

Additions to the Tariffs of the JSCB Kapitalbank
Commission fees for executing orders of customers of the JSCB Kapitalbank,
which are legal entities and individual entrepreneurs
(effective from 01 September 2022)

##	Name of service	Cost
I.	Customers' national currency account transactions	
II	Opening and closing of customers' accounts	
1.1.1	Closing accounts and preparing documents for transfer to another bank	Free of charge
1.1.2	Re-registration of a customer's account	Free of charge
III	Transferring funds from customers' accounts	
1.2.1	Transferring funds from accounts of legal entities and individual entrepreneurs to transit accounts of plastic cards	Free of charge
III	Account management services	
1.3.1	Commission fee for each transfer sent under a payment document in hard copy form	5,000 soums
1.3.2	Providing daily statements	Free of charge
1.3.3	Change and/or re-issuance of accounts according to the customer's application	30% of RCV**
1.3.4	Provision of information operations on settlement and cash documents	35,000 soums
1.3.5	Personal provision of statements	10,000 soums
IV	Cash banking	
1.4.1	Receiving and re-counting cash proceeds from customers	Free of charge
1.4.2	Maintaining the soum cash cheque book	25,000 soums
1.4.3	Penalty for lost cash cheque book	125,000 soums
1.4.4	Cash withdrawal: 1. within the limits of the handed over collected cash proceeds (44 characters) 2. from non-cash funds received on the settlement accounts of individual entrepreneurs (45 characters) 3. for dividends (51 characters) 4. for other purposes (53 characters)	1% of the amount of funds issued
V	Remote maintenance of current account	
	"Internet Bank-Customer" ("iBK")	
1.5.1	Commission fee for managing and maintaining customers' accounts through the iBK system	Free of charge
1.5.2	Commission fee for managing and maintaining customers' accounts for electronic remote maintenance of the iBK system (for each connected customer)	Free of charge
1.5.3	Penalty for loss/damage/non-return of the electronic encryption key	Free of charge
	"Mobile 24"	
1.5.4	Commission fee for managing and maintaining customers' accounts through the Mobile 24 system	Free of charge
1.5.5	Commission fee for managing and maintaining customers' accounts through the Mobile 24 system	Free of charge
1.5.6	Re-registration of the "Mobile24" system to another mobile device (IMEI/ID)	Free of charge
	"QR Online"	
1.5.7	Connection (opening of transit accounts)	Free of charge
1.5.8	Processing of transactions conducted via "QR Online"	As agreed with the bank
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	Managing the account of a letter of credit	Free of charge
1.6.3	Maintaining a letter of credit - changing the terms of a letter of credit	1 RCV
1.6.4	Withdrawal of a letter of credit	Free of charge
VII	Operations with plastic cards	
	Corporate cards	
1.7.1	Issuance of the primary card or additional card	30,000 soums
1.7.2	Reissue of the primary or additional card in case of its loss or damage	30,000 soums
1.7.3	Reissue of the card upon its expiration	Free of charge
1.7.4	Card expiry date: of the primary card of the additional card	5 years
1.7.5	Processing of transactions related to the payment for goods and services in the terminal network of the JSCB Kapitalbank	Free of charge
1.7.6	Processing of transactions related to the payment for goods and services in the terminal network of other banks	At the rates of the acquiring bank
1.7.7	Processing a cash withdrawal transaction	In accordance with current legislation
1.7.8	Wire transfer of funds from a card account on behalf of the cardholder	In accordance with current legislation
1.7.9	Blocking a card in case of its loss or damage	No commission fee is charged
1.7.10	Replenishment of the card account (credit turnover on the card account):	The card account is replenished through a transit account
1.7.11	with cash	In accordance with current legislation
1.7.12	cashless crediting of funds	No commission fee is charged
1.7.13	Crediting of wages and payments equivalent to them within the framework of agreements on the implementation of payroll card programs concluded with enterprises	Transaction is not allowed
1.7.14	Other transfers of funds to the card account	The transaction is not allowed except for the following operations: 1. return of funds from retail and service outlets; 2. return of funds deposited through self-service terminals (infokiosks); 3. other erroneous debiting of funds
