

APPENDIX __

to the decision of the Management
Board of JSCB "Uzsanoatqurilishbank"
No. __ dated ____-____-____ 2025

SECTION I. TARIFFS for banking services at JSCB "Uzsanoatqurilishbank"

Chapter 1. Services for legal entities and individual entrepreneurs without legal entity status

1-§. Transactions in national currency

S/n	Types of operations	Quantity	Note
1	Opening an account for a client	for free	
2	Re-registration and re-registration of the client's account	for free	
3	Closing a client account	for free	
4	<p>Transfer of funds between bank accounts (debit turnover)</p> <p>- <u>Standart</u></p> <p>- <u>Exporter</u> (for companies engaged in export)</p> <p><u>Privileged</u> Only for accounts that are attracted (from another bank) and opened under the following conditions</p> <p><u>Stage 1</u> (For a period of up to 60 calendar days)</p>	<p>0.3% or more of turnover</p> <p>0.2% or more of turnover</p> <p>0% and more</p>	<p>1) Brokerage fees for the transfer of funds (including for loan repayment and equivalent payments, debit turnover from funds transferred to the bank's commission) from one client account to another account in the JSCB "Uzsanoatqurilishbank" system are not provided.</p> <p>2) When transferring funds from accounts of business entities to an account for tax payments and other mandatory payments (personal pension savings account, state target funds, customs duties), no payment is provided.</p> <p>3) The banking network has the right to independently determine the amount of brokerage fees for expenditure transactions on accounts 23204, 23212, 23214, 23218, 23224, 23226, 23228 and 23410.</p> <p>4) Bank branches can debit funds from a client's account directly through the Bank-Client, Mobile Banking, and SQB Business systems with a reduced brokerage fee of 0.1% on debit transactions (<i>except in cases where the rate for debit transactions is set at 0.3% or less</i>).</p> <p>5) The size of the bank's commission for debit turnover when crediting funds to the block account (22613) for conversion purposes is determined by the banking network independently.</p> <p>The terms of the "1st and 2nd stage" of the "Preferential" tariff are stipulated in advance in the client service agreement.</p> <p>Only those transactions for which a brokerage fees is charged will be credited to the client's account. After the 60-day service period, i.e. the first stage, the brokerage fee for debit transactions will be transferred to the corresponding rates.</p>

	<p>Stage 2 (Option 1) Based on the current turnover of client accounts (excluding internal transfers) during this period after the end of phase 1: - from 5 billion soums to 7 billion soums - from 7 billion soums to 10 billion soums - over 10 billion soums</p> <p>Stage 2 (Option 2) After the end of the service period under Stage 1, if the maximum balance of funds in the client's accounts at the end of the day during this period is: - from 500 million soums to 1 billion soums - over 1 billion soums to 10 billion soums - over 10 billion soums</p>	<p>0.15 % 0.1 % 0.05% of turnover</p> <p>0.2 % 0.1 % 0.05 % of turnover</p>	During the service period for stage 1, the maximum balance of funds in the client's account in national currency (code 000) at the end of the corresponding day is taken into account.
5	Electronic payments	1.5 times the size set by the Central Bank of the Republic of Uzbekistan (hereinafter referred to as the Central Bank) + VAT	For each outgoing payment, except for payments within the network of one bank
6	Account servicing	at least 50,000 soums per month + VAT	The bank branch may independently set the amount of additional fees taking into account the types of services, volume, etc. Payment is made within one month for accounts with debit or credit turnover.
7	Opening a letter of credit	One unit of the base calculation value (hereinafter referred to as BCV) + VAT	
8	Providing clients with copies, confirmations and statements	20% of BCV +VAT	For each request (For free under the “SQB Business” program)
9	Maintenance of software systems: - “Bank-client” - “Mobile banking” - “SQB Business”	50,000 soums + VAT for free for free	Applies to newly connected clients
10	Installing the Bank-Client software: - initial installation - subsequent installation	For free 50,000 soums + VAT	It is issued by an act confirming the initial or subsequent installation. In case of loss or damage of the Electronic Signature, the specified amount is collected as income

11	The minimum deposit amount (insurance premium) that must be created on special account No. 29896__099 to receive each electronic signature. (Applies to electronic signatures received after the tariff comes into force)	200,000 soums	for each installation of the bank. When returning the Electronic Signature, the formed deposit amount (insurance premium) can be withdrawn by the client.
12	Fee for loss or damage of electronic signature	One unit of the BCV + VAT	With the exception of electronic signatures, according to which the deposit (insurance) amount is formed on special account No. (29896__099).
13	SMS banking service: - service activation - service reactivation when changing phone number - monthly service fee	For free 15,000 soums+VAT 10,000 soums+VAT	For each client's mobile phone number. Payment is made from the month of connection.
14	Cash issuance – issuance of wages, pensions, benefits, scholarships and equivalent payments.	For free	
15	Cash issuance to exporting enterprises.	0.2% of the amount	
16	Cash issuance for other purposes.	1% of the amount	
17	Reception, collection and recalculation of cash receipts (sales receipts, account replenishment, etc.): - Clients served by JSCB “Uzsanoatqirilishbank” - Budgetary organizations - Clients of other commercial banks.	For free For free For free	
18	- Acceptance of funds for account replenishment via ADM (automated deposit machines): - To the accounts of clients of JSCB “Uzsanoatqirilishbank” - To the accounts of clients of other commercial banks	0.3% of the amount 0.5% of the amount	
19	Replenishment of bank plastic cards via ADM (automated deposit machines)	1% of the amount	
20	Checkbook accounting: - one piece (25 sheets) - one piece (50 sheets)	10% BCV+VAT 20% BCV+VAT	
21	Accounting of a checkbook for budget organizations.	For free	
22	Accounting of a new checkbook in case of loss of a checkbook.	2 times the size of BCV + VAT	
Warranties			
23	Provision of a warranty at the request of the Principal, regardless of the type and amount of the warranty, increase in the amount of the warranty: - free of charge: <i>1) with interest accrual on the balance</i> <i>2) with payment of a one-time brokerage fee from the amount, based on the warranty period:</i> - Up to 3 months	Not less than 5% (annually) from the amount not less than 1.2%	The brokerage fee, including interest, is paid by agreement, but not less than once a month. The brokerage fee is charged once on the amount issued before the guarantee is issued. In the case of a guarantee for a period longer than one year, a

	<ul style="list-style-type: none"> - Up to 6 months - Up to 9 months - Up to 12 months <p>- covered (in the form of money):</p> <p>1) taking into account interest on the balance</p> <p>2) by the amount of the warranty:</p> <ul style="list-style-type: none"> - up to 500 million soums - over 500 million soums up to 1 billion soums - over 1 billion soums up to 5 billion soums - over 5 billion soums up to 10 billion soums - over 10 billion soums 	<p>not less than 2.4%</p> <p>not less than 3.6%</p> <p>not less than 4.8%</p> <p>Not less than 0.5% (annually)</p> <p>Not less than 1% of the amount</p> <p>Not less than 0.8%</p> <p>Not less than 0.7%</p> <p>Not less than 0.6%</p> <p>Not less than 0.5%</p>	<p>one-time payment is charged, the amount of which is calculated based on the calculation of the service fee, as a percentage or pro rata annually.</p> <p>When providing security, the brokerage fee rate may be reduced by the Bank's Credit Committee.</p>
24	<p>Warranty period extension:</p> <ul style="list-style-type: none"> - without coverage <p>- with coverage (cash):</p> <p>Depending on the amount of the warranty:</p> <ul style="list-style-type: none"> - up to 500 million soums - over 500 million soums up to 1 billion soums - over 1 billion soums up to 5 billion soums - over 5 billion soums up to 10 billion soums - over 10 billion soums 	<p>the brokerage fee is set in proportion to the extended term</p> <p>from the amount</p> <p>1.5 %</p> <p>1.3 %</p> <p>1 %</p> <p>0.8 %</p> <p>0.5 %</p>	<p>The amount of the brokerage fee is determined by calculating the initial amount (<i>when applying a one-time brokerage fee</i>).</p> <p>Warranties issued in foreign currency are determined at the Central Bank exchange rate on the date of the transaction.</p>
25	When payment is made at the request of the beneficiary under uncovered warranties.	Calculated based on interest rates on loans, factoring and leasing operations provided to legal entities and individual entrepreneurs within the system of JSCB "Uzsanoatqurilishbank"	The payment is calculated annually based on the remaining amount paid..
26	When payment is made at the request of the Beneficiary in accordance with the covered warranties.	0.2% of the payment amount	

