JSC “KDB Bank Uzbekistan”

Appendix # 2 to Bank Account Agreement

General Tariffs

December 7, 2026
Tashkent, Uzbekistan

- Tariffs for banking products and services are expressed in national currency (UZS) and/or Base Estimated Value (BEV). "BEV" - is the rate set by the Ministry of Finance of the Republic of Uzbekistan.
- Bank charges the commissions in UZS, unless otherwise is stipulated below.
- The bank charges being subject to value added tax (VAT) include the amount of the tax.
- Cut-off time for payment instructions in Uzbek Soums and in foreign currency delivered by hand is 4:30 p.m. For electronic payment instructions, the cut-off times apply as per relevant remote banking service agreements.
- Business hours of the Cash office: 9 a.m. - 4:30 p.m. (without a lunch break).
- Business hours of the Exchange office: 9 a.m. - 5 p.m. (without a lunch break).
- Transfer application in foreign currency is executed not later than two banking days from the date of receiving the transfer application by the Bank.
- Transfer application in foreign currency and/or conversion application is executed in accordance with the business hours of counterparty banks and taking into account public holidays in the country of origin of the currency of transfer application and/or conversion application.
- These tariffs are to be read in conjunction with the Bank's Terms and Conditions and are valid only together with that.
- The Bank reserves the right to change the tariffs unilaterally at any time with informing the client.
- The Bank has the right to set the limits on the credit balances of its clients' accounts. If these limits are not complied with, the Bank has the right to charge additional commissions.

1. ACCOUNT ADMINISTRATION		
1.1.1	Account opening (current account/demand deposit)	Free of charge
1.1.2	Account maintenance (current account/demand deposit)	Free of charge
1.1.3	Credit interest (current account/demand deposit)	Nil
1.1.4	Average balance (per current account/demand deposit)	Free of charge
1.1.5	Renewal of signature card (including temporary card)	UZS 50,000 per request (Free of charge for Individuals and Individual Entrepreneurs)
1.1.6	Statement of account (for all accounts)	Free of charge (in electronic format through the Internet Banking iDBA system) UZS 100,000 per month (Subscription for periodic printed statements)
1.1.7	Statement of account (additional by client request)	UZS 20,000 per account (per quarter)
1.1.8	Detalization slip for incoming UZS funds	UZS 1,000 per slip
1.1.9	MT-940 statement (per account)	UZS 20,000 per statement
1.2.0	General inquires	UZS 50,000 per letter Free of charge if the reply letter is generated by the client in the Internet Banking iDBA system via QR code)
1.2.1	General inquires (reply within 24 hours)	UZS 100,000 per letter Free of charge for online inquires (through Mobile Banking application)
1.2.2	Preparation of the information (paper/electronic) on account by Clients' request for the period up to 12 months	UZS 50,000 per letter
1.2.3	Preparation of the information (paper/electronic) on account by Clients' request for the period over 12 months	UZS 100,000 per letter
1.2.4	Preparation of the letter based on Auditor request on behalf of Client	UZS 200,000 per letter (for mails sent abroad, the postal fee shall be covered by a client additionally)
1.2.5	Mail box rent	Free of charge

1.2.6	Mail box key deposit	UZS 100,000 per mail box
1.2.7	Charge for the loss of mail box key	UZS 100,000 per key
1.2.8	Bank employee's visit to Client (letter or card delivery, agreement or application signing, etc.)	UZS 100,000 per visit (within Tashkent city)
1.2.9	Escrow account service under sale and purchase agreements certified by a notary	0.25 BEV
1.3.0	Additional Service (Agency, Advisory, Escrow, Minimum Reserve Account Service, etc.)	As per agreement

2. LOCAL CURRENCY TRANSFERS		
2.1.1	Incoming transfer	Free of charge
2.1.2	External transfer (delivered by hand) excluding payments from loan source (accounts) received from KDB Bank Uzbekistan JSC	0.3% of the amount Min. 0.02 BEV, Max. 15 BEV
2.1.3	External transfer (initiated by Internet Banking iDBA or "Personal cabinet of taxpayer" from official web portal of State Tax Committee)	0.2% of the amount Min. 0.02 BEV, Max. 15 BEV
2.1.4	Surcharge (Additional fee will be applied depending on hand delivered time of payment order to the Bank).	Free of charge
2.1.5	Internal transfer (including transfer between branches) to account of different customer, including payments from loan source accounts) received from KDB Bank Uzbekistan JSC and transfers to demand deposit accounts of Client's employees	Free of charge
2.1.6	Internal transfer (including transfer between branches) to account of same client	Free of charge
2.1.7	External and internal transfer from demand deposit account to card account of Individuals	Free of charge
2.1.8	External and internal transfer from corporate demand deposit account to corporate card account	0.2% of the amount

Note:

- Tax payments to the budget system (including returns of overpaid (collected) taxes, penalties and fines) on the basis of payment instructions received from clients and collection orders received from the Tax Authorities are exempt from bank commissions.