1.7.15	Transfer of funds from the accounts of legal entities and individual entrepreneurs for crediting to the account of a corporate plastic card	0.5% of the transaction amount
	Plastic cards of individual entrepreneurs	
1.7.16	Issuance of the primary card or additional card	30,000 soums
1.7.17	Reissue of the primary or additional card in case of its loss or damage	30,000 soums

1.7.18	Reissue of the card upon its expiration	No commission fee is charged
1.7.19	Blocking a card in case of its loss or damage	No commission fee is charged
1.7.20	Card expiry date:	
	of the primary card	5 years
	of the additional card	
1.7.21	Crediting funds to a card account (credit turnover on a special card account)	Free of charge
1.7.22	Processing of transactions related to the payment for goods and services in the terminal network of the JSCB Kapitalbank	Free of charge
1.7.23	Processing of transactions related to the payment for goods and services in the terminal network of other banks	At the rates of the acquiring bank
1.7.24	Replenishment of the card account (credit turnover on the card account):	
1.7.25	with cash	In accordance with current legislation
1.7.26	cashless crediting of funds	No commission fee is charged
1.7.27	Crediting of wages and payments equivalent to them within the framework of agreements on the implementation of payroll card programs concluded with enterprises	Transaction is not allowed
1.7.28	Other transfers of funds to the card account	The transaction is not allowed except for the following operations: 1. return of funds from retail and service outlets; 2. return of funds deposited through self-service terminals (infokiosks); 3. other erroneous debiting of funds
1.7.29	Transfer of funds from the primary accounts of legal entities and individual entrepreneurs for crediting to the account of a corporate plastic card	0.5% of the transaction amount
1.7.30	Processing a cash withdrawal transaction	In accordance with current legislation
1.7.31	Wire transfer of funds from a card account on behalf of the cardholder	Transaction is not allowed
<u>Servicing of retail and service outlets (RSO) accepting plastic cards for payment through terminals of the JSCB Kapitalbank</u>		
1.7.32	Monthly commission for servicing terminals receiving payments on soum plastic cards	Free of charge for each terminal of the JSCB Kapitalbank installed in the RSO
1.7.33	Processing of transactions conducted on soum cards through a terminal of the JSCB Kapitalbank, installed in a retail and service outlet that has concluded an agreement with the JSCB Kapitalbank	0.2% of the transaction amount
	Processing of transactions in the national currency conducted with VISA and Mastercard cards through the terminal of the JSCB Kapitalbank installed in a retail and service outlet that has concluded an agreement with the JSCB Kapitalbank	1% of the transaction amount
	A fine for damage to a repairable terminal	A fine of 200,000 soums and reimbursement of the cost of repairing the terminal, including VAT, in accordance with the current legislation of the Republic of Uzbekistan
1.7.34	A fine for the loss of the terminal/damage to the terminal to a non-repairable state	A fine of 200,000 soums and reimbursement of the depreciated cost of the terminal, including VAT, in accordance with the current legislation of the Republic of Uzbekistan
	A fine for damage or loss of a trading plastic card (trading card)	75,000 soums
1.7.35	Commission fee for servicing E-POS terminals accepting payments on soums plastic cards	1.5% of the transaction amount
1.7.36	Monthly rental amount of CR POS-terminals for receiving payments	25,000 soums per month for each CR POS-terminal of the JSCB Kapitalbank installed in the RSO
1.7.37	Processing of transactions conducted through the CR POS-terminal of the JSCB Kapitalbank, installed in a retail and service outlet that has concluded an agreement with the JSCB Kapitalbank	0.2% of the transaction amount
1.7.38	A fine for damage to a repairable terminal	A fine of 200,000 soums and reimbursement of the cost of repairing a CR POS-terminal, including VAT, in accordance with the current legislation of the Republic of Uzbekistan