2-§. Foreign exchange transactions in foreign currency

S/n	Types of operations	Quantity	Note
1	Opening an account for a client	For free	
2	Maintenance of an escrow account: - when opening an escrow account for the client's own purposes (attracting a loan directly) - when opening an escrow account to provide a loan provided by the bank.	10 times the size of BCV+VAT for each month 100,000 soums per month +VAT	The service fee is charged until the loan is fully utilized. The service fee is charged until the loan is fully repaid.
3	Providing the client with an account statement: - during the transaction - at the client's request (copy)	For free 25,000 soums + VAT	For each document
Conversion operations			
4	Brokerage fee for a transaction on the sale of foreign currency on the domestic foreign exchange market	At the bank rate	
5	Brokerage fee for a transaction to purchase foreign currency from clients on the domestic currency market	At the bank rate	
6	Brokerage fee for converting one foreign currency into another foreign currency	At the bank rate	
7	Brokerage remuneration for "SVOP" transactions	From 1% to 3% of the contract amount	
Transfers			
8	Transfer of funds from one client's account to another client's account serviced by JSCB "Uzsanoatqurilishbank".	For free	
9	Money transfers within the territory of the Republic of Uzbekistan (outside the system of JSCB "Uzsanoatqurilishbank"), for non-commercial transit transfers	0.1% of the amount	Minimum amount 100,000 soums+ VAT Maximum amount 1,000,000 soums+ VAT
10	Transfer of collected proceeds: - To JSCB "Uzsanoatqurilishbank" - Through the SWIFT system, to other banks in Uzbekistan.	For free per month 150,000 soums + VAT	
11	Transfers of funds of legal entities outside the republic during the current business day: (reception and processing) a) with expenses of the beneficiary (BEN) b) without beneficiary expenses (OUR)	0.25% of the transfer amount 0.25% of the transfer amount	Minimum amount 350,000 soums + VAT Maximum amount 8,000,000 soums + VAT Minimum amount 350,000 soums + VAT Maximum amount 8,000,000 soums + foreign bank brokerage fee of 350,000 soums + VAT
12	Online payment tracking service (SWIFT GPI)	For free	
13	Transfer of funds of legal entities for the purpose of subsequent conversion (USD-KRW, USD-HKD, USD-SGD)	0.5% of the transfer amount	Maximum amount 5,000,000 soums + VAT (The transaction is carried out when the conversion terms are equivalent to 150 thousand US dollars)

14	Transfer of funds of individual entrepreneurs who do not have the status of legal entities outside the republic via the SWIFT system: a) with expenses of the beneficiary (BEN)	0.15% of the transfer amount	Minimum amount 350,000 soums + VAT Maximum amount 6,000,000 soums + VAT
	b) without expenses of the beneficiary (OUR)	0.15% of the transfer amount	Minimum amount 350,000 soums + VAT Maximum amount 6,000,000 soums + brokerage fee of a foreign bank in the amount of 350,000 soums + VAT
Collection			
15	Clean collection	2 times the amount of the BCV + foreign bank expenses + VAT	
16	Acceptance of payment documents for collection	2 times the amount of the BCV + VAT	
17	Documented acceptance and execution of import collection	1.5 times the amount of the BCV + foreign bank charges + VAT	
18	Sending unpaid documents	1.5 times the amount of the BCV + postage costs + VAT	
19	Checking and sending documents for collection	2 times the amount of the BCV + VAT	
20	Cancellation of collection orders or change of their conditions	One unit of the BCV + VAT	
Operations with checks			
21	Receiving and sending checks for collection	1.5 times the BCV + postage costs + VAT	
22	Delivery of checks sent from abroad	1.5 times the BCV + postage costs + VAT	
Transactions with documentary letters of credit			
Import letters of credit			
23	Advice of letter of credit to other banks	2 times the amount of the BCV + postage costs + VAT	
24	Transfer of letter of credit to other banks	500,000 soums + VAT	
25	Opening a letter of credit	*0.1% of the amount (for each quarter)	Minimum quantity 500,000 soums+ VAT Maximum quantity 5,000,000 soums+ VAT (calculated per quarter)
26	Draft (preparation of a project) based on an import contract for a letter of credit	1,000,000 soums + VAT	At the client's request
27	Opening of a letter of credit in connection with financing a credit line of a foreign bank	*0.1% of the amount (for each quarter)	Minimum quantity 700,000 soums+ VAT Maximum quantity 7,000,000 soums+ VAT (calculated per quarter)
28	Opening a letter of credit with financing from another bank (Post Export Financing)	0.2% of the amount	Minimum quantity 500,000 soums+ VAT Maximum quantity 5,000,000 soums+ VAT

29	Discounting of an uncovered letter of credit at the request of the beneficiary	0.3% of the amount	Minimum amount 500,000 soums+ VAT Maximum amount 5,000,000 soums+ VAT
30	Opening of an unsecured letter of credit by the issuing bank, under which the applicant is provided with post-export financing at the expense of the issuing bank's own funds.	0.2% of the amount	Minimum quantity 500,000 soums+ VAT Maximum quantity 5,000,000 soums+ VAT
31	Opening of approved and unapproved letters of credit, making payments (under an agreement to attract financing from another bank (post-export financing))	0.2% of the amount	Minimum quantity 400,000 soums+ VAT Maximum quantity 5,000,000 soums+ VAT
32	Opening a letter of credit with a prepayment condition in the letter of credit (Red clause)	0.1% of the amount (for each quarter)	Minimum quantity 800,000 soums+ VAT Maximum quantity 8,000,000 soums+ VAT (calculated for each quarter). The terms of the letter of credit may specify the form of partial or full prepayment.
33	Confirmation of a letter of credit upon request of the issuing bank - with coverage - without coverage	0.5% of the amount 1.0% - 1.5% of the amount	Charged quarterly
34	Operations with letters of credit:		
	- checking documents	*0.15% of the amount (for each set of documents)	Minimum amount 500,000 soums+ VAT Maximum amount 16,000,000 soums+ VAT
	- payment according to documents	1,000,000 soums +VAT	For each payment (For letters of credit where payment is made by a foreign bank)
	- checking documents and making an advance payment according to the letter of credit (Red clause)	*0.2% of the amount (for each package of documents)	Minimum amount 700,000 soums + VAT Maximum amount 30,000,000 soums + VAT
35	Amendments to the terms of a letter of credit:		
	- change of terms of the letter of credit	60 US dollars (with VAT) (non-resident)	For every change
		600,000 soums + VAT (resident)	
	- extension of the term of the letter of credit	*0.1% of the amount (for each quarter)	Minimum quantity 500,000 soums + VAT Maximum quantity 5,000,000 soums + VAT (for each quarter)
	- increase of the amount of the letter of credit	*0.12% of the increased amount	Minimum amount 500,000 soums + VAT Maximum amount 5,000,000 soums + VAT (For each remaining quarter under the letter of credit)
36	Cancellation of the letter of credit	60 US dollars (with VAT) (non-resident)	At the written request of the client or at the request of the beneficiary
		600,000 soums + VAT (resident)	
37		120 US dollars	