3. FOREIGN CURRENCY TRANSFERS		
3.1.1	Incoming transfer	Free of charge
3.1.2	Cancellation of incoming transfer	0.3 BEV
3.1.3	External transfer outside the Republic of Uzbekistan, excluding payments from loan source (accounts) received from KDB Bank Uzbekistan JSC	0.15% of transfer amount Min. 0.75 BEV
3.1.4	External transfer within the Republic of Uzbekistan, excluding payments from loan source (accounts) received from KDB Bank Uzbekistan JSC	0.1% of transfer amount, Min. 0.4 BEV
3.1.5	Internal transfer of Legal Entities and Individual Entrepreneurs to account of the same client and to account of different customer within KDB Bank Uzbekistan JSC	Free of charge
3.1.6	Internal transfer of Individual clients (excluding transfers between own account) to account of different customer within KDB Bank Uzbekistan JSC	0.1% of transfer amount Min. 0.1 BEV
3.1.7	Correspondent bank's charge for outgoing transfer	At cost (Min. 1 BEV per transfer)
3.1.8	Correspondent bank's charge for outgoing transfer with option "DEBT" (for USD transfers), (Principle Protection "PPRO" details could be added for USD transfer via JP Morgan Chase Bank only)	At cost (Min. 1 BEV per transfer)

3.1.9	Correspondent bank's charge for USD/EUR outgoing transfers to beneficiaries in the Russian Federation or the Republic of Belarus	At cost (Min. USD/EUR 200 per transfer, depending on the currency of transfer and the charging option)
3.2.0	SWIFT message	0.75 BEV per message (Free of charge for transfer amount less than 50 BEV or for internal transfers within bank)
3.2.1	Sending amendment upon customer request	0.25 BEV + 0.75 BEV (SWIFT charge)
3.2.2	Raising investigation upon client request for incoming and outgoing transfer	0.25 BEV + 0.75 BEV (SWIFT charge)
3.2.3	Cancellation of outgoing transfer (at sender's request)	0.25 BEV + 0.75 BEV (SWIFT charge)

KDB Bank Uzbekistan SWIFT code	**KODBUZ22**	
Name of correspondent bank	**Currency**	**SWIFT/BIC code**
JPMorgan Chase Bank, N.A, New York	USD	CHASUS33
JPMorgan Chase Bank, N.A, London	GBP	CHASGB2L
JPMorgan Chase Bank, N.A, London	CHF	CHASGB2L
JPMorgan Chase Bank, N.A, Hong Kong	CNY	CHASHKHH
Bank of New York Mellon, New York	USD	IRVTUS3N
Commerzbank AG, Frankfurt am Main	EUR	COBADEFF
Commerzbank AG, Frankfurt am Main	GBP	COBADEFF
Raiffeisen Bank International AG, Vienna	EUR	RZBAATWW
Raiffeisen Bank International AG, Vienna	USD	RZBAATWW
Raiffeisenbank, Moscow	RUB	RZBMRUMM
KEB Hana Bank, Seoul	USD	KOEXKRSE
KEB Hana Bank, Seoul	EUR	KOEXKRSE
Kookmin Bank, Seoul	KRW	CZNBKRSE
Bank of China (Hong Kong) Limited	CNY	BKCHHKHH
China Construction Bank Corporation, Hong Kong	CNY	PCBCHKHH
Mashreqbank PSC, Dubai	AED	BOMLAEAD
Bank CenterCredit JSC, Almata, Kazakhstan	KZT	KCJBKZKX
Deutsche Bank AG, Frankfurt, Germany	EUR	DEUTDEFF
Mizuho Bank LTD., Tokyo, Japan	JPY	MHCBJPJT
Axisbank LTD., Mumbai, India	INR	AXISINBBFIC
Deutsche Bank Trust Company Americas, New York	USD	BKTRUS33
Societe Generale S.A., Paris, France	EUR	SOGEFRPP

Correspondent banks may apply compliance-related or country-specific restrictions on transactions. Please contact your Relationship Manager or Customer Service Desk or our website for additional information.

4. CASH OFFICE		
4.1.1	Cash withdrawal in UZS by Legal Entities and Individual Entrepreneurs for salary and salary equated payments	Free of charge
4.1.2	Cash withdrawal in FCY (including from VISA cards issued by KDB Bank Uzbekistan JSC)	0.5% of the amount (Free of charge for withdrawal of security deposit amount)
4.1.3	Cash deposit in any currency	Free of charge
4.1.4	Cheque book	UZS 20,000
4.1.7	Cash withdrawal from FCY VISA Card issued by other Banks	2% of the amount
4.1.8	Cash withdrawal from UZCARD and HUMO plastic cards issued by other banks	1% of the amount (Free of charge if cash withdrawal is made for the payment of fees or loans to KDB Bank Uzbekistan JSC)

