 UZS	When requesting a copy of the check receipt from the servicing bank (acquirer)
o) Investigating on the unreasonably dishonoured payment	425 000 UZS	At the rate of each transaction
p) Blocking the card and adding it in the global stop-list	600 000 UZS	Carried out by a written application of the customer. The customer’s application can be sent to the bank by fax, in the form of a scanned document sent by e-mail to. cards@kapitalbank.uz . If the customer applies to the bank personally, the application is replaced by the original

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
q) Connecting and maintaining the 3D Secure service	No charge applied	Connecting the 3D Secure service is rendered only under condition if the customer is connected to sms-informing service
r) Processing of transactions on receiving cash by Visa “Kapitalbank” JSCB at the ATMs of “Kapitalbank” JSCB	No charge applied	For national and foreign currencies
s) Investigating on the account and transactions	Up to 100\$ - 5 (five) USD (at the Central Bank rate); From 100\$ (inclusive) – 1% from the transaction amount but not more than 10 (ten) USD (at the Central bank rate)	Payment is made in the national currency at the Central Bank rate on the transaction date. Herewith the amount of the voidable transaction must not be less than 25 (twenty-five) USD.
t) Processing of the transactions made via E-POS terminal of the bank according to the system P2P*) from Visa card of “Kapitalbank” JSCB to the VISA card of any bank	<u>0,5% from the transaction amount (minimum 1 USD)</u>	

22 Visa Classic Kids Card

a) Issue of the main card	No charge applied	
b) Issue of the additional card	150 000 UZS	Only Visa Classic Kids card can be used as an additional card
c) Expiry date of the card	3 years	
d) The card issuance period from the day of receiving the application for the issue of the main or additional card	Not more than 3 business days	
e) Urgent issue / re-issue of the main or additional card	100 000 UZS	Issued within 24 hours. Charged in addition to the commission for issuing the main / additional card.
f) Minimum balance on the card account that is not available for use by the card	15 USD	Reimbursed to the customer after completion of all mutual settlements with the customer but no later than 30 days after the application for closing the card account
g) Minimum initial payment to the card account	none	Amount available for use will be calculated with the account of the minimum balance.
h) Servicing a card account	No charge applied	
i) Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card)	20 000 UZS	
j) Processing of transactions on withdrawing cash by Visa “Kapitalbank” JSCB through a cash desk / terminal of “Kapitalbank” JSCB	No charge applied	



Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
k) Processing of transactions on receiving cash by cards of “Kapitalbank” JSCB in other banks	2% (minimum 1 USD)	Commission is charged from a full amount of transaction
l) Processing of transactions on payment for goods and services inside and outside the terminal network of “Kapitalbank” JSCB	0,5% (minimum 1 USD)	Commission is charged from a full amount of transaction
m) Card re-issue in connection with:  Loss / damage of the card  Change of the card holder name  Change of PIN code  Change of the expiry date of the card	20 000 UZS 20 000 UZS 20 000 UZS No charge applied	
n) Investigating on the account and transactions with the provision of the document copy confirming the transaction on the card	130 000 UZS	When requesting a copy of the check receipt from the servicing bank (acquirer)
o) Investigating on the unreasonably dishonoured payment	425 000 UZS	At the rate of each transaction
p) Blocking the card and adding it in the global stop-list	600 000 UZS	Carried out by a written application of the customer. The customer’s application can be sent to the bank by fax, in the form of a scanned document sent by e-mail to cards@kapitalbank.uz . If the customer applies to the bank personally, the application is replaced by the original
q) Connecting and maintaining the 3D Secure service	No charge applied	Connecting the 3D Secure service is rendered only under condition if the customer is connected to sms-informing service
r) Processing of transactions on receiving cash by Visa “Kapitalbank” JSCB at the ATMs of “Kapitalbank” JSCB	No charge applied	For national and foreign currencies
s) Investigating on the account and transactions	Up to 100\$ - 5 (five) USD (at the Central Bank rate); From 100\$ (inclusive) – 1% from the transaction amount but not more than 10 (ten) USD (at the Central bank rate)	Payment is made in the national currency at the Central Bank rate on the transaction date. Herewith the amount of the voidable transaction must not be less than 25 (twenty-five) USD.
<u>301 Online Visa card</u>		
a) Issue of online card	No charge applied	
b) Expiry date of the card	3 years	

