[I. Settlement and cash services for individuals on demand accounts in national and current accounts in foreign currency.									
Demand deposits of individuals In foreign currency I										
[Commission type	Commission amount								
	Account management									
1.1	Account opening	No commission	No commission							
1.2	Closing an account	No commission	No commission							
1.3	Issuance of certificates on a special form for submission at the place of demand	30 000 soum VAT	30 000 soum VAT							
1.4	Issuance of certificates to the consumer on lending (once a month)	No commission	No commission							
1.5	Issuance of other information	30 000 soum VAT	30 000 soum VAT							
1.6	Calculation of interest on the balance of funds on demand deposit accounts	-	-							
	Implementation of non-cash payments									
	Crediting funds to the account	No commission	No commission							
1.8	Transfer of funds to your savings and time deposit accounts in the system of JSCB "InFinBank"	No commission	No commission							
	Cashless transfer from the account at the request of the client									
1.9	Transfer of funds from the client's account within "InFinBank"	No commission	No commission ③							
1.10	Transfer of funds from the client's account to other banks	-	.5% of the amount - max 600.000 soum VAT 2							
1.10.1	Transfer of down payment on a car loan issued by InfinBANK to other banks	-	No commission							
1.11	Transfer of funds in favor of the budget and budgetary institutions	-	No commission							
	Transfers via SWIFT system		<u> </u>							
1.12	Transfers within Uzbekistan	250 000 soum VAT	-							
1.13	Transfers outside Uzbekistan	300 000 soum VAT								
		125 000 UZS VAT + commission of another								
1.14	Investigation, cancellation, change of conditions and sending requests for transfers	bank, also commission of a third bank upon	-							
<u> </u>		debiting								

	Demand deposits of individuals	In foreign currency	In national currency		
	Commission type		ion amount		
	Transfers through money transfer systems				
1.15	Withdrawal/Sending of funds via international money transfer systems	According to the tariffs of international money transfer systems	-		
1.16	Payment of money transfers received in foreign currency through international money transfer systems in national currency	According to the tariffs of international money transfer systems, with the payment of funds in national currency at the rate of purchase of the exchange office without additional fees			
1.17	Sending money transfers in foreign currency through international money transfer systems accepted in national currency	According to the tariffs of international money transfer systems, with the acceptance of funds in the national currency at the exchange office's selling rate without additional commissions	-		
	Cash service				
1.18	Acceptance of undamaged cash foreign currency with crediting to a foreign currency account	No commission	-		
1.19	Acceptance of cash foreign currency for collection from residents and non-residents	3% of the amount	-		
1.20	Acceptance of cash foreign currency for examination from residents and non-residents	0.1% of the amount	-		
1.21	Exchange of banknotes in cash foreign currency for other banknotes in the same foreign currency	0.2% of the amount	-		
1.22	Replacement of damaged foreign currency banknotes with undamaged foreign currency banknotes of the same type	5% of the amount	-		
	Cash withdrawal				
1.23	Cash withdrawal	0.5% of the amount 4	1% of the amount		
1.24	Issuance of cash received on microloans	-	No commission		
1.25	Issuance of cash received through the money transfer system	No commission	No commission		
1.26	Issuance of interest and return of the principal amount on term and savings deposits of JSCB "InFinBank"	No commission	No commission		
	Making one-time cash payments without opening an account				
1.27	Transfer of funds to customer accounts in the system of JSCB "InFinBank"		No commission (3)		
1.28	Transfer of funds to customer accounts in other banks	-	0.5% of the amount - max 600.000 soum VAT(
1.29	Transfer of funds in favor of the budget and budgetary institutions	-	No commission		
	Conversion operations		<u> </u>		
1.30	Conversion operations of any one foreign currency into US dollars	0.5% of the amount ①	-		
1.31	Conversion operations from US dollar to Euro, English pound, Japanese yen, Swiss franc, etc.	0.1% of the amount (1)	- +		
	Other operations		<u> </u>		
1.32	Client identification for Yandex.Money service	-	25 000 soum VAT		
1.33	Making payments through the "MUNIS" system (with the exception of tax payments to the budget and payments to UzAutoMotors JSC)	-	0.5% of the amount		

vat - the amounts are indicated including VAT

- (-) no commission is applied to this type of service
- 1 this commission is charged in national currency at the exchange rate of the Central Bank.
- ② this commission in the Kashkadarya regional branch Free of charge. This commission when paying for the purchase of vehicles manufactured by "UzAuto Motors" in Andijan region, Bukhara region, Namangan region, Navoi region, Karakalpak, ③ to "OOO AVTOSANOAT INVEST" accounts 1.0% of the amount.
- 4 commission amount is rounded up to hundredths