4.1.9	Cash withdrawal in UZS by Legal Entities and Individual Entrepreneurs for other purposes	According to agreement
4.1.10	Cash withdrawal in UZS by Individual Clients	0.5% of the amount

6. INTERNET BANKING iDBA		
6.1.1	Setting Login	Free of charge
6.1.2	Token	0.5 BEV
6.1.3	Renewal of Token in case of damage or loss	0.5 BEV
6.1.4	Use of Internet Banking iDBA	0.25 BEV per month
6.1.5	Use of software with view-only function	Free of charge
6.1.6	Integration with the ERP system (1C/Didox)	Free of charge
6.1.7	ERP key	0.5 BEV
6.1.8	Renewal of ERP key in case of damage or loss	0.5 BEV

7. SMS INFORMING		
7.1.1	SMS informing service for one local phone number	Free of charge for Individuals and Individual Entrepreneurs 0.10 BEV per month (per account) for Corporate Clients
7.1.2	SMS informing service for one additional phone number	0.10 BEV per month (per account)

8. EXPORT – IMPORT		
8.1.1	Handling fee for cancelled conversion application	UZS 200,000 per application
8.1.3	General inquiries (execution of Foreign Trade Contracts, reference and confirmation letter, except the confirmation of export proceeds)	UZS 50,000 per letter
8.1.4	Entering information into YEISVO on certificate of settlements for export contracts	UZS 75,000 per letter
8.1.5	Copy of document as per request of client	UZS 30,000 per document, up to 10 pages (UZS 2,000 for every page staring from 11th)
8.1.6	Special inquiries (confirmation of export proceeds)	UZS 400,000 per request
8.1.7	Preparing documents (act or letter) for further providing of foreign trade contract to servicing at other institutions (commodity exchange, banks)	UZS 100,000 per contract
8.1.8	Inputting information into "E-contract 2"	UZS 400,000 per contract
8.1.9	Inputting information into "E-contract 2"	UZS 200,000 per additional agreement (specification, appendix, addendum, etc.)

9. TRADE FINANCE		
9.1.	**Import Letter of Credit**	
9.1.1	Issuance of L/C and increase of L/C amount (for L/C covered with 100% cash deposit in L/C currency) [1]	up to USD 100,000 – 1% from USD 100,001 to USD 500,000 – 0.75% over USD 500,001 – 0.5%, Min. 5 BEV
9.1.2	Issuance of L/C and increase of L/C amount (for L/C covered with other types of collateral, post-financing, etc.)	According to agreement
9.1.3	Amendments to L/C terms other than increase of amount	2 BEV per application for all requested amendments of one L/C
9.1.4	Arrangement of L/C confirmation	Subject to arrangement
9.1.6	Document checking	0.1% of the amount, Min. 3 BEV

9.1.7	Document discrepancy under L/C cash covered in L/C currency (excluding L/C cash covered in local currency and L/C covered by converted funds through RCE)	3 BEV per set of document
9.1.8	Investigation under import L/C facility	0.75 BEV per request
9.1.9	Local and foreign currency transfers under L/C	Refer to section "Local Currency Transfers and Foreign Currency Transfers"
9.1.10	SWIFT charge [2]	0.75 BEV per message
9.1.11	Transfer of local and foreign banks commissions and fees under L/C	Free of charge
[1] Rates are applied using progressive scale on cumulative basis depending on the amount of L/C For example, fee for L/C amount of USD 600,000 is calculated as following: 100,000 * 1% + 400,000 * 0.75% + 100,000 * 0.5% = 1,000 + 3,000 + 500		
9.2	**Export Letter of Credit**	
9.2.1	L/C advising	4 BEV (or USD 150 if commission is paid by a foreign counterparty)
9.2.2	L/C amendment or cancellation (before maturity)	3 BEV (or USD 100 if commission is paid by a foreign counterparty)
9.2.3	Document checking	0.1% of the amount, Min. 3 BEV
9.2.4	Documents handling without checking	Foreign bank charge + 0.5 BEV per set of documents
9.2.5	Courier charges	At cost or Min. 1.5 BEV
9.2.6	L/C confirmation	Subject to arrangement
9.2.7	Investigation under export L/C facility	0.75 BEV per request
9.2.8	L/C negotiation and discounting	Subject to arrangement
9.2.9	Document payment	Free of charge
9.2.10	Document discrepancy in case of KDB Bank Uzbekistan is nominated bank	3 BEV per set of document
9.2.11	Local and foreign currency transfers under L/C	Refer to section "Local Currency Transfers and Foreign Currency Transfers"
9.2.12	SWIFT charge [2]	0.75 BEV per message
9.2.13	Transfer of local and foreign banks commissions and fees under L/C	Free of charge
9.3	**Guarantee**	
9.3.1	Guarantee advising	4 BEV (or USD 150 if commission is paid by a foreign counterparty)
9.3.2	Advising of amendment to guarantee	3 BEV per amendment (or USD 100 if commission is paid by a foreign counterparty)
9.3.3	SWIFT charge [2,3]	0.75 BEV per message
9.3.4	Transfer of local and foreign banks commissions and fees under Guarantee	Free of charge
9.3.5	Issuance of guarantee against third bank counter guarantee	According to agreement
9.3.6	Advising of SWIFT message in relation to the guarantee issued	1 BEV (with a cover letter at the client's request) Free of charge (in electronic form without a cover letter)
9.4	**Documentary Collection**	
9.4.1	Document handling under D/A or D/P	0.5 BEV
9.4.2	Advise (presentation) to Drawee	0.2% of the amount or Min. 1.5 BEV, Max. 8 BEV
9.4.3	Payment commission	Refer to section "Local Currency Transfers and Foreign Currency Transfers"
9.4.4	Safekeeping of Bills of Exchange and Documents	0.75 BEV
9.4.5	SWIFT charge [3]	0.75 BEV per message