	Acceptance and payment of documents submitted with discrepancies in accordance with the terms of the letter of credit	(with VAT) (non-resident) 1,200,000 soums + VAT (resident)	Brokerage fees are charged for each package of documents.
38	Ramburs orders	*0.1% of the payment amount	Minimum amount 85,000 soums + VAT
39	Issuance of orders for ramburs covered by a foreign bank	0.2% of the amount	Minimum amount 300,000 soums + VAT Maximum amount 4,000,000 soums + VAT
40	Repeated advice	210,000 soums + VAT	Regardless of the initial term of the advice note
41	Acceptance of bills of exchange	*0.1% of the amount	Minimum amount 125,000 soums + VAT
42	Maintenance of a set of documents (for letters of credit confirmed by other banks)	500,000 soums + VAT	
43	Receiving and sending documents	600,000 soums + VAT	For each set of documents
44	For the submission by a foreign bank of an additional copy of documents to the package of documents for a letter of credit to JSCB "Uzsanoatqurilishbank"	30 US dollars (with VAT)	Brokerage fee is charged for each set of documents. Brokerage fee is charged from the beneficiary in foreign currency, based on the amount of the letter of credit.
45	Receiving and processing documents (for letters of credit confirmed by other banks)	500,000 soums + VAT	For each set of documents
46	Negotiations on uncovered letters of credit/discounting/subsequent financing	0.5% of the amount	Minimum amount 500,000 soums + VAT Maximum amount 5,000,000 soums + VAT
47	SWIFT costs for letters of credit	25 US dollars (with VAT) (non-resident) 200,000 soums + VAT (resident)	For each notification regarding a written request from the client/or deficiencies identified in the documentation
Export letters of credit			
48	Initial advice	300,000 soums + VAT	
49	Advice	60 US dollars (with VAT) (for non-residents) 500,000 soums + VAT (resident)	For each letter of credit
50	Opening of a letter of credit for pre-export financing (for confirmed and unconfirmed letters of credit)	0.3% of the amount	Minimum amount 500,000 soums + VAT Maximum amount 6,000,000 soums + VAT
51	Confirmation: - with covering - without covering	0.5% of the amount 1% - 1.5% of the amount	Charged quarterly
52	Receiving, processing and sending documents to the executing bank	60 US dollars (with VAT) (non-resident) 500,000 soums + VAT (resident)	For each set of documents
53	Checking documents (for executive letters of credit in JSCB "Uzsanoatqurilishbank")	*0.15% of the amount (for each package of documents)	Minimum amount 500,000+VAT Maximum amount 16,000,000+VAT
54	Changing the terms of the letter of credit	60 US dollars (with VAT) (non-resident)	For each change

		500,000 soums + VAT (resident)	
55	Cancellation of the letter of credit	60 US dollars (with VAT) (non-resident)	At the client's written request / or at the applicant's request
		500,000 soums + VAT (resident)	
56	SWIFT costs for letters of credit	25 US dollars (with VAT) (non-resident)	For each message upon written request of the client
		200,000 soums + VAT (resident)	
57	Collection of documents under a letter of credit agreement (via international courier services)	900,000 soums + VAT	For each set of documents
Operations with cash foreign currency			
58	Cash withdrawal: - to exporting enterprises - to legal entities - to individual entrepreneurs without forming a legal entity	*0.2% of the amount *0.3% of the amount *0.5% of the amount	Brokerage fees are charged in national currency.
59	Acceptance of cash currency for crediting to accounts of legal entities: - Russian rubles - other currency	0.1% of the amount For free	This foreign currency is collected by an individual or legal entity and regardless of the purpose. A portion of the foreign currency in cash transferred to pay off a loan and equivalent payments, directed to pay off the debt no later than the next business day, except for cases of return of excess foreign currency in cash received for a business trip.
60	Acceptance of foreign currency for crediting to the accounts of clients operating in the poultry industry	For free	
Other			
61	Providing information on the ratio of the exchange rate of one foreign currency to the exchange rate of another foreign currency based on quotes from the Reuters information platform	60,000 soums + VAT	For each written information provided
62	Correspondence on customer requests depending on the duration of transactions (with provision of information on accounts): Up to 3 months Up to 1 year Over 1 year	100,000 soums + VAT 200,000 soums + VAT 300,000 soums + VAT	For every account
63	Issuance of consolidated reports and confirmations on balances and turnovers	Not less than 20% of the BCV + VAT	For each issued certificate
64	Making changes to a payment order based on a client's application, sending requests and applications (sending a SWIFT notification to a foreign bank) (Investigation)	700,000 soums + VAT	For each amount and for each request
65	Checking text keys of banks	200,000 soums + VAT	After checking each text key
66	Monitoring of export-import contracts, including comparison of payment information and entering it into the Unified Electronic Information System of Foreign Trade Operations (UES FTO).	100,000 soums + VAT	Brokerage fees are charged once after the first banking transaction for each contract.

67	Monitoring of exports and imports based on invoices, including comparison of payment data and entry into the Unified Electronic Information System of Foreign Trade Operations (UES FTO).	50,000 soums + VAT	Brokerage fees are charged once after the first banking transaction is completed for each account.
Warranties			
On the warranties provided and obligations assumed by JSCB “Uzsanoatqurilishbank”			
68	<p>Issuance, increase in amount and extension of validity of guarantee/counter-guarantee or standby letter of credit:</p> <p>a) uncovered:</p> <p>1) <i>with interest accrual on the balance</i></p> <p>2) <i>to cover obligations under foreign credit lines</i></p> <p>3) <i>with payment of a one-time brokerage commission charged on the amount based on the term of the guarantee :</i></p> <p>-Up to 3 months</p> <p>-Up to 6 months</p> <p>-Up to 9 months</p> <p>- Up to 12 months</p> <p>4) <i>Official dealer certificates, guarantees for up to 12 months for the fulfillment of contractual terms for business entities operating on the basis of contracts and subject to VAT.</i></p> <p>b) covered (in the currency of the guarantee):</p> <p>1) <i>taking into account interest on the balance</i></p> <p>2) <i>depending on the amount of the warranty:</i></p> <p>- up to 1 million US dollars</p> <p>- From 1 million to 10 million US dollars</p> <p>- More than 10 million US dollars</p>	<p>Not less than 5% (annual)</p> <p>Not less than 2.5% (annual)</p> <p>not less than 1.2% of the amount</p> <p>not less than 2.4% of the amount</p> <p>not less than 3.6% of the amount</p> <p>not less than 4.8% of the amount</p> <p>not less than 2.5% of the amount</p> <p>In the amount of not less than 0.5% (annually)</p> <p>0.1% of the amount for each (full or partial) month</p> <p>0.06% of the amount for each (full or partial) month</p> <p>0.04% of the amount for each (full or partial) month</p>	<p>*The brokerage fee, including interest, is paid by agreement, but not less than once a month.</p> <p>Waranties provided to cover obligations under foreign credit lines are collected in accordance with the terms of the foreign credit line</p> <p>*The brokerage fee is charged once on the amount issued before the guarantee is issued. In the case of a guarantee for a period longer than one year, a one-time payment is charged, the amount of which is calculated based on the service fee, as a percentage or proportionally annually.</p> <p>When providing security, the brokerage fee rate may be reduced by the Bank's Credit Committee.</p> <p>*The brokerage fee for covered waranties is collected once before the guarantee is issued.</p>
69	<p>Warranty against another bank's counter-warranty:</p> <p>a) without coverage</p> <p>b) with coverage (in the currency of the collateral)</p>	<p>Based on the decision of the credit committee</p> <p>0.05 of the amount for each full or partial month</p>	<p>From non-resident banks</p> <p>In US dollars, residents are charged in national currency at the Central Bank rate on the day of the transaction</p>