	II. Issue, maintenance of bank cards through the bank's ATM and terminal network In national currency Foreign currency (I)												
	Виды карт	Uzkard	HUMO		In national current	MASTER CARD	UNIONPAY CLASSIC	VISA VIRTUAL (2)	VISA CLASSIC (Ноль)	Foreign c	visa GOLD	VISA PLATINUM	UNIONPAY CLASSIC
ļ	Commission type	Uzkard	HUMO	Uzcard - Unionpay Кобейдж	МИР Коосидж	MASTER CARD	Commission		до 01.09.2022	c 01.09.2022	VISA GOLD	VISA PLATINUM	UNIONPAY CLASSIC
		 	ī		1		Commission	i amount					
	Issuing, servicing and making payments on bank cards of individuals	 	 		 			-					
	Issue	<u> </u>	<u> </u>					-				 	
ļ	Debit card;	50 000 soum VAT	20 000 soum VAT	30 000 soum VAT	-	-	-	No commission	35 000 soum VAT	35 000 soum VAT	130 000 soum VAT	180 000 soum VAT	35 000 soum VAT
2.2	credit card;	No commission	No commission	-	-	-	-	-	-	-	-	-	-
2.3	A bank card within the framework of salary projects, for crediting pensions, as well as for paying scholarships;	No commission	No commission	No commission	-	-	-	-	-	-	-	-	-
2.4	Additional bank card;	50 000 soum VAT	30 000 soum VAT	30 000 soum VAT	-	-	-	-	35 000 soum VAT	35 000 soum VAT	130 000 soum VAT	180 000 soum VAT	35 000 soum VAT
ļ	Reissue:	ļ	ļ									ļ	
2.6	Bank card in case of loss or damage, etc.;	50 000 soum VAT	30 000 soum VAT	30 000 soum VAT	-	-	-	-	35 000 soum VAT	35 000 soum VAT	130 000 soum VAT	180 000 soum VAT	35 000 soum VAT
2.7	Bank card after the expiration date;	No commission	No commission	No commission	-	-	-	No commission	No commission	No commission	No commission	No commission	No commission
	Maintaining a bank account:		<u> </u>										
2.8	Security deposit that is not available for use with the eard	-	-	100 000 soum (4)	-	-	-	5 USD	10 USD	10 USD	60 USD	100 USD	10 USD
2.9	Card account maintenance	-	-	No commission	-	-	-	No commission	No commission	No commission	No commission	No commission	No commission
2.10	Payment for goods and services with a card outside the Republic of Uzbekistan ①	-	-	0.5% of the transaction amount (min 0.5 USD VAT)	-	-	-	No commission	No commission		0.5% of the transaction am	ount (min 0.5 USD VAT)	
2.11	Payment for goods and services from a card within the Republic of Uzbekistan ①	No commission	No commission	No commission	-	-	-	-			No commission		
2.12	Balance inquiry through ATMs of third-party banks outside the Republic of Uzbekistan ①	-	-	No commission	-	-	-	-			No commission		
2.13	Cash withdrawal from ATMs and cash points of third-party banks outside the Republic of Uzbekistan ①	-	-	1% of the transaction amount (min 5,000 UZS VAT)	-	-	-	-	2% of the transaction amount (min 2 USD VAT)		1% of the trans (min 2 US	D VAT)	
2.14	Cash withdrawals from ATMs and cash points of third-party banks within the Republic of Uzbekistan ①	-	-	-	-	-	-	-	2% of the transaction amount (min 2 USD VAT)		1% of the trans (min 2 US	action amount D VAT)	
2.15	Cash withdrawal at cash points of JSCB "InFinBank"	-	-	-	-	-	-	-			No commission		
2.16	Issuance of certificates on a card account to be provided at the place of demand	30 000 soum VAT	30 000 soum VAT	30 000 soum VAT	-	-	-	30 000 soum VAT	30 000 soum VAT	30 000 soum VAT	30 000 soum VAT	30 000 soum VAT	30 000 soum VAT
2.17	Calculation of interest on the balance of funds on the card account	-	-	-	-	-	-	-	-	-	-	-	-
<u> </u>	Transfers to a VISA card within the Visa Direct service (5)	<u> </u>	<u> </u>								 	i 	
2.18	Transfer from InfinBank bank card to other InfinBank bank cards	-	-	-	-	-	-	<u> </u>		No commission			-
2.19	Transfer from InfinBank bank card to your InfinBank bank cards	-	-	-	-	-	-	<u> </u>		No commission			-
	Transfer to InfinBank bank cards from cards of other banks	-	-	-	-	-	-			No commission			-
2.20	Transfer via Visa Direct within the Republic of Uzbekistan	-	-	-	-	-	-	<u> </u>	1%	of the transaction amount (min 2 U	SD VAT)		-
2.21	Transfer via Visa Direct outside the Republic of Uzbekistan	-	-	-	-	-	-		1%	of the transaction amount (min 2 U	SD VAT)	т	-
	Other services:												
2.22	Blocking / unblocking a bank card	No commission	No commission	No commission	-	-	-	No commission	No commission	No commission	No commission	No commission	No commission
2.23	Connecting to a personal account	-	-	No commission	-	-	-	No commission	No commission	No commission	No commission	No commission	No commission
2.24	Activation of 3D Secure service	-	-	No commission	-	-	-	No commission	No commission	No commission	No commission	No commission	No commission
2.25	Activation of the SMS-informing service	No commission	No commission	No commission	-	-	-	No commission	No commission	No commission	No commission	No commission	No commission
2.26	Transaction protests	-	-	All expenses of the Bank related to the process of protesting the transaction are reimbursed by the client.									
	Conversion operations:												
2.27	From Uzcard/HUMO InfinBank bank card to VISA/UPI InfinBank bank card	No commission	No commission	No commission	-	-	-	No commission	No commission	No commission	No commission	No commission	No commission
2.28	From Uzcard/HUMO bank card of other Banks to VISA/UPI InfinBank bank card	No commission	No commission	No commission	-	-	-	No commission	No commission	No commission	No commission	No commission	No commission
2.29	From VISA/UPI InfinBank bank card to Uzcard/HUMO InfinBank bank card	No commission	No commission	No commission	-	-	-	No commission	No commission	No commission	No commission	No commission	No commission
2.30	From a VISA / UPI InfinBank bank card to a wallet	No commission	No commission	No commission	-	-	-	No commission	No commission	No commission	No commission	No commission	No commission
2.30	From a VISA / UPI InfinBank bank card to a wallet	No commission	No commission	No commission	-	-	-	No commission	No commission	No commission	No commission	No commission	No comm