9.4.6	Transfer of local and foreign banks commissions and fees under Documentary Collection	Free of charge
[2] SWIFT charge under client instruction (excluding interbank correspondence as per international practice). [3] SWIFT charge (excluding credit department related guarantees).		
9.5	**Letter of Credit in Local Currency**	
9.5.1	Handling and checking the documents	1 BEV
9.5.2	Account maintenance	Free of charge
9.5.3	Letter of Credit amendment	1 BEV

10. TREASURY		
10.1.1	Conversion of national currency to foreign currency	According to sell exchange rate
10.1.2	Conversion of foreign currency into foreign currency	According to Treasury quote The quote includes bank margin depending on amount of base currency* ≤ 100,000 – 1% > 100,000 – 0.5%
10.1.3	FX SWAP	According to agreement
10.1.4	Term Deposit	According to agreement
10.1.5	Conversion of foreign currency to national currency**	According to buy exchange rate
10.1.7	Conversion of national currency to foreign currency for business trip purpose	According to sell exchange rate
10.1.8	FX Forward	According to agreement
10.1.9	Brokerage services for government securities	According to agreement

* Base currency is the currency in the currency pair which of one unit price is measured in units of the other (quoted) currency. In general, the first currency of the currency pair is called the "base currency" and the second currency is called the "quote currency".

Base currency	Hierarchy
EUR	The base currency for all other currencies in the world.
GBP	The base currency for all currencies in the world except for Euro.
AUD	The base currency for all currencies in the world except for Euro and Pound Sterling.
NZD	The base currency for all currencies in the world except for Euro, Pound Sterling and Australian Dollar.
USD	The base currency for all currencies in the world except for Euro, Pound Sterling, Australian Dollar and New Zealand Dollar.

** Conversion from foreign currency to national currency according to requirements of government authorities and legislation of the Republic of Uzbekistan (resale of unused/unsettled/returned conversion funds) is also executed in accordance with item 10.1.5.

11. CREDIT		
11.1.1	Loan	According to agreement
11.1.2	Leasing	According to agreement
11.1.3	Guarantee issuance (Standby L/C, Letter of Guarantee, Bid Bond, Performance Bond, Advance payment, other Guarantees)	According to agreement
11.1.4	Amendment of Guarantee	According to agreement
11.1.5	Payment (settlement) under the claim (demand)	According to agreement
11.1.6	SWIFT charge (related to credit department products)	Free of charge

12. SOUM CARD		
12.1 UZCARD plastic card of individual client		
12.1.1	Plastic card issuance	0.1 BEV
12.1.2	Plastic card issuance under salary (social) project	Free of charge
12.1.3	Plastic card issuance (additional card)	0.1 BEV
12.1.4	Card reissuance due to damage or loss	0.1 BEV
12.1.5	Card reissuance due to expiry	Free of charge
12.1.8	Card account maintenance	Free of charge
12.1.9	Payment for goods and services	Free of charge
12.1.10	Accrual of interest on card account balances	Nil
Cash Withdrawal from UZCARD plastic card, issued by KDB Bank Uzbekistan:		
12.1.11	Through the Bank's cash-office	1% of the amount
12.1.12	Through the Bank's ATMs	1%
Replenishment of UZCARD plastic card, issued by KDB Bank Uzbekistan:		
12.1.13	Cash Deposit through the Bank's cash-office	Free of charge
12.1.14	Cash Deposit through the Bank's ATMs	Free of charge
12.1.15	Non-cash crediting of funds to a plastic card (except for salary and similar payments (within the frameworks of a salary project), pensions, scholarships, material assistance, alimony, allowances, travel expenses, insurance payments, micro loans, loans, compensations and receipts from tax authorities and budget organizations)	Free of charge