70	Change or cancel warranty	1% of the amount	
71	When payment is made at the request of the beneficiary under uncovered warranties	Loans issued to legal entities and individual entrepreneurs in the JSCB "Uzsanoatqurilishbank" system are calculated based on interest rates for factoring and leasing transactions.	The payment is calculated annually based on the remaining amount paid.
72	When payment is made at the request of the beneficiary in accordance with covered warranties	0.2% of the amount	
Warranties issued by other banks without the obligation of JSCB "Uzsanoatqurilishbank"			
73	Advise of guarantees, Stand-By letters of credit and amendments thereto	1,200,000 soums/ 100 US dollars + VAT	From residents in national currency / From non-residents in US dollars*
74	Advice of warranties to other banks, Stand-By letters of credit and amendments thereto	500,000 soums/ 40 US dollars + VAT	From residents in national currency / From non-residents in US dollars*
75	Brokerage fees for communication services (SWIFT)	200,000 soums/ 20 US dollars + VAT	From residents in national currency / From non-residents in US dollars*
76	Sending and receiving other messages regarding warranties.	625,000 soums/ 50 US dollars + VAT	From residents in national currency / From non-residents in US dollars*
77	Receiving and sending documents and requests for payment under warranties issued by other banks.	1,250,000 soums/ 100 US dollars + VAT	From residents in national currency / From non-residents in US dollars*
78	Legal confirmation of the legitimacy of the signature upon the client's request/letter	312,500 soums/ 25 US dollars + VAT	From residents in national currency / From non-residents in US dollars*
79	Conducting investigations and checking the validity of warranties (issued by other banks) at the client's request	1,250,000 soums/ 100 US dollars + VAT	From residents in national currency / From non-residents in US dollars*

* Payments are made at the official exchange rate established by the Central Bank of the Republic of Uzbekistan on the day of the internship.

3-§. International corporate card services

S/n	Types of operations	Quantity	Note
1	Issuance of international corporate cards: - VISA BUSINESS - VISA PLATINUM	50,000 soums + VAT 100,000 soums + VAT	For each card
2	Reissue of cards (in case of damage, wear, loss of PIN code or card, expiration) - VISA BUSINESS - VISA PLATINUM	50,000 soums + VAT 100,000 soums + VAT	For each card
3	Corporate card services	per year 15 US dollars + VAT	The brokerage fee is charged on the day of opening a corporate bank card at the Central Bank rate on the day of the transaction.
4	Replenishment of a corporate card account using funds in the accounts of legal entities and individual entrepreneurs	For free	
5	Blocking the card or inclusion in the "stop list": - local - International (for 2 weeks)	For free 300,000 soums + VAT	The service fee is debited from the card by conversion when the client submits an application or is paid by the client.
6	Removing the card from the block (if the correct PIN code is available) or "stop list"	For free	

7	"Payment for goods/services carried out online and offline through payment terminals installed by operating commercial banks in the territory of the Republic of Uzbekistan." "Payment for goods/services carried out online and offline through payment terminals installed by banks outside the territory of the Republic of Uzbekistan".	For free Brokerage fee of the servicing bank is 0.5 US dollars for each payment	Business entities have the right to make payments in foreign currency for services for placing advertisements in foreign social networks and Internet resources within the framework of foreign economic activity in an amount not exceeding 5,000 (five thousand) US dollars per calendar month, using corporate bank cards. In this case, information on payments is subject to mandatory entry in the Unified State Register of Taxpayers and Fees (USR TF).
8	Return of the remaining funds on the card account to the account	For free	
9	Providing statements on corporate card accounts: - via remote services - printing when visiting bank branches.	For free in the amount of 15% of the BCV + VAT	
10	Non-reducible balance of corporate card/security deposit	does not exist	
11	Enabling online payment option	For free	In this case, the 3D Secure service will be connected automatically.
12	Connection and subscription fee for the "Electronic Reporting" service (SMS banking, e-mail, "Home Bank")	For free	

4-§. Operations carried out through international payment system terminals

S/n	Types of operations	Quantity	Note
1	Monthly subscription fee for using the trading terminal	For free	
2	Payment for loss or unsuitability of a trading terminal Payment for unsuitability of a trading terminal due to the fault of the shopping center	Initial book value + in the amount of 2 BCV + VAT cost of repairs + VAT	Payment is made based on the terms of the agreement concluded between the parties.
3	Crediting funds to the company's account for transactions using plastic cards: - in national currency - in foreign currency (US dollars)	2.5% of the amount 3% of the amount	Brokerage fees are charged in the currency in which settlements are made.
4	Subscription fee for GSM SIM cards issued for use in point-of-sale terminals	40,000 soums + VAT	In a month
5	Payment for lost or damaged GSM SIM cards used in point-of-sale terminals.	15,000 soums + VAT	
6	Launch of e-commerce using 3D Secure technology: - in national currency: a) for individual entrepreneurs b) for legal entities - in foreign currency	15,000 soums + VAT 25,000 soums + VAT 50,000 soums + VAT	In a month
7	Transfer of funds by electronic transaction methods to a corporate account - in national currency - in foreign currency (US dollars)	3% of the amount 3% of the amount	Brokerage fees are charged in the currency in which the settlement is made.

5-§. Corporate card services in the local payment system

S/n	Types of operations	Quantity	Note
1	Issuance of corporate cards: - Humo cards - Uzcard DUO plastic cards	25,000 soums + VAT 50,000 soums + VAT	
2	Reissue of corporate cards (in case of damage, wear, loss of the card, expiration) - Humo cards - Uzcard DUO plastic cards	25,000 soums + VAT 50,000 soums + VAT	
3	Corporate card servicing	For free	
4	Replenishment of a corporate card account using funds in the accounts of legal entities and individual entrepreneurs	0.5% of the amount	The fee for replenishing a corporate card is charged when funds are credited to a transit account. Replenishment of corporate cards from transit accounts is free of charge.
5	Provision of statements on a corporate card account	For free	
6	Making payments for goods and services at trade and service enterprises through JSCB "Uzsanoatqurilishbank" and local payment systems.	For free	A brokerage fee from the servicing bank may apply.
7	Entering or removing a bank card from the "stop list", as well as unblocking (if the correct PIN code is available)	For free	
8	Returning funds from the balance on the corporate card to the account.	For free	

6-§. Operations performed through terminals in the local payment system

S/n	Types of operations	Quantity	
1	Monthly subscription fee for using the trading terminal	For free	
2	Payment for loss or unsuitability of a trading terminal Payment for hacking a trading terminal due to the fault of the shopping center	initial book residual value + 2 times the size of BCV+VAT repair costs + VAT	Payment is made based on the terms of the agreement concluded between the parties.
3	Connecting online cash registers with the ability to accept payments from plastic cards	For free	
4	Organization of cashless payments via E-POS	For free	
5	Organization of cashless payments via payment terminals "Marta" (M-POS) android.	For free	
6	Transfer of funds to accounts: - from a trading terminal - from a trading terminal (transactions on international plastic cards with a surcharge of brokerage fees) - from a trading terminal (transactions on international plastic cards issued by banks of the Republic of Uzbekistan) - from a trading terminal (transactions on international plastic cards without a surcharge of brokerage fees) - from a virtual E-POS terminal (in the QR payment system) - From the virtual terminal E-POS (in the QR payment system Online)	0.2% of the amount 1 % 1 % 2.5 % 1 % 0.25 % For free	

	- From the virtual terminal E-POS (in the QR payment system and mobile applications of JSCB "Uzsanoatqurilishbank") - Internet acquiring (for national plastic cards) For crediting funds to customer accounts through the "Tez QR" system (from payment terminals operating in Online NKM mode)	0.5 % 1 %	
7	Depositing funds into accounts via the Android terminal "Marta" (M-POS)	0.5 %	In this case, a commission of 0.2% is charged through the payment system, and 0.3% by the bank.
8	Transfer of funds to enterprise accounts: - From the Android terminal "Marta" of JSCB "Uzsanoatqurilishbank"	0.5 % of the amount	