Γ	II, boue, maintenance of bank, eards and maintenance of bank eards through the bank's ATM and terminal network													
						In national currency			Foreign currency ③					
i	Віды карт	Uzkard	нимо	Uzcard - Unionpay Кобейдж	МИР Кобейдж	MASTER CARD	UNIONPAY CLASSIC	VISA VIRTUAL ②	VISA CLASSIC (Ноль) до 01.09.2022	VISA CLASSIC c 01.09,2022	VISA GOLD	VISA PLATINUM	UNIONPAY CLASSIC	
	Commission type						amount	iount						
	Servicing bank cards through the bank's ATM and terminal network									ļ	i 			
Ĺ	Through terminals installed in Uzcard/HUMO bank branches:	i ! !								<u> </u>				
2.31	Transfer of funds in favor of the budget and budgetary institutions	No commission	No commission	No commission	-	-	-	-	-	-	-	-	-	
2.32	Transfer of funds from a bank card for payments to accounts in other banks (indicating the Bank's MFO, account, TIN and payment details)	0.5% of the amount	0.5% of the amount	0.5% of the amount	-	-	-	-	-	-	-	-	<u> </u>	
2.33	Transfer of funds from a bank card to accounts opened in InFinbank e (indicating the Bank's MFO, account, TIN and payment details)	No commission	No commission	No commission	-	-	-	-	-	-	-	-	-	
	Through the terminals installed at the cash desks of the bank:									<u> </u>	<u> </u>			
2.34	Issuance of cash from bank cards of JSCB "InFinBank"	 	1% of the amou	int	-	-	-	-	No commission					
2.35	Issuance of cash from bank cards of third-party banks		1% of the amou	int	-	-	-	-	1.5% of the transaction amount					
	Via bank ATMs:												ĺ	
	Uzcard ATMs	·												
2.36	Issuance of cash from bank cards of JSCB "InFinBank"	1% of the amount	-	1% of the amount	-	-	-	-	1.5% of the amount	1.0% of the amount				
2.37	Issuance of cash from bank cards of third-party banks	1% of the amount	-	1% of the amount	1% of the amount	-	1% of the amount	-	1.5% of the amount	1.0% of the amount				
2.38	Replenishment of cash plastic cards of any banks	0,5% of the amount	-	-	0,5% of the amount	-	-	-	-	-	-	-	-	
	Humo ATMs													
2.39	Issuance of cash from bank cards of JSCB "InFinBank"	-	1% of the amount	-	-	-		-	1.5% of the amount (minimum 5000 soum VAT)	1% of the amount				
2.40	Issuance of cash from bank cards of third-party banks	-	1% of the amount	-	-	1,5% of the amount (minimum 5000 UZS VAT)	1% of the amount (minimum 2500 UZS VAT)	-	1.5% of the amount (minimum 5000 soum VAT)	1% of the amount				
2.41	Replenishment of cash plastic cards of any banks	-	0,5% of the amount	-	-	-	-	-	-	-	-	-	-	
	Via Self-Service Terminals (info kiosk/automated deposit machines):													
2.42	Repayment of a loan issued in JSCB "InFinBank" from bank cards of any banks		No commissio	n	-	-	-	-	-	-	-	-	-	
	Servicing bank cards through remote banking systems													
2.43	Transfer of funds from any banks to repay the InfinBank loan	No commission	No commission	No commission	-	-	-	-	-	-	-	-	-	
2.44	Payment for cellular services, Internet providers, etc.	No commission	No commission	No commission	-	-	-	-	-	-	-	-	-	