Outgoing Transfers		
12.1.17	External and internal transfer from individual card account to individual card or current (deposit) account by direct debiting of card account via virtual terminal (E-POS)	0.5% of the amount
12.1.18	External and internal transfer from individual card account to individual card or current (deposit) account by debiting of card account via bank POS terminal	Free of charge
12.1.19	Internal transfers to accounts of legal entities and individual entrepreneurs, including transfers from cards issued by other banks by debiting of card account via bank POS terminal	Free of charge
12.1.20	External transfers to accounts of legal entities and individual entrepreneurs, including transfers from cards issued by other banks by debiting of card account via bank POS terminal	0.5% of the amount
12.1.21	Internal transfers to accounts of legal entities and individual entrepreneurs, including transfers from cards issued by other banks by direct debiting of card account via bank virtual terminal (E-POS)	0.5% of the amount
12.1.22	External transfers to accounts of legal entities and individual entrepreneurs, including transfers from cards issued by other banks by direct debiting of card account via bank virtual terminal (E-POS)	1% of the amount

12.2 UZCARD plastic card of legal entity and private entrepreneur		
12.2.1	Corporate card issuance	0.15 BEV
12.2.2	Corporate card issuance (additional card)	0.15 BEV
12.2.3	Corporate card reissuance due to damage or loss	0.15 BEV
12.2.4	Corporate card reissuance due to expiry	0.15 BEV
12.2.7	Corporate card account maintenance fee	Free of charge
12.2.8	Replenishment of the card account with cash	Not applicable

12.2.9	Download of funds to corporate plastic card	Free of charge
12.2.10	Cash withdrawal from corporate plastic card	Not applicable
12.2.11	Accrual of interest on card account balances	0%
12.2.12	Replenishment of the corporate card account via bank transfer from accounts of other cardholders	Not applicable

12.3 UZCARD POS terminal		
12.3.1	Installation of POS terminal	Free of charge
12.3.2	Rent of POS terminal for legal entity	Free of charge
12.3.3	Rent of POS terminal for individual entrepreneur	Free of charge
12.3.4	Penalty for loss or damage of POS terminal	Residual value of POS Terminal plus additional fee of 1 BEV
12.3.5	Servicing of POS terminals due to breakage: Rendered by staff of "KDB Bank Uzbekistan"	Free of charge
12.3.6	Servicing of POS terminals due to breakage: Rendered by specialized service centers	According to tariffs of the service center
12.3.9	Bank fee for internet acquiring	up to 1.5% (excluding the commission of intermediary payment systems)
12.3.10	Bank fee for POS-Terminal acquiring	0.2% of the amount
12.3.11	Bank fee for POS-Terminal acquiring of international MasterCard cards	1% of the amount from merchant, 2% of the amount surcharge
12.3.12	Bank fee for POS-Terminal acquiring of international VISA cards	1% of the amount from merchant, 1.5% of the amount surcharge
12.3.13	Bank fee for POS-Terminal acquiring of domestic MasterCard/VISA cards	1 % of the amount

2.4 HUMO plastic card of individual client		
12.4.1	Plastic card issuance	0.1 BEV
12.4.2	Plastic card issuance under salary (social) project	Free of charge
12.4.3	Plastic card issuance (additional card)	0.1 BEV
12.4.4	Card reissuance due to damage or loss	0.1 BEV
12.4.5	Card reissuance due to expiry	Free of charge
12.4.8	Card account maintenance	Free of charge
12.4.9	Payment for goods and services	Free of charge
12.4.10	Accrual of interest on card account balances	Nil

Cash Withdrawal from HUMO plastic card, issued by KDB Bank Uzbeksitan:		
12.4.11	Through the Bank's cash-office	Free of charge
12.4.12	Through the Bank's ATMs	0.5% of the amount
Replenishment of HUMO plastic card, issued by KDB Bank Uzbekistan:		
12.4.13	Cash Deposit through the Bank`s cash-office	Free of charge
12.4.14	Cash Deposit through the Bank's ATMs	Free of charge
12.4.15	Non-cash crediting of funds to a plastic card (except for salary and similar payments (within the frameworks of a salary project), pensions, scholarships, material assistance, alimony, allowances, travel expenses, insurance payments, micro loans, loans, compensations and receipts from tax authorities and budget organizations)	Free of charge
Outgoing Transfers		
12.4.17	External and internal transfer from individual card account to individual card or current (deposit) account by direct debiting of card account via virtual terminal (E-POS)	0.5% of the amount
12.4.18	Internal transfer to accounts of legal entities and individual entrepreneurs, including transfers from cards issued by other banks	Free of charge

12.4.19	Bank Commission in the exercise of payment for goods or services via POS terminals and self-service terminals (info-kiosks)	Free of charge
12.4.20	External transfer to accounts of legal entities and individual entrepreneurs, including transfers from cards issued by other banks	0.5% of the amount