7-§. Other services

S/n	Types of operations	Quantity	Note
1	Storage of bags up to 0.25 m ² (backpack, envelope) Storage of bags larger than 0.25 m ² (backpack, envelope)	Not less than 10% of BCV + VAT Not less than 20% of BCV + VAT	For each day of storage, 1 bag (package, envelope)
2	Printing an image on the front side of the card	2 USD + VAT	For each card. This type of service is available to all banks. The brokerage fee is paid in national currency at the Central Bank rate.
3	Revision of the terms of the loan provided based on the client's application (deferral or extension of the term for payment of the principal debt and (or) interest on the loan; change of terms related to security (change of the type of collateral or subject of the collateral, partial release from security in connection with the return of part of the loan, except in cases of full fulfillment of the obligation); change of terms of the import contract or replacement of the import contract): <input type="checkbox"/> For small and medium-sized business clients <input type="checkbox"/> For corporate clients	0.1% of the loan balance* 0.1% of the loan balance*	But in a volume not exceeding 50 times the size of BCV But in a volume not exceeding 200 times the size of BCV <i>*The fee for the service is charged after a positive decision of the collegial body.</i>
4	Organization and launch of individual financial services in a mobile application at the request of clients	according to the contract	

Chapter 2. Services for individuals

§ 1. Operations with client accounts

Opening accounts for clients and maintaining documents			
S/n	Types of operations	Quantity	Note
Client account operations			

1	Opening, closing and re-registration of accounts (on demand, savings and term deposits in national and foreign currency)	For free	
2	Depositing cash and non-cash funds to accounts 20206, 20406, 20606, 22644, 22616 of an individual	For free	
3	Calculation and payment of interest on the balance of funds placed in savings (savings, term) accounts in national or foreign currency: - resident individuals - non-resident individuals	For free 10% of the accrued interest income	In accordance with the terms of the deposit (at the interest rate specified in the deposit agreement concluded between the customer and the bank, or in the Electronic Offer). In accordance with Article 382 of the Tax Code of the Republic of Uzbekistan, personal income tax is collected and transferred to the budget.
4	Sending an account statement: via bank branches via a mobile application	50,000 soums (with VAT) For free	In bank branches - upon the client's request In the bank's mobile application - by performing a sequence of operations.
5	Savings, bank cards and their issuance of a confirmed certificate to the depositor (client) or the legal representative of the depositor (client) (tax committee under the Cabinet of Ministers of the Republic of Uzbekistan, embassies, etc.) on the account balance, as well as providing information on the availability, account status and balance amount: through banking networks through the bank's mobile application	50,000 soums (with VAT) For free	In bank branches – upon the client’s request In the bank’s mobile application – by performing a sequence of operations
6	Search for deposits based on applications from citizens (inheritance, legal succession)	100,000 soums (with VAT)	At the request of the client. Except for notaries, the Ministry of Internal Affairs, and law enforcement agencies.
7	Issuance of a certificate of payment of contributions if the client loses the payment order (except for loan payments)	100,000 soums (with VAT)	at the request of the client
Savings account services			
8	Transferring funds from bank cards to savings accounts	For free	Cash on bank cards issued by all commercial banks. If the deposit terms provide for the transfer of the corresponding cash.
9	Payment of wages, pensions, benefits, scholarships, alimony and equivalent funds deposited in cash (to accounts 20206, 20406 and 20606): - upon receipt from accounts opened in branches of JSCB “Uzsanoatqurilishbank” - upon receipt from accounts opened in other commercial banks of the Republic of Uzbekistan.	For free 1% of the amount	Based on an agreement concluded with legal entities or individuals
10	Cashing out charitable funds received by non-cash means to an individual's account. Cash services for the return to individuals of initial contributions formed in monetary form for a mortgage loan.	For free	Based on the concluded agreement
11	Cashing out charitable funds received by non-cash means to an individual's account. Cash services for the return to individuals of initial contributions formed in monetary form for a mortgage loan.	For free	

12	Cash services for issuing cash funds credited to a savings account in a non-cash manner (compensation for damage caused to citizens) by decision of authorized bodies.	0.5% of the amount	Based on the signed agreement
13	Cash services for issuing collateral property deposited into savings accounts in a non-cash manner, in accordance with the decision of authorized bodies.	0.5% of the amount	Based on the signed agreement
14	Cash services for issuing cash: - Proceeds from the sale of shares of JSCB "Uzsanoatqurilishbank" - Dividends on shares of JSCB "Uzsanoatqurilishbank".	1% of the amount For free	Based on the signed agreement
15	Cash services for the provision of non-cash compensation funds to persons whose homes were damaged.	For free	Based on the signed agreement
16	Provision of cash services for the transfer of funds deposited into a savings account in non-cash form, including using plastic cards (except for the cases specified in paragraphs 11-16)	1% of the amount	Based on the signed agreement
17	Issuance of cash funds received in non-cash form from other branches of JSCB "Uzsanoatqurilishbank" to savings accounts (if the source of formation is cash)	For free	Applies to deposits made in cash at the cash desks of branches of JSCB "Uzsanoatqurilishbank".
18	Transfer of non-cash funds received on demand deposits: - to deposits in other commercial banks - to demand savings accounts, term accounts and bank card accounts in the same or other branches of JSCB "Uzsanoatqurilishbank".	0.5 % of the amount For free	Based on an agreement concluded between individuals and bank branches. Crediting of interest income accrued on savings, term deposits and deposits, dividends on shares of JSCB "Uzsanoatqurilishbank", as well as the initial contribution formed for a car loan and mortgage loan, is free of charge.
19	Transfer of funds from deposits to repay loans and pay interest on them: - other commercial banks - for loans in the JSCB "Uzsanoatqurilishbank" system	1% of the amount For free	
Services in foreign currency			
20	Transfer of funds received in foreign currency to demand deposits in a non-cash manner: - to demand deposits or bank card accounts in the same or other branches of JSCB "Uzsanoatqurilishbank"; - to deposits in other commercial banks; - transfer of funds abroad through international money transfers (IMT).	For free 0.5% of the amount International money transfers (according to the system tariffs)	
21	Issuance of cash in foreign currency received by transfer from foreign countries or other commercial banks to savings accounts of resident individuals.	0.5% of the amount	Based on the depositor's application, a brokerage commission is charged at the Central Bank rate on the day the transaction is made.
22	When transferring funds from savings accounts of individuals in foreign currency to replenish accounts of legal entities and pay off credit debt.	0.5% of the amount	Based on an agreement concluded between individuals and bank branches. Interest income accrued on savings deposits, term deposits and