1.7.39	A fine for the loss of the terminal/damage to the terminal to a non-repairable state	A fine of 200,000 soums and reimbursement of the depreciated cost of the CR POS-terminal, including VAT, in accordance with the current legislation of the Republic of Uzbekistan
<u>IVIII Safety deposit boxes</u>		
<u>Monthly fee for using safety deposit boxes</u>		
1.8.1	Dimensions 74 x 300 x 600 mm	10% of RCV
1.8.2	Dimensions 126 x 300 x 600 mm	20% of RCV
1.8.3	Dimensions 256 x 300 x 600 mm	30% of RCV
1.8.4	Dimensions 525 x 300 x 600 mm	40% of RCV
1.8.5	Dimensions 200 x 620 x 600 mm	45% of RCV
1.8.6	Dimensions 650 x 620 x 600 mm	50% of RCV
<u>Penalty for non-fulfillment of obligations under the agreement on the use of a safety deposit box</u>		
1.8.7	Loss (damage) by the customer of the key (lock) of a safety deposit box or damage to the safety deposit box through the customer's fault	50% of RCV
1.8.8	Delayed emptying of the safety deposit box (when the customer empties the safety deposit box later than the term of the contract)	1 RCV (for each calendar month)
1.8.9	Permanent (deposit) minimum balance on special account 22896___161 to receive the key of a safety deposit box	4 RCV
<u>II. Customers' foreign currency account transactions</u>		
<u>II.1 Opening and managing of customers' accounts</u>		
2.1.1	Opening and managing of an account	Free of charge
2.1.2	Issuance of debit and credit credit notes	Free of charge
2.1.3	Issuance of a statement of the account	Free of charge
2.1.4	Provision of certificates and duplicates of archival documents (account statements, confirmation of SWIFT messages)	25,000 soums
2.1.5	Accrual of interest on the credit balance	0%
2.1.6	Payments via the SWIFT message system (within the Republic of Uzbekistan)	50,000 soums
2.1.7	Payments via the SWIFT message system (outside the Republic of Uzbekistan)	100,000 soums
2.1.8	Sending (forwarding) documents of the customer	According to the rates of the express delivery service
2.1.9	Additional requests (on behalf of the customer/correspondent bank)	50,000 soums + commission for SWIFT messages + commission of a foreign bank
2.1.10	Issuance of certificates/stements at the request of the customer	50,000 soums
2.1.11	Issuance of electronic certificates of settlements under export contracts with inclusion in the database of the Unified Electronic Information System of Foreign Trade Operations providing for the export of goods against insurance policies, with the exception of organizations exporting agricultural products and wild plants	0.1% (min 100,000 soums) of the amount of the settlement statement

2.1.12	Banking support for operations to reduce accounts payable/receivable under foreign trade contracts, except for the cases specified in RCM No 216 dated April 14, 2021.	0.1% of the amount of transactions being conducted
2.1.13	Maintenance of export-import contracts	by agreement
II. II Transfers		
Transfer of the customer's funds in a foreign currency within the Republic of Uzbekistan:		
2.2.1	Transfer of funds to other accounts of the account holder opened in other banks of the Republic of Uzbekistan	up to 0.1% of the transfer amount in soums at the rate set by the Central Bank of the RUz + commission for SWIFT messages
2.2.2	Change, return, cancellation of the transfer (not through the fault of the bank) after accepting it for effecting	100,000 soums + commission of a foreign bank
	Crediting funds to the customer's account	No commission fee is charged
II. III Documentary and clean collections		
2.3.1	Release of collection	100,000 soums + commission for SWIFT messages + commission of a foreign bank
2.3.2	Making changes to or canceling a collection	50,000 soums + commission for SWIFT messages + commission of a foreign bank
2.3.3	Advising of collection	100,000 soums + commission of a foreign bank
2.3.4	Advising of changes to or cancellation of collection	50,000 soums + commission of a foreign bank
2.3.5	Collection payments	bank transfer fee applies + commission of a foreign bank
II. IV Transactions with cash		
	Acceptance of foreign currency in cash	Free of charge
2.4.1	Acceptance of foreign currency in cash for goods (works, services) exported by business entities to non-residents	Free of charge
2.4.2	Issuance of foreign currency in cash to legal entities, including farms	0.3% of the transaction amount at the exchange rate of the Central Bank of the RUz on the date of the transaction