12.6 HUMO POS terminal		
12.6.1	Installation of POS terminal	Free of charge
12.6.2	Penalty for loss or damage of POS terminal	Residual value of POS Terminal plus additional fee of 1 BEV
12.6.3	Servicing of POS terminals due to breakage: Rendered by staff of "KDB Bank Uzbekistan"	Free of charge
12.6.4	Servicing of POS terminals due to breakage: Rendered by specialized service centers	According to tariffs of the service center
12.6.5	Bank fee for POS-Terminal acquiring	0.2%
12.6.6	Bank fee for POS-Terminal acquiring by international MasterCard / VISA cards	1% of the amount from merchant, 2% of the amount surcharge
12.6.7	Bank fee for internet acquiring	up to 1.5% (excluding the commission of intermediary payment systems)
12.6.8	Bank fee for POS-Terminal acquiring by domestic MasterCard / VISA cards	1% of the amount
12.6.9	Bank fee for POS-Terminal acquiring by international China Union Pay cards	1% of the amount
12.6.10	Rent of POS terminal for legal entity	Free of charge
12.6.11	Rent of POS terminal for individual entrepreneur	Free of charge

12.7 QR-Code Acquiring		
12.7.1	Merchant registration and QR–Code generation	Free of charge
12.7.2	Commission for QR-Code acquiring	0.65% of the amount
12.7.3	Commission for QR-Code acquiring payment through «Tez QR» services	1% of the amount

12.8 Servicing of bank cards issued by other banks through ATMs of KDB Bank Uzbekistan JSC		
12.8.1	Cash withdrawal from international cards through UZCARD ATMs	1.5% of the amount
12.8.2	Cash withdrawal from international cards through HUMO ATMs	1.5% of the amount, Min. UZS 5,000
12.8.3	Cash withdrawal from UZCARD issued by another bank through KDB Bank's UZCARD ATMs	1% of the amount
12.8.4	Cash withdrawal from HUMO card issued by another bank through KDB Bank's HUMO ATMs	1% of the amount
12.8.5	Cash Deposit to UZCARD plastic card issued by another bank through KDB Bank's UZCARD ATMs	Free of charge
12.8.6	Cash Deposit to HUMO plastic card issued by another bank through KDB Bank's ATMs	Free of charge
12.8.7	Cash Deposit to Co-badging plastic card issued by another bank through KDB Bank's ATMs	Free of charge

12.9 HUMO Co-badging plastic card of individual client		
12.9.1	Plastic card issuance	0.1 BEV
12.9.2	Plastic card issuance under salary (social) project	Free of charge
12.9.3	Plastic card issuance (additional card)	0.1 BEV
12.9.4	Card reissuance due to damage or loss	0.1 BEV
12.9.5	Card reissuance due to expiry	Free of charge
12.9.6	Un-blocking of the card	Free of charge
12.9.7	Including of the card into Stop list (Card blocking)	Free of charge
12.9.8	Card account maintenance	Free of charge
12.9.9	Payment for goods and services in UZS	0% of the amount
12.9.10	Payment for goods and services in foreign currency	0.5% of the amount (min. 5,000 UZS)
12.9.11	Accrual of interest on card account balances	Nil

Cash withdrawal from HUMO co-badging plastic card, issued by KDB Bank Uzbekistan:		
12.9.12	Through the Bank's cash-office in UZS	Free of charge
12.9.13	Through the Bank's ATMs in UZS	1% of the amount
12.9.14	In foreign currency	1.5% of the amount (min. 30,000 UZS)
Replenishment of HUMO co-badging plastic card, issued by KDB Bank Uzbekistan:		
12.9.15	Cash deposit through the Bank`s cash-office	Free of charge
12.9.16	Cash deposit through the Bank`s ATMs	Free of charge
12.9.17	Non-cash crediting of funds to a plastic card (except for salary and similar payments (within the frameworks of a salary project), pensions, scholarships, material assistance, alimony, allowances, travel expenses, insurance payments, micro loans, loans, compensations and receipts from tax authorities and budget organizations)	Free of charge
Outgoing Transfers		
12.9.18	External and internal transfer from individual card account to individual card account via E-POS (excluding transfer via third-party payment system)	Free of charge
12.9.19	Internal transfer to accounts of legal entities and individual entrepreneurs, including transfers from cards issued by other banks	Free of charge
12.9.20	Bank commission in the exercise of payment for goods or services via POS terminals and self-service terminals (info-kiosks)	Free of charge
12.9.21	External transfer to accounts of legal entities and individual entrepreneurs, including transfers from cards issued by other banks	0.5% of the amount

13. VISA CARD		
13.2 VISA Classic Exchange		
13.2.1	Card issuance	UZS 30,000
13.2.2	Annual fee	Free of charge
13.2.3	Security deposit	USD 30
13.2.4	Card reissuance due to expiry	Free of charge
13.2.5	Card reissuance due to other reasons	UZS 100,000
13.2.6	Payment for goods and services [4]	0.5% of the amount
13.2.7	Cash withdrawal in other banks (ATM and POS devices)	2% of the amount, Min. USD 2