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
c) Minimum balance on the card account that is not available for use by the card	5 USD	Reimbursed to the customer after completion of all mutual settlements with the customer but no later than 30 days after the application for closing the card account
d) Minimum initial payment to the card account	none	Amount available for use will be calculated with the account of the minimum balance.
e) Servicing a card account	No charge applied	
f) Processing of transactions on payment for goods and services inside and outside the terminal network of “Kapitalbank” JSCB	No charge applied	
g) Investigating on the account and transactions with the provision of the document copy confirming the transaction on the card	130 000 UZS	When requesting a copy of the check receipt from the servicing bank (acquirer)
h) Investigating on the unreasonably dishonoured payment	425 000 UZS	At the rate of each transaction
i) Connecting and maintaining the 3D Secure service	No charge applied	Connecting the 3D Secure service is rendered only under condition if the customer is connected to sms-informing service
j) Investigating on the account and transactions	Up to 100\$ - 5 (five) USD (at the Central Bank rate); From 100\$ (inclusive) – 1% from the transaction amount but not more than 10 (ten) USD (at the Central bank rate)	Payment is made in the national currency at the Central Bank rate on the transaction date. Herewith the amount of the voidable transaction must not be less than 25 (twenty-five) USD.
k) Processing of the transactions made via E-POS terminal of the bank according to the system P2P*) from Visa card of “Kapitalbank” JSCB to the VISA card of any bank	1% from the transaction amount (minimum 1 USD)	







Chapter 5. Servicing plastic cards VISA of other banks

a) Processing of transactions for withdrawing cash by Visa cards issued by other banks through the cash desk / terminal of “Kapitalbank” JSCB	1,5%	Commission is written off the card account when performing the transaction.
b) Processing of transactions for withdrawing cash the ATM of “Kapitalbank” JSCB in foreign currency by Visa cards issued by other banks	1,5% (minimum 1 USD)	Commission is written off the card account when performing the transaction
c) Processing of transactions for withdrawing cash via ATM of “Kapitalbank” JSCB in the national currency by Visa cards issued by other banks	1,5% (minimum 8100 UZS)	Commission is written off the card account when performing the transaction

Chapter 6. Servicing on the mobile application of the bank “Kapitalbank”

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
a) processing of transactions made through E-POS terminal of the bank on the P2P *) system	Commission is charged according to the public offer	For all types of cards of individuals “Kapitalbank” JSCB from plastic cards Uzcard of other banks
b) processing of transactions made through E-POS bank terminal on the repayment of loans extended by “Kapitalbank” JSCB *)	No charge applied	For all types of cards of individuals in the national currency and by international VISA cards
c) processing of transactions made through the E-POS terminal of the bank on writing-off the funds from the cards for foreign exchange purchase and / or writing-off funds for foreign exchange conversion	No charge applied	By cards of “Kapitalbank” JSCB (for all types of cards of individuals in the national currency)
d) Processing of transactions made through E-POS terminal of the bank on writing-off the funds on other payments of “Kapitalbank” JSCB	Commission is charged according to the public offer	For all types of cards of individuals in the national currency and by international VISA cards
e) Remittance of funds from the soum plastic card of any bank to the soum plastic card of “Kapitalbank” JSCB	Commission is charged according to the public offer	For all types of cards of individuals in the national currency
f) Remittance of funds from the soum plastic card HUMO of any bank to the soum plastic card of other banks	No charge applied	For all types of cards HUMO of individuals in the national currency
g) Remittance of funds from the soum plastic card UZCARD EMV of any bank to the soum plastic card UZCARD EMV of other banks	0,5%	For all types of cards UZCARD EMV of individuals in the national currency
h) Processing of transactions on accepting payments for various services of suppliers	According to the contracts made with suppliers	For all types of cards
i) Remittance of funds from the wallet/deposit to the wallet/deposit	No charge applied	
j) Remittance of the funds from the wallet/deposit to the plastic card of “Kapitalbank” JSCB	No charge applied	For all types of cards
k) Remittance of the funds from the wallet/deposit to the account of the legal person by its details (indicating the MFA of the bank, current account, TIN and payment details)	0,1%	
l) Remittance of funds from a plastic card to the account of a legal entity with the bank details (indicating the MFO of the bank, a current account, TIN and payment details)	 from a UZCARD plastic card of any bank by identified customers of “Kapitalbank” JSCB to the account of a legal entity with the bank details indicating the MFO of the bank, a current account, TIN and payment details)	0,3% from the transaction amount
 from UZCARD and / or HUMO plastic card of any bank for unidentified customers to the account of the legal entity with the bank details (indicating the MFO of the bank, a current account, TIN and payment details)	0,5% from the transaction amount	
m) Remittance of funds from the plastic card of	0,3%	For all types of cards except for card