vat - the amounts are indicated including VAT

(-) no commission is applied to this type of service

The indicated commissions are charged from the client's card account

- virtual VISA card is opened through the Bank's mobile application

- virtual VISA card is opened through the Bank's mobile application

- These Bank's traiffs do not determine and do not take into account the tariffs of acquiring banks, commissions for which are charged at the places where the card is used.

- the security deposit is take into account if the card is used outside the Republic of Uzbekistan

- Transfer limits:

- Transfer limits:

- The maximum amount for a daily transfer is \$1,000...

The total amount of transfers for one month is no more than - 10,000 US dollars.

	III. Term and savings deposits in national and foreign currencies	
	Commission type	Commission amount
3.1	Account opening	No commission
3.2	Closing an account Issuance of a deposit book when opening an account (at the request of the client)	No commission No commission
3.4	Issuance of a deposit book when opening an account (at the request of the client) Issuance of a new insert book due to damage / loss	30 000 soum VAT
		According to the protocol
3.5	Conditions and opening of term or savings deposits as well as interest rate on term and savings deposits	decision of the ALMC
3.6	Transfer of accrued interest and the amount of the main deposit from the accounts of term and savings deposits to demand accounts	No commission
3.7	Issuance of certificates on a special form for submission at the place of demand	30 000 soum VAT
3.8	Issuance of other information	30 000 soum VAT
	IV. Rent of bank deposit boxes Daily payment	
4.1	cell size (mm) 70*300*600	3 000 soum VAT
4.2	cell size (mm) 126*300*600	4 000 soum VAT
4.3	cell size (mm) 256*300*600	5 000 soum VAT
	Monthly fee	
4.4	cell size (mm) 70*300*600	30 000 soum VAT
4.5	cell size (mm) 126*300*600	40 000 soum VAT
4.6	cell size (mm) 256*300*600	50 000 soum VAT
4.7	Penalty payments:	2 000 soum VAT
4.7	for each day after the end of the lease term on the basis of the contract for the loss (non-return) of the key by the client of the bank cell	2 000 soum VAT
	for damage to the safe deposit box due to the fault of the client	150 000 soum VAT
	V. Servicing individuals using remote banking systems	150 000 soun VAI
	Transfer of funds from a bank card	
5.1	From Uzcard InfinBank bank card to other bank cards Uzcard InfinBank	0.25% of the amount
5.2	From Uzcard bank cards of other Banks to your Uzcard InfinBank bank cards	0.25% of the amount
5.3	From the bank card Uzcard of other Banks to other bank cards Uzcard InfinBank	0.25% of the amount
5.4	From Uzcard InfinBank bank card to your Uzcard bank cards of other Banks	0.25% of the amount
	From Uzcard InfinBank bank card to other Uzcard bank cards of other Banks	0.25% of the amount
5.6	From Uzcard bank cards of other Banks to their Uzcard bank cards of other Banks	0.25% of the amount
5.7	From Uzcard bank cards of other Banks to other people's Uzcard bank cards of other Banks	0.25% of the amount 0.25% of the amount
5.9	From Uzcard bank cards of other Banks to your HUMO InfinBank bank cards From the bank card Uzcard of other Banks to other bank cards HUMO InfinBank	0.25% of the amount
5.10	From Uzcard InfinBank bank card to other bank cards HUMO InfinBank	0.25% of the amount