[4] For payments in UZS at local merchants: 0.1% of the amount, Min. USD 0.05

13.3 VISA Classic		
13.3.1	Card issuance	Free of charge
13.3.2	Annual fee	USD 10
13.3.3	Security deposit	USD 30
13.3.4	Card reissuance due to expiry	Free of charge
13.3.5	Card reissuance due to other reasons	UZS 50,000
13.3.6	Payment for goods and services [4]	Free of charge
13.3.7	Cash withdrawal in other banks (ATM and POS devices)	1.5% of the amount, Min. USD 2
13.3.8	Daily limit for cash withdrawal (by default)	USD 3,000
13.3.9	Daily limit for payments for goods and services (by default)	USD 5,000

13.4 VISA Business		
13.4.1	Card issuance	Free of charge
13.4.2	Annual fee	USD 25
13.4.3	Security deposit	USD 100
13.4.4	Card reissuance due to expiry	Free of charge
13.4.5	Card reissuance due to other reasons	UZS 150,000
13.4.6	Payment for goods and services [4]	0.5% of the amount, Min. USD 1
13.4.7	Cash withdrawal	N/A
13.4.8	Daily limit for cash withdrawal (by default)	N/A
13.4.9	Daily limit for payments for goods and services (by default)	USD 10,000

[4] For payments in UZS at local merchants: 0.1% of the amount, Min. USD 0.05.

13.5 VISA Gold		
13.5.1	Card issuance	Free of charge
13.5.2	Annual fee	USD 5
13.5.3	Security deposit	USD 50
13.5.4	Card reissuance due to expiry	Free of charge
13.5.5	Card reissuance due to other reasons	UZS 60,000
13.5.6	Payment for goods and services [4]	0.4% of the amount, Min. USD 0.5
13.5.7	Cash withdrawal in other banks (ATM and POS devices)	1.5% of the amount, Min. USD 2
13.5.8	Daily limit for cash withdrawal (by default)	USD 10,000
13.5.9	Daily limit for payments for goods and services (by default)	USD 10,000
13.5.12	Supplementary card issuance	Free of charge

[4] For payments in UZS at local merchants: Free of charge

13.6 VISA Gold Euro		
13.6.1	Card issuance	Free of charge
13.6.2	Annual fee	EUR 5
13.6.3	Security deposit	EUR 50
13.6.4	Card reissuance due to expiry	Free of charge
13.6.5	Card reissuance due to other reasons	UZS 50,000
13.6.6	Payment for goods and services [4]	0.5% of the amount, Min. EUR 0.5
13.6.7	Cash withdrawal in other banks (ATM and POS devices)	2% of the amount, Min. EUR 2
13.6.8	Daily limit for cash withdrawal (by default)	Equivalent of USD 10,000
13.6.9	Daily limit for payments to goods and services (by default)	Equivalent of USD 10,000
13.6.12	Supplementary card issuance	Free of charge

[4] For payments in UZS at local merchants: 0.1% of the amount, Min. EUR 0.05

13.7 VISA POS Terminal		
13.7.1	Acquiring	3% of the amount
13.7.2	POS Terminal rent	UZS 25,000 per month (per terminal) Free of charge for tourism industry merchants)
13.7.3	Penalty for loss or damage of POS Terminal	Depreciation amount of POS Terminal plus 1 BEV

13.8 International cards general services		
13.8.1	Card statements for last two month	Free of charge
13.8.2	Card statements for the period over last two months	Up to 1 year UZS 75,000 (UZS 25,000 for VISA Infinite / VISA Gold / Gold EURO / MC Gold) additional UZS 75,000 for each additional year
13.8.3	Duplicate statement	UZS 75,000
13.8.5	Urgent card issuance	UZS 100,000 (Free of charge for VISA Infinite / Visa Gold / Gold Euro)
13.8.6	Processing of dispute (Chargeback)	USD 10 per dispute (Chargeback) Filing to Arbitration – at cost Document review by Arbitration – at cost
13.8.7	Conversion	According to International Payment system (Visa Card) exchange rate + 2% Transaction amount in currencies that are different from Card account currency or USD is converted to USD according to the present item of the General Tariffs. The Card account is then charged for the equivalent of this USD amount at the Exchange office's USD sell rate (or cross rate) effective on the date of transaction settlement in Bank's card system.
13.8.8	SMS informing service for one local phone number and one additional local phone number	Free of charge
13.8.9	SMS informing service for one international phone number and one additional international phone number	Free of charge
13.8.10	Commission for P2P transactions by VISA direct service for cross-border transactions for CISSEE subregions	0.7% of the amount, Min USD 1 / EUR 1[5]
13.8.11	Commission for P2P transactions by VISA direct service for cross-border transactions for other regions.	1% of the amount. Min USD 1 / EUR 1[5]
13.8.12	Commission for internal P2P transactions by VISA direct service.	Free of charge
13.8.13	Commission for domestic P2P transactions by VISA direct service (KDB Uzbekistan to other banks in Uzbekistan)	0.5% of the amount, Min USD 1 / EUR 1[5]

[5] Depending on the currency of the card account.