			previously deposited cash on demand deposits is provided free of charge.
Accepting payments			
23	Acceptance of utility and other payments from the client (payments listed in the Settlement and Clearing System of the Central Bank - "MUNIS") (except for payments in "MUNIS" specified in paragraph 26 of this paragraph).	For free	Based on an agreement between the Central Bank and organizations. Paid through the "Munis" system.
24	Acceptance of other one-time payments from the client (payments not included in the Settlement and Clearing System of the Central Bank - "MUNIS" and for which no agreement has been concluded with the bank (except for the cases specified in paragraph 26).	1% of the amount	
25	Payments (interest) on loans and leasing: - To other commercial banks and microfinance organizations; - To branches of JSCB "Uzsanoatqurilishbank"	2% of the amount For free	The service fee is charged to the business or individual receiving the payment in accordance with the contract. In this case, the payment document signed by the client is his written order. To the accounts of clients who have deposit accounts in the <i>banking system</i> or have opened deposit accounts. Payments between individuals who have deposit accounts in the <i>banking system</i> or who have opened deposit accounts with clients (dealers) for the purchase of new cars on the basis of an agreement concluded between them. In this case, the individual does not pay a gradation commission when making a payment. For example: if you make a payment of 50.0 million soums, you will pay a commission of 0.5% in the amount of 250,000 soums.
	Acceptance of payments to bank accounts of organizations and enterprises that have deposit accounts or have opened deposit accounts in branches of JSCB "Uzsanoatqurilishbank".	For free	
	Taxes and fees, donations, charity, zakat	For free	
	Payment for services of agencies and organizations organizing auctions (participation in auctions)	1% of the amount	
	Other payments - <i>for the purchase of new cars (to GM Autosanoat or dealer deposit accounts), for the purchase of a residential apartment, for material damage and bail in a criminal case, customs duties, diplomatic mission fees, for replenishing the authorized capital, financial assistance, and other one-time payments.</i>	In the SQB banking system - for free. In other banks - up to 10,000,000 soums - 1% From 10,000,001 soums - up to 50,000,000 soums - 0.5% From 50,000,001 soums and above - 0.3%	
Other services			
26	The exchange of the currency of one foreign country for the currency of that foreign country, in both small and large amounts.	1% of the amount	Accepted in national currency at the Central Bank rate.
27	The exchange of cash currency of one foreign country for cash currency of another foreign country (conversion).	based on the bank's current exchange rates	Funds received from the client are accepted at the bank's purchase rate for foreign currency, and the exchanged currency is issued at the bank's selling rate (cross rate).
28	Exchange of damaged but usable foreign currency for undamaged foreign currency of the same type and/or exchange for cash sums.	5% of the amount	Accepted in national currency at the Central Bank rate.
29	Acceptance for collection of banknotes unsuitable for circulation for sending to a foreign bank.	15% of the amount	
30	Transfer of funds within the territory of the Republic of Uzbekistan without opening savings accounts through the money transfer system in national and foreign currency "Uzbekistan Express".	1% of the amount	1/2 of the commission received for the service is transferred to the bank branch that pays for the money transfer.

31	Transfer of funds outside the territory of the Republic through the international money transfer system without opening savings accounts and issuing funds to them.	Brokerage fees are charged according to the terms of special partner programs.	
32	Rent of individual deposit boxes. Size of the box: 1) 40 * 275 * 410 2) 75 * 275 * 410 3) 185 * 275 * 410 4) 260 * 275 * 410	6% of BCV (with VAT) 10% of BCV (with VAT) 15% of BCV (with VAT) 20% of BCV (with VAT)	
33	For loss of the key to the safe deposit boxes by the client.	100% of the BCV (with VAT)	
34	For damage to the safe deposit box due to the client's fault (for breaking the lock as a result of losing the key and a fine in other cases).	In 2 times the size of BCV (with VAT)	
35	Payment of a penalty for each day that the client does not renew the contract after the expiration of the cell rental period in accordance with the terms of the contract.	10,000 soums (with VAT)	For the days of booking a safe deposit box without concluding an agreement.
36	Cash withdrawal through the cash desks of JSCB "Uzsanoatqurilishbank": From cards of the local payment system of JSCB "Uzsanoatqurilishbank".	1% of the amount	
	From cards of local payment systems issued within the framework of salary projects of JSCB "Uzsanoatqurilishbank".	1% of the amount	
	Master Card Black Edition, VISA Infinite, UnionPay Diamond cards issued by JSCB "Uzsanoatqurilishbank" in national and foreign currencies.	For free	
	- VISA Platinum cards issued by JSCB "Uzsanoatqurilishbank": - in national currency - in foreign currency	1% of the amount For free	
	International payment cards issued by JSCB "Uzsanoatqurilishbank" within the framework of the salary project.	For free	
	- Other international cards issued by JSCB "Uzsanoatqurilishbank": - in national currency - in foreign currency	1% of the amount For free	
	Other banks with cards of local payment systems	1% of the amount	The issuing bank may charge an additional brokerage fee.
	Other banks with cards of international payment systems	1.5% of the amount (not less than 5,000 soums)	The issuing bank may charge an additional brokerage fee.
37	Topping up bank cards in cash through the cash desks of JSCB "Uzsanoatqurilishbank": Bank cards issued by JSCB "Uzsanoatqurilishbank" - in soums.	Up to 2,000,000 soums – 0.5% of the amount Over 2,000,000 soums – 0%	
	Bank cards issued by JSCB "Uzsanoatqurilishbank" - in US dollars	For free	

	Replenishment of bank cards issued by other banks.	1% of the amount	
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2-§. Services provided through ATMs

S/n	Types of operations	Quantity	Note
1	Cash withdrawal from local cards of JSCB "Uzsanoatqurilishbank"	1% of the amount	
2	Cash withdrawal from cards of local payment systems of other banks	1% of the amount	The issuing bank may charge an additional brokerage fee.
3	Cash withdrawal from international payment cards of JSCB "Uzsanoatqurilishbank" through ATMs connected to the WAY4 processing center.	1% of the amount	
4	Cash withdrawal from international cards issued under the salary project of JSCB "Uzsanoatqurilishbank" through ATMs connected to the WAY4 processing center.	0,4 % of the amount	
5	Cash withdrawal from international payment cards of JSCB "Uzsanoatqurilishbank" through ATMs not connected to the WAY4 processing center.	1.5% of the amount (not less than 5,000 soums)	
6	Cash withdrawal from international payment cards of other banks.	1.5% of the amount (not less than 5,000 soums)	The issuing bank may charge an additional brokerage fee.
7	Issuance of cash from social international payment cards issued to socially vulnerable categories of the population living in the republic, in accordance with the Decree of the President of the Republic of Uzbekistan dated July 18, 2024 No. PD-267 "On the radical improvement of the procedure for state social support of the population."	1 %	
8	Cash replenishment of local cards of JSCB "Uzsanoatqurilishbank".	For free	
9	Cash replenishment of international payment cards of JSCB "Uzsanoatqurilishbank".	For free	
10	Cash replenishment of cards of local payment systems of other banks.	1% of the amount	
11	Transfers from card to card via ATMs: Transfers from Humo cards of JSCB "Uzsanoatqurilishbank" to Humo cards of JSCB "Uzsanoatqurilishbank" and international payment cards.	For free	Applicable only to ATMs connected to the WAY4 processing center.
	Money transfers from international cards of Uzpromstroibank to Humo and international payment cards of JSCB "Uzsanoatqurilishbank".	For free	
	Transfers from Humo cards of JSCB "Uzsanoatqurilishbank" to Humo cards of other banks.	For free	
	Transfers from Humo cards of other banks to Humo cards.	For free	
	Transfers of funds from international cards of JSCB "Uzsanoatqurilishbank" to "Humo" cards of other banks.	For free	
	Transfers of funds from international cards of JSCB "Uzsanoatqurilishbank" to international cards of other banks.	1% of the amount	
12	Withdrawal of cash from ATMs installed by JSCB "Uzsanoatqurilishbank" on the territory of legal entities on the basis of an agreement.	For free	Based on the approved Service Level Agreement (SLA) between the relevant business departments.

3-§. Banking services provided through information kiosks

S/n	Types of operations	Quantity	Note
1	Payment of utilities, mobile communications and other payments.	For free	Additional brokerage fees may be charged by the servicing organization.
2	Repayment of loans issued through JSCB "Uzsanoatqurilishbank".	For free	
3	Repayment of debt on loans issued through other financial institutions.	1% of the amount	

BCV – base calculated value at the time of charging the commission.

VAT – value added tax at the rate in effect at the time of charging.