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
“Kapitalbank” JSCB to the wallet/demand deposit	Humo	
n) Remittance of funds from the plastic card of any bank to the term demand deposit	0,3%	For all types of cards except for card Humo
o) Remittance of funds from VISA card of “Kapitalbank” JSCB to the demand deposit of a user	No charge applied	For all types of cards
p) Foreign exchange transactions from the soum plastic card of any bank to the plastic card of “Kapitalbank” JSCB	No charge applied	For all types of cards
q) Foreign exchange transactions from the plastic card VISA of “Kapitalbank” JSCB to the soum plastic card of “Kapitalbank” JSCB / to the wallet of the user.	No charge applied	For all types of cards
r) Repaying the loan extended by “Kapitalbank” JSCB from the plastic card of any bank or wallet	No charge applied	For all types of cards
s) Repaying the loan extended by other banks from the plastic card of any bank	1%	
t) Subscription fee for “Monitoring of payments” service to view the history of transactions by plastic cards of the user	No charge applied	
u) Subscription fee for the service “Penalties of the Public Road Traffic Service” for receiving notifications	No charge applied	
v) Processing of the transactions on transferring the funds from Uzcard plastic card of other banks to the plastic cards Humo of other banks	0,5% from the transaction amount	
w) Processing of transactions on the remittance of funds from the accounts and wallets of individuals to the plastic cards Humo of other banks	0,5% from the transaction amount	
x) Remittance of funds from HUMO plastic card of any bank to identified customers of “Kapitalbank” JSCB to the account of a legal entity with the bank details (indicating the MFO of the bank, a current account, TIN and payment details)	0,1% from the transaction amount	
y) Bank commission for cross-conversion between the accounts opened with “Kapitalbank” JSCB	1% from the transaction amount	
z) Opening cards Uzcard EMV through mobile application	30 000 UZS	
aa) Collection of funds to the current account received to account 23520 through QR-online	1% from the transaction amount	
bb) Non-cash of funds between international plastic cards Visa of one customer	No charge applied	Transactions are made inside the network of “Kapitalbank” JSCB only for individuals
cc) Non-cash remittance of funds from one holder to another holder of the international plastic card Visa	0,5% (minimum 1 USD)	Transactions are made inside the network of “Kapitalbank” JSCB only for individuals

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
<u>Chapter 7. Other services</u>		
a) Non-cash remittance of funds from the card account on the order of the card holder of another bank	No charge applied	
b) Issuance of letters, certificates and permits on the customer's application for transactions accomplished on accounts and account status:		<u>Except for</u> letters on the loan repayment submitted to notary offices, cadastre authorities and the Municipal Department of Internal Affairs of the Ministry of Internal Affairs of the Republic of Uzbekistan. Commission isn't charged in case of issuance of the statement on the performance of the account of: 1. legal entity / individual entrepreneur who has concluded a contract with "Kapitalbank" JSCB for servicing Visa card holders
 letters for submission to companies issued on the letterhead of "Kapitalbank" JSCB	20 000 UZS	
 a statement on the performance of the account of an individual / legal entity / individual entrepreneur with a cover letter on the letterhead of "Kapitalbank" JSCB	20 000 UZS	
c) Withdrawal of cash through the terminals installed at the cashier's desks of banks and minibanks of "Kapitalbank" JSCB from the plastic cards issued by other banks of the Republic of Uzbekistan	1% from the transaction amount	
d) Processing of transactions for various services through the self-service terminals of "Kapitalbank" JSCB	1% from the amount of payment accepted	Commission is charged from the total amount credited to the self-service terminal
e) Processing of transactions on accepting payments on repaying the loans through the self-service terminals of "Kapitalbank" JSCB	No charge applied	
f) Cash withdrawal in the national currency at ATMs installed by "Kapitalbank" JSCB from plastic cards of "Kapitalbank" JSCB / cards issued by other banks of the Republic of Uzbekistan		
 Cash withdrawal from ATMs installed by "Kapitalbank" JSCB	1% from the transaction amount	<u>Except for:</u> Cash withdrawn at ATMs installed within the territory of agencies according to the contact concluded.
 Cash withdrawal from Visa plastic cards issued by other banks at ATMs of "Kapitalbank" JSCB	1,5% from the amount of transaction (not more than 9200 UZS)	
 Cash withdrawal from Union Pay plastic cards issued by other banks at ATMs of "Kapitalbank" JSCB	1% from the transaction amount	
 Cash withdrawal from MIR National Payment Card System plastic cards issued by other banks at ATMs of "Kapitalbank" JSCB	No charge applied	

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
/// Cash withdrawal from Mastercard plastic cards issued by other banks at ATMs of “Kapitalbank” JSCB	1% from the transaction amount	