13.9 VISA Classic UZS		
13.9.1	Card issuance	Free of charge
13.9.2	Annual fee	Free of charge
13.9.3	Security deposit	No security deposit
13.9.4	Card reissuance due to expiry	Free of charge
13.9.5	Card reissuance due to other reasons	UZS 30,000

13.9.6	Payment for goods and services [4]	0.5% of the amount + UZS 4,000
13.9.7	Cash withdrawal in other banks (ATM and POS devices)	1.5% of the amount, Min. UZS 15,000
13.9.8	Daily limit for cash withdrawal (by default)	USD 3,000
13.9.9	Daily limit for payments for goods and services (by default)	USD 5,000
13.9.10	Supplementary card issuance	UZS 50,000

[4] For payments in UZS at local merchants: Free of charge

13.11 VISA Infinite USD		
13.11.1.	Card Issuance	Free of charge
13.11.2.	Monthly Fee	USD 5
13.11.3.	Security Deposit	USD 200
13.11.4	Card reissuance due to expiry	Free of charge
13.11.5	Card reissuance due to other reasons	200 000 UZS
13.11.6	Payment for goods and services	Free of charge
13.11.7	Cash withdrawal in other banks (ATM and POS deviced)	1% of the amount, Min USD 2
13.11.8	Daily limit for cash withdrawal (by default)	USD 100 000
13.11.9	Daily limit for payments to good and services (by default)	USD 100 000
13.11.10	Supplementary card issuance	Free of charge

13.12 VISA Gold Euro Exchange		
13.12.1	Card issuance	UZS 60,000
13.12.2	Annual fee	Free of charge
13.12.3	Security deposit	EUR 50
13.12.4	Card reissuance due to expiry	Free of charge
13.12.5	Card reissuance due to other reasons	UZS 60,000
13.12.6	Payment for goods and services [4]	1% of the amount, Min. EUR 0.5
13.12.7	Cash withdrawal other banks (ATM and POS deviced)	2,5% of the amount, Min. EUR 3

[4] For payments in UZS at local merchants: 0.1% of the amount, Min. EUR 0.05

13.13 VISA Business Euro		
13.13.1	Card Issuance	Free of charge
13.13.2	Annual Fee	EURO 30
13.13.3	Security Deposit	EURO 100
13.13.4	Card reissuance due to expiry	Free of charge
13.13.5	Card reissuance due to other reasons	150 000 UZS
13.13.6	Payment for goods and services	1% of the amount, Min. EUR 1
13.13.7	Cash withdrawal in other banks	N/A
13.13.8	Daily limit for cash withdrawal (by default)	N/A
13.13.9	Daily limit for payments to good and services (by default)	USD 10 000

15. EXCHANGE OFFICE		
15.1.1	Buying of FCY against Uzbek soum	According to Buy Rate
15.1.2	Selling of FCY against Uzbek soum	According to Selling Rate
15.1.3	Conversion of FCY funds on international Card to Uzbek soum	According to Buy Rate and additionally: 0.5% of the amount (card issued by KDB Bank Uzbekistan); or 2% of the amount (card issued by other Banks)
15.1.4	Collection of damaged or out-of-circulation FCY currency (for further sending to other bank)	5% of the amount
15.1.5	Examination of FCY currency	Free of charge

15.1.6	Exchange of banknotes in the same FCY currency	Free of charge
15.1.7	Replacement of damaged or out-of-circulation FCY currency banknote to not damaged FCY currency banknote	5% of the amount
15.1.8	Conversion of FCY currency banknote to another FCY currency banknote	According to Buy and Sell Rate

16. MOBILE BANKING		
16.1.1	Use of Mobile Banking Service	Free of Charge
16.1.2	Payment for service and utility providers via accounts and via QR-Code	Free of Charge
16.1.3	Exchange of UZS to FCY, Exchange of FCY to UZS , Exchange of FCY to FCY	According to Buy and Sell Rate

17. INTERNET BANKING iDBA for INDIVIDUAL CLIENTS		
17.1.1	Use of Internet Banking iDBA service	Free of Charge
17.1.2	Exchange of UZS to FCY, Exchange of FCY to UZS	According to Buy and Sell Rate

Transfers in Uzbek soums via KDBUz Mobile and Internet Banking iDBA (individuals):

	JSC KDB Bank Uzbekistan					**Other Banks**			
	UzCard	**HUMO**	**HUMO cobadge**	**Wallet**	**Demand Deposit**	**UzCard**	**HUMO**	**Wallet**	**Demand Deposit**
UzCard	0.8%	0.5%	0.5%	0.5%	0.5%	0.8%	0.8%	-	0.5%
HUMO	0.5%	0.0%	0.0%	0.5%	0.5%	0.8%	0.5%	-	0.5%
HUMO/ cobadge	0.5%	0.0%	0.0%	0.5%	0.5%	0.8%	0.5%	-	0.5%
Wallet	0.0%	0.0%	0.0%	0.0%	0.0%	-	-	0.0%	-
Demand Deposit	0.0%	0.0%	0.0%	0.0%	-	-	-	0.0%	0.5%