5.11	From a HUMO InfinBank bank card to other HUMO InfinBank bank cards	No commission
5.12	From HUMO bank cards of other Banks to your HUMO bank cards InfinBank	No commission
5.13	From a HUMO bank card of other Banks to other HUMO bank cards InfinBank	No commission
5.14	From HUMO InfinBank bank card to your HUMO bank cards of other Banks	No commission
5.15	From a HUMO InfinBank bank card to other HUMO bank cards of other Banks	No commission
5.16	From the HUMO bank card of other Banks to your bank cards Uzcard InfinBank	0.25% of the amount
5.17	From HUMO bank card of other Banks to other bank cards Uzcard InfinBank	0.25% of the amount
5.18	From HUMO InfinBank bank card to other bank cards Uzcard InfinBank	0.25% of the amount
5.19	From Uzcard/HUMO InfinBank bank card to Uzcard/HUMO InfinBank bank cards of one individual	No commission
5.20	From the UZCARD / HUMO card for payment by details to the budget and budgetary institutions	No commission 0.30% of the amount
5.21	From UZCARD card to legal account persons by details (indicating the Bank's MFO, account, TIN and payment details) From HUMO card to legal account persons by details (indicating the Bank's MFO, account, TIN and payment details)	0.30% of the amount 0.30% of the amount
5.23	From Uzcard InfinBank bank card to user's wallet	0.30% of the amount
5.24	From a HUMO InfinBank bank card to a user's wallet	No commission
5.25	From a HUMO bank card of other banks to a user's wallet	No commission
5.26	From the Uzcard bank card of other Banks to the user's wallet	0.50% of the amount
5.27	From Uzkard InfinBank bank card to user's deposit	No commission
5.28	From a HUMO InfinBank bank card to a user's deposit	No commission
	Money transfers from an electronic wallet	
5.29	From a wallet or from a deposit to a user's wallet	No commission
5.30	From a wallet or from a deposit to a user's deposit	No commission
5.31	From a wallet or from a deposit to a bank card Uzcard / HUMO InfinBank	No commission
5.32	From a wallet or from a deposit to a Uzcard / HUMO bank card of other Banks	0.25% of the amount
5.33	From wallet to legal account persons by details (indicating the Bank's MFO, account, TIN and payment details)	0.25% of the amount
5.34	From wallet to user deposit From a wallet to pay for cellular services, Internet providers, etc.	No commission No commission
دد.د	Conversion transactions	No commission
5.36	From a VISA / UPI InfinBank bank card to a wallet	No commission
5.37	From Uzcard/HUMO InfinBank bank card to VISA/UPI InfinBank	No commission
5.38	From your bank cards Uzcard/HUMO of other banks to VISA/UPI InfinBank	No commission
5.39	From a VISA / UPI InfinBank bank card to your Uzcard InfinBank bank cards	No commission
5.40	From VISA/UPI InfinBank bank card to your HUMO InfinBank bank cards	No commission
5.41	From a VISA / UPI InfinBank bank card to your Uzcard bank cards of other Banks	No commission
5.42	From a VISA / UPI InfinBank bank card to your HUMO bank cards of other Banks	No commission
5.43	Wallet to wallet	No commission
	Other services	
5.44	Monthly fee for the "Monitoring of payments" service to view the transaction history on the Uzcard / HUMO bank card Making payments through the service "QR-payment", "Payment on the spot"	No commission No commission

(-) no commission is applied to this type of service vat - the amounts are indicated including VAT