2.4.3	Issuance of foreign currency in cash to individual entrepreneurs	0.3% of the transaction amount at the exchange rate of the Central Bank of the RUz on the date of the transaction
II. V Trade financing transactions		
Import letters of credit, including standby letters of credit		
2.5.1	Preparation of documents for opening a letter of credit	Free of charge
2.5.2	Payment under a letter of credit	Free of charge
2.5.3	Opening a letter of credit	0.2% of the amount (per quarter or part thereof) min 1,500,000 soums and max 6,000,000 soums + commission for SWIFT messages + commission of a foreign bank
2.5.4	maintenance of a letter of credit - prolongation and/or increase in the amount of a letter of credit	450,000 soums + commission for SWIFT messages + commission of a foreign bank
2.5.5	maintenance of a letter of credit - changing the terms of a letter of credit (except for prolongation and increase in the amount of a letter of credit)	250,000 soums for change + commission for SWIFT messages + commission of a foreign bank
Acceptance, review and verification of documents		
2.5.6	- with cover in the JSCB Kapitalbank	0.2% of the amount + commission for SWIFT messages + reimbursement of postal and courier expenses
	- without cover in the JSCB Kapitalbank	by agreement
2.5.7	Cancellation of a letter of credit before the expiration date	130,000 soums + commission of a foreign bank
2.5.8	Additional requests (on behalf of the customer/correspondent bank)	50,000 soums for each message + commission of a foreign bank
2.5.9	Consideration of a document containing discrepancies with the terms of the letter of credit	130,000 soums per document (commission fee is to be at the expense of the beneficiary)
2.5.10	Management fee for letters of credit with post-financing option	Free of charge
2.5.11	Commission fee (interest rate) for maintaining a letter of credit with a post-financing option	by agreement
2.5.12	Commission fee (interest rate) for post-financing under a letter of credit with a post-financing option	by agreement
2.5.13	Commission for any changes to the terms of a letter of credit with the option of post-financing (except for the commission of a foreign bank)	0.5% of the amount of the letter of credit
Export letters of credit		
2.5.14	Crediting of export earnings	Free of charge
2.5.15	Acceptance of documents for preliminary approval under a letter of credit	125,000 soums
2.5.16	Advising	350,000 soums
Acceptance of letter of credit		
2.5.17	- with cover in the JSCB Kapitalbank	0.15% of the amount (per quarter or part thereof) min 50,000 soums and max 4,000,000 soums
	- without cover in the JSCB Kapitalbank	by agreement
2.5.18	Accepting, checking and sending documents	0.2% of the amount + commission for SWIFT messages + reimbursement of postal and courier expenses
2.5.19	Negotiation / factoring	by agreement
2.5.20	Advising changes in the terms of a letter of credit or its cancellation	250,000 soums per change+commission for SWIFT messages+commission of a foreign bank
Change in the terms of the letter of credit in respect of prolongation or increase in the amount of the letter of credit		
2.5.21	- confirmed and covered in the JSCB Kapitalbank	0.15% of the increase amount min 250,000 soums and max 2,000,000 soums per quarter or part thereof + commission of a foreign bank
	- confirmed without coverage in the JSCB Kapitalbank	by agreement
2.5.22	Additional requests (on behalf of the customer/correspondent bank)	50,000 soums per message + commission of a foreign bank
II. VI Guarantee transactions under foreign trade contracts		
2.6.1	Issuance of a guarantee	by agreement
2.6.2	Changing the terms of an issued guarantee or cancellation	by agreement
2.6.3	Advising/confirming the terms of the guarantee	250,000 soums per change+commission for SWIFT messages+commission of a foreign bank
2.6.4	Advising/confirming changes to guarantee conditions or cancellations	130,000 soums per document (fee is at the expense of the beneficiary)
2.6.5	Guarantee payment	Free of charge
2.6.6	Preparing, verifying and sending documents to receive payment under the guarantee	65,000 soums per document required by the guarantee terms + commission for SWIFT messages + courier mail expenses
2.6.7	Verification of documents, authenticity of keys/signatures under guarantees	170,000 soums + commission of a foreign bank