4-§. Services provided through the bank's mobile application

Receiving Sender	For Uzcard and Humo cards issued by UzSQB	International cards in national currency issued by UzSQB	To a credit card issued by UzSQB	To international cards issued by another bank	For Uzcard and Humo cards issued by another bank	To the ATTO card	Repayment of loans allocated through UzSQB	Repayment of loans issued by other banks	To accounts opened in UzSQB (except bank card accounts)	To the accounts of legal entities (under special conditions based on an agreement concluded with a legal entity)	To accounts opened in another bank (except bank card accounts)	For international cards in foreign currency issued by UzSQB	Making payments via SQB Pay service	Implementatio n of utility, mobile and other payments*
From the Humo card issued by UzSQB	0%	0%	0%	1%	0.5%	no	0%	2%	0%	0.5%	0.5%	0%	no	0%
From Uzcard issued by UzSQB	0.25%	0%	0%	1%	0.5%	0%	0%	2%	0%	0.5%	0.5%	0%	no	0%
From an international card in national currency issued by UzSQB	0%	0%	0%	1%	0.25%	no	0%	2%	0%	0.5%	0.5%	0%	0%	0%
From an international card in foreign currency issued by UzSQB	0%	0%	0%	1%	0%	no	0%	2%	0%	0.5%	0.5%	0%	0%	0%
From an international card issued by UzSQB as part of the salary project	0%	0%	0%	1%	0%	no	0%	2%	0%	0.5%	0.5%	0%	0%	0%
From an international virtual card in national currency	5%	5%	5%	5%	5%	no	5%	7%	5%	5%	5%	5%	5%	5%
From a credit card issued by UzSQB	2.9%	2.9%	2.9%	2.9%	2.9%	no	2.9%	4.9%	2.9%	0.5%	2.9%	2.9%	0%	0%
From a Humo card issued by another bank	0.5%	0%	0%	1%	0.5%	no	0%	2%	0%	0.5%	0.5%	0%	no	0%
From a Uzcard issued by another bank	0.5%	0%	0%	1%	0.5%	0%	0%	2%	0%	0.5%	0.5%	0%	no	0%

Note: When making card-to-card transfers, the client may, at his own discretion, pay an additional fee in favor of the bank's environmental fund.

* - An additional fee is charged for payment of some services, according to the list attached to this tariff.

5-§. Servicing of bank cards in local payment systems

№	Types of services	Tariffs			
		Uzcard	Humo	Virtual card Uzcard	HUMO virtual card
1.	Opening a card for employees, pensioners, recipients of social benefits and scholarships under the salary project.				
1.1.	Opening a card - for the first time	For free	For free	Not provided	Not provided
1.2.	Opening an additional card (for citizens of Uzbekistan)	50,000 soums with VAT	50,000 soums with VAT	Not provided	Not provided
1.3.	Opening an additional card (for non-residents)	80,000 soums with VAT	80,000 soums with VAT	Not provided	Not provided
1.4.	Reissuing a card - upon expiration	50,000 soums with VAT	50,000 soums with VAT	Not provided	Not provided
1.5.	Reissue of the card - in other cases	50,000 soums with VAT	50,000 soums with VAT	Not provided	Not provided
1.6.	Reissue of the card - for non-residents	80,000 soums with VAT	80,000 soums with VAT	Not provided	Not provided
1.7.	Opening a social card - for the first time	For free	Not provided	Not provided	Not provided
1.8.	Reissue of the social card	50,000 soums with VAT	Not provided	Not provided	Not provided
2.	Opening cards of local payment systems on general terms				
2.1.	Opening a card - for the first time	50,000 soums with VAT	50,000 soums with VAT	For free	For free
2.2.	Opening an additional card	50,000 soums with VAT	50,000 soums with VAT	Not provided	Not provided
2.3.	Reissuing a card - upon expiration	50,000 soums with VAT	50,000 soums with VAT	For free	For free
2.4.	Reissuing a card - in other cases	50,000 soums with VAT	50,000 soums with VAT	For free	For free
2.5.	Opening a card through a card machine	Not provided	For free	Not provided	Not provided
2.6.	Issuing a card by means of images on the surface of the card.	80,000 soums with VAT	80,000 soums with VAT	Not provided	Not provided

3.	Card maintenance	for free	for free	for free	for free
4.	Annual interest rate for depositing funds into the card balance.	0%	0%	0%	0%
5.	Replenishment of card account				
5.1.	Cash replenishment through the cash desks of JSCB "Uzsanoatqurilishbank".	for free	for free	for free	for free
5.2.	Crediting funds received for other purposes to the card (23120).	for free	for free	for free	for free
6.	Transfer of funds from card to card upon written request of the client (except for transfer of funds to other cards of the client opened in JSCB "Uzsanoatqurilishbank", when closing expired, damaged or lost old Uzcard cards).	0.50%	0.50%	0.50%	0.50%
7.	Payment for goods and services in trade and service enterprises through JSCB "Uzsanoatqurilishbank" and local payment systems.	for free	for free	for free	for free
8.	Blocking a bank card	for free	for free	for free	for free
9.	Unblocking a bank card	for free	for free	for free	for free
10.	Connecting the SMS banking service and subscription fee	for free	for free	for free	for free
11.	Issuing a statement of balance and turnover on a card account	50,000 soums (with VAT) (for free once a month)	50,000 soums (with VAT) (for free once a month)	50,000 soums (with VAT) (for free once a month)	50,000 soums (with VAT) (for free once a month)
12.	Providing information on the balance and turnover on a card account through the bank's mobile application	for free	for free	for free	for free

6-§. Banking services for international cards

№	Types of services	VISA Classic / Mastercard World	Unionpay Gold	VISA Platinum	Unionpay Diamond	Mastercard World Black Edition	Mastercard World Elite	VISA Infinite	International Virtual Cards (In US Dollars)	International virtual cards (In soums)	VISA Classic Credit	Monthly salary cards	Note
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1.	Opening of the card - for citizens of Uzbekistan	30,000 soums with VAT	30,000 soums with VAT	200,000 soums with VAT	200,000 soums with VAT	500,000 soums with VAT	1,200,000 soums with VAT	1,200,000 soums with VAT	for free	for free	for free	for free	
1.1	Opening a card - for non-residents	50,000 soums with VAT	50,000 soums with VAT	350,000 soums with VAT	350,000 soums with VAT	700,000 soums with VAT	2,000,000 soums with VAT	2,000,000 soums with VAT	for free	for free	Not provided	for free	
2	Reissue of the card (for citizens of Uzbekistan)	30,000 soums with VAT	30,000 soums with VAT	200,000 soums with VAT	200,000 soums with VAT	200,000 soums with VAT	200,000 soums with VAT	200,000 soums with VAT	for free	for free	for free	30,000 soums with VAT	
2.1	Card reissue (for non-residents)	50,000 soums with VAT	50,000 soums with VAT	350,000 soums with VAT	350,000 soums with VAT	350,000 soums with VAT	350,000 soums with VAT	350,000 soums with VAT	for free	for free	Not provided	50,000 soums with VAT	
3.	Monthly subscription fee	for free	for free	for free	4 US dollars with VAT	4 US dollars with VAT	5 US dollars with VAT	5 US dollars with VAT	for free	for free	for free	for free	Brokerage fees for cards opened in national currency are charged in soums. No commission is charged for cards of clients of the Bank's Premium Office.
4.	Fixed balance/insurance premium	5\$	5\$	30\$	50\$	50\$	50\$	50\$	5\$	0 soum	0\$	0\$	
5.	Sales and service fees:												
5.1	When making payments in terminals of local payment systems	0%	0%	0%	0%	0%	0%	0%	0%	5%	0%	0%	
5.2	Payments made abroad	0.5%	0.5%	0%	0%	0%	0%	0%	0.5%	5%	0.5%	0.5%	
5.3	Payments via the Internet	0.5%	0.5%	0%	0%	0%	0%	0%	0.5%	5%	0.5%	0.5%	
6.	Cash withdrawal:												
6.1	Cash withdrawal through payment system terminals and ATMs of local	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	5%	2.9%	0%	

