

II. Issue, maintenance of bank cards and maintenance of bank cards through the bank's ATM and terminal network										
Types of cards	In national currency			In foreign currency ①						
	Uzcard	HUMO	Uzcard - Unionpay Kofet.uz	VISA VIRTUAL ②	VISA CLASSIC (Zero) from 01.09.2022	VISA CLASSIC until 01.09.2022	VISA GOLD	VISA PLATINUM	UNIONPAY CLASSIC	
Commission type	Commission amount									
Issuing, servicing and making payments on bank cards of individuals										
Release:										
2.1 Debit card:	30,000 soʻm VAT	15,000 soʻm VAT	30,000 soʻm VAT	Без комиссии	35,000 soʻm VAT	35,000 soʻm VAT	-	180,000 soʻm VAT	35,000 soʻm 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:	30,000 soʻm VAT	30,000 soʻm VAT	30,000 soʻm VAT	-	35,000 soʻm VAT	35,000 soʻm VAT	-	180,000 soʻm VAT	35,000 soʻm VAT	
Release:										
2.5 Bank card in case of loss or damage, etc.:	30,000 soʻm VAT	30,000 soʻm VAT	30,000 soʻm VAT	-	35,000 soʻm VAT	35,000 soʻm VAT	-	180,000 soʻm VAT	35,000 soʻm VAT	
2.6 Bank card after the expiration date:	No commission	No commission	No commission	No commission	No commission	No commission	No commission	No commission	No commission	No commission
Maintaining a bank account:										
2.7 Security deposit that is not available for use with the card	-	-	100 000 soʻm ④	5 USD	10 USD	10 USD	60 USD	100 USD	10 USD	
2.8 Card account maintenance	-	-	No commission	No commission	No commission	No commission	No commission	No commission	No commission	No commission
2.9 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	No commission	0.5% of the transaction amount (min 0.5 USD VAT)			
2.10 Payment for goods and services from a card within the Republic of Uzbekistan ①	No commission	No commission	No commission	-	-	-	No commission			
2.11 Balance inquiry through ATMs of third-party banks outside the Republic of Uzbekistan ①	-	-	No commission	-	-	-	No commission			
2.12 Cash withdrawal from ATMs and cash points of third-party banks outside the Republic of Uzbekistan ①	-	-	1% of transaction amount (min 5 000 soʻm VAT)	-	2% of the transaction amount (min 2 USD VAT)	-	1% of the transaction amount (min 0.5 USD VAT)			
2.13 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 transaction amount (min 0.5 USD VAT)			
2.14 Cash withdrawal at cash points of JSCB "InfinBank"	-	-	-	-	-	-	No commission			
2.15 Issuance of certificates on a card account to be provided at the place of demand	30,000 soʻm VAT	30,000 soʻm VAT	30,000 soʻm VAT	30,000 soʻm VAT	30,000 soʻm VAT	30,000 soʻm VAT	30,000 soʻm VAT	30,000 soʻm VAT	30,000 soʻm VAT	30,000 soʻm VAT
2.16 Calculation of interest on the balance of funds on the card account	-	-	-	-	-	-	-	-	-	-
Transfers to a VISA card within the Visa Direct service ③										
2.17 Transfer from InfinBank bank card to other InfinBank bank cards	-	-	-	-	-	-	No commission			
2.18 Transfer from InfinBank bank card to your InfinBank bank cards	-	-	-	-	-	-	No commission			
2.19 Transfer to InfinBank bank cards from cards of other banks	-	-	-	-	-	-	No commission			
2.20 Transfer via Visa Direct within the Republic of Uzbekistan	-	-	-	-	-	-	1% of the transaction amount (min 2 USD VAT)			
2.21 Transfer via Visa Direct outside the Republic of Uzbekistan	-	-	-	-	-	-	1% of the transaction amount (min 2 USD VAT)			
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	No commission
2.23 Connecting to a personal account	-	-	-	-	-	-	No commission			
2.24 Activation of 3D Secure service	-	-	No commission	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	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	No commission
2.28 From Uzcard/HUMO InfinBank bank card to 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	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	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	No commission
Servicing bank cards through the bank's ATM and terminal network										
Through terminals installed in Uzcard/HUMO bank branches:										
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	-	-	-	-	-	-	-
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:										
2.34 Issuance of cash from bank cards of JSCB "InfinBank"	-	-	1% of the amount	-	-	-	No commission			
2.35 Issuance of cash from bank cards of third-party banks	-	-	1% of the amount	-	-	-	1.5% of the transaction amount			
Via bank ATMs:										
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	1.5% of the amount	1.5% of the amount	1.5% of the amount	1.5% of the amount	1% of the amount
2.37 Issuance of cash from bank cards of third-party banks	1% of the amount	-	1% of the amount	-	1.5% of the amount	1.5% of the amount	1.5% of the amount	1.5% of the amount	1.5% of the amount	1% of the amount
2.38 Replenishment of cash plastic cards of any banks	0.5% of the amount	-	-	-	-	-	-	-	-	-
ATMs										
2.39 Issuance of cash from bank cards of JSCB "InfinBank"	-	1% of the amount	-	-	1.5% of the amount (minimum 5000 soʻm VAT)	1.5% of the amount (minimum 5000 soʻm VAT)	1.5% of the amount (minimum 5000 soʻm VAT)	1.5% of the amount (minimum 5000 soʻm VAT)	1.5% of the amount (minimum 5000 soʻm 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 soʻm VAT)	1.5% of the amount (minimum 5000 soʻm VAT)	1.5% of the amount (minimum 5000 soʻm VAT)	1.5% of the amount (minimum 5000 soʻm VAT)	1.5% of the amount (minimum 5000 soʻm 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 commission									
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

① - the indicated commissions are charged from the client's card account

② - virtual VISA card is opened through the Bank's mobile application

③ - These Bank's tariffs 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.

④ - the security deposit is taken into account if the card is used outside the Republic of Uzbekistan

⑤ - 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.