2.6.8	Sending payments via the SWIFT system under guarantees	50,000 soums per message + commission of a foreign bank
II. VII Transactions with derivative financial instruments		
2.7.1	Carrying out a SWAP transaction for the purchase of foreign currency by the bank	The commission is set in accordance with the decision of the Financial Committee of the Bank
2.7.2	Carrying out a SWAP transaction for the sale of foreign currency by the bank	The commission is set in accordance with the decision of the Financial Committee of the Bank
2.7.3	Prolongation of previously concluded SWAP contracts	The commission is set in accordance with the decision of the Financial Committee of the Bank
II. VIII Operations with plastic cards in foreign currency		
Corporate card for legal entities/individual entrepreneurs Visa Business in the national/foreign currency		
2.8.1	Issue of a plastic card	30,000 soums
2.8.2	Issue of an additional card	30,000 soums
2.8.3	Card expiry date	3 years
2.8.4	Reissue of the card due to: loss of /damage to the card	30,000 soums
2.8.5	Change of the name of the cardholder - replacement	30,000 soums
2.8.6	Change of PIN code	30,000 soums
2.8.7	Card expiration	Free of charge
2.8.8	Card issuance date from the date of signing the maintenance agreement	No more than 3 business days
2.8.9	Minimum balance	None

2.8.10	Card account maintenance	No commission fee is charged
2.8.11	Processing of transactions for receiving cash on Visa cards of the JSCB Kapitalbank in the service network of the JSCB Kapitalbank	The service is not available
2.8.12	Processing of transactions for receiving cash on Visa cards of the JSCB Kapitalbank in the network of other banks outside the Republic of Uzbekistan.	2% of the amount, min USD 1
2.8.13	Processing of transactions for payment for goods and services in the network and outside the service network of the JSCB Kapitalbank	Free of charge
2.8.14	Connection and maintenance of the 3D Secure service	Free of charge
2.8.15	Conducting an investigation on the account and transactions (payment is made in the national currency at the exchange rate of the Central Bank on the day the application of the customer is accepted)	up to \$100 - five (5) US dollars (at the exchange rate of the Central Bank); of \$100 (inclusive) - 1% of the transaction amount, but not less than ten (10) US dollars (at the exchange rate of the Central Bank)
<u>Servicing of retail and service outlets (RSO) accepting plastic cards for payment through terminals of the JSCB Kapitalbank</u>		
2.8.16	Processing of transactions conducted with Visa cards through the terminal of the JSCB Kapitalbank installed in a retail and service outlet that has concluded an agreement with the JSCB Kapitalbank	3% of transaction amount
2.8.17	Processing of transactions conducted with Visa cards through the terminals of the JSCB Kapitalbank installed at the points of sale of air tickets that have concluded agreements with the JSCB Kapitalbank.	2% of air fare
2.8.18	Fee for servicing the E-POS terminal for accepting payments with VISA and Mastercard international plastic cards.	3.5%

Note:

- * When converting one foreign currency of the customer to another foreign currency, the cross-rate shall be provided by the bank based on the supply and demand of the external foreign exchange market.
- If there is no activity on the account during a calendar month, no account maintenance fee for that month is charged or collected.
- No charge is collected if legal entities or unincorporated entities (regardless of the form of ownership), as well as individual entrepreneurs without forming a legal entity pay taxes or make other obligatory payments to the State Budget of the Republic of Uzbekistan from on-demand deposit accounts.
- When customers apply for a revision of the terms of the tariff plan, no commission is charged.
- The commission of the bank, including commissions of foreign banks, charged to the accounts of customers of the JSCB Kapitalbank, are collected in the national currency at the rate of the Central Bank of the RUz on the date of the transaction, unless otherwise agreed.
- Express payments in foreign currency - payment orders of customers at the expense of conversion funds, accepted by the bank after 14.00 and executed on the current business day.
- The cost of the bank's services in these Tariffs is indicated without VAT.
- **RCV - reference calculation value