	banks (issuer's commission)												
6.2	Cash withdrawal at bank tellers and ATMs abroad, as well as through international payment terminals of local banks.	2%	2%	2%	2%	2%	2%	2%	2%	5%	2,9%	2%	
7.	Card account replenishment	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
8.	Installing 3D Secure, connecting to the SMS notification service	for free	for free	for free	for free	for free	for free	for free	for free	for free	for free	for free	
9.	Issuance of a statement of balance and turnover on a card account	50,000 soums with VAT	50,000 soums with VAT	50,000 soums with VAT	50,000 soums with VAT	for free	for free	for free	50,000 soums with VAT	50,000 soums with VAT	50,000 soums with VAT	50,000 soums with VAT	
9.1	Providing information about the balance and turnover of the card account through the bank's mobile application.	for free	for free	for free	for free	for free	for free	for free	for free	for free	for free	for free	
10.	Issuing a card by printing images on the surface of the card.	80,000 soums with VAT	Not provided	Not provided	Not provided	Not provided	Not provided	Not provided	Not provided	Not provided	Not provided	Not provided	
11.	Blocking or adding a card to the "Stop List"	for free	for free	for free	for free	for free	for free	for free	for free	for free	for free	for free	
12.	Unblocking the card	for free	for free	for free	for free	for free	for free	for free	for free	for free	for free	for free	
13.	Change PIN code	for free	for free	for free	for free	for free	for free	for free	for free	for free	for free	for free	
14.	Amount of refund to be paid	Based on the cashback passport or agreements with partners	Based on the cashback passport or agreements with partners	Based on the cashback passport or agreements with partners	Based on the cashback passport or agreements with partners	Based on the cashback passport or agreements with partners	Based on the cashback passport or agreements with partners	Based on the cashback passport or agreements with partners	Based on the cashback passport or agreements with partners	Based on the cashback passport or agreements with partners	Based on the cashback passport or agreements with partners	Based on the cashback passport or agreements with partners	

7-§. Service package for cardholders "Mastercard Black Edition"

S/n	Types of operations	Quantity	Note
1	Using the PRO version of the bank's mobile application.	for free	
2	Providing information on balances and turnover on card accounts.	for free	
3	Providing information on balances and turnover on savings accounts.	for free	
4	The service is provided by a personal manager.	for free	
5	Rental of a meeting room twice a year for 2 hours.	for free	It is necessary to notify the bank one week in advance.
6	Verification of the authenticity of suspicious foreign currency (US dollars) using a detector.	for free	

Chapter 3. Services for clients of partner banks and other banks

1-§. Operations to execute orders of correspondent banks in foreign currency.

S/n	Types of operations	Quantity	Note
Operations to execute orders of correspondent banks in foreign currency			
1	Opening a Loro account.	for free	
2	Maintaining a Loro account.	for free	
3	Transferring funds to the Loro account of the correspondent client.	for free	
4	Transfers in foreign currency outside the Republic of Uzbekistan: a) with recipient's expenses - up to 1,000 US dollars - up to 10,000 US dollars - up to 100,000 US dollars - over 100,000 US dollars b) without recipient's expenses - up to 10,000 US dollars - up to 100,000 US dollars - over 100,000 US dollars	100,000 soums + VAT 125,000 soums + VAT 175,000 soums + VAT 200,000 soums + VAT 250,000 soums + VAT 350,000 soums + VAT 450,000 soums + VAT	
5	Transfers of funds within the Republic of Uzbekistan (except for JSCB "Uzsanoatqurilishbank"), transit transfers for non-trade transactions: - up to 10,000 US dollars - up to 100,000 US dollars - up to 1,000,000 US dollars - over 1,000,000 US dollars	50,000 soums + VAT 80,000 soums + VAT 120,000 soums + VAT 250,000 soums + VAT	
6	Transfers from Loro accounts of correspondent banks to accounts of clients of correspondent banks.	for free	
7	Transfers from Loro accounts: a) to Nostro accounts of banks of the Republic of Uzbekistan b) to Nostro accounts outside the Republic of Uzbekistan	50,000 soums + VAT 120,000 soums + VAT	

8	Issuance of statements on the Loro account: - with the implementation of the practice - duplicate statement for a period of up to 1 year - duplicate statement for a period of more than 1 year	For free 125,000 soums + VAT 150,000 soums + VAT	
9	Execution of requests for archival documents: a) for a period of up to 1 year b) for a period of more than 1 year	100,000 soums + VAT 150,000 soums + VAT	
10	Preparation and sending of letters and forms to foreign banks, changing payment instructions, returning and cancelling transfers at the request of the correspondent bank.	500,000 soums + VAT	

2-§. Provision of services to holders of other bank cards in the UZCARD DUO and HUMO networks of JSCB “Uzsanoatqurilishbank”.

S/n	Types of operations	Quantity	Note
1	Payments for utilities and other services at service points of JSCB “Uzsanoatqurilishbank”, as well as for trade and services in trade and service enterprises through JSCB “Uzsanoatqurilishbank”.	for free	

3-§. Provision of services to holders of VISA, Mastercard, UnionPay and JCB cards of other banks in the International Payment System of JSCB “Uzsanoatqurilishbank”.

S/n	Types of operations	Quantity	Note
1	Payments for utilities, paid and other services at service points of JSCB “Uzsanoatqurilishbank”, as well as for trade and services in trade and service enterprises through JSCB “Uzsanoatqurilishbank”.	for free	

4-§. Services for maintaining correspondent accounts of UzNNSS member banks

S/n	Types of operations	Quantity	Note
1	Opening an account (in soums)	For free	
2	Account maintenance fee	0.01% of the debit turnover amount up to 50,000,000,000 soums for the previous month; debit turnover exceeding this amount is free of charge.	Payment is made by a participating bank.
3	Minimum balance on the account on the day of the transaction	5,000,000 soums*	
4	Transfers of funds	for free	
5	Monthly report on account turnover	for free	

**The minimum balance may vary in accordance with the monthly turnover of the participating bank on the account.*

5-§. Services for maintaining a correspondent account of a participating bank for the implementation of mutual settlements in accordance with local practice within the framework of the international payment system UnionPay

S/n	Types of operations	Quantity	Note
1	Account opening (in soum)	for free	
2	Account maintenance fee	0.01% of the debit turnover amount up to 50,000,000,000 soums in the previous month, the debit turnover exceeding this amount is free of charge.	Payment is made by a participating bank.
3	Minimum balance on the account on the day of the transaction.	5,000,000 soums	
4	Transfer of funds.	for free	
5	Monthly report on account turnover.	for free	

6-§. Services for processing and issuing international plastic cards (MasterCard, Visa, UnionPay, JCB) for partner banks

S/n	Types of operations	Quantity	Note
1	Practical assistance in membership of commercial banks in international payment systems: - Certification in payment systems; - Registration/setup of a financial institution in processing; - Registration/setup of a single BIN of a financial institution; - Setting up a single product scheme for a single BIN (UZS and USD); - Setting up exchange rates; - Setting up a routing scheme; - Conducting test trials; - Presentation of methods for exchanging information via ABS.	130,000,000 soums + VAT*	For each international payment system
2	Issuance of international bank plastic cards (hereinafter referred to as IBPC) (through the Bank's device).	10,000 soums + VAT	For one card
3	Organization and support of issuance through the partner bank's devices.	one-time service fee 200,000,000 soums + VAT every month 2,000,000 soums + VAT	JSCB "Uzsanoatqurilishbank" adapts one interface in its format.
4	Issue of IBPC (through the device of a partner bank).	5,000 soums + VAT	For one card Service of "Social cards" issued by JSCB "Halk Bank" is, as an exception, free of charge.
5	Registration of devices of partner banks in the Processing Center of JSCB "Uzsanoatqurilishbank": - POS-terminal; - ATM; - Virtual terminal (E-POS).	for free for free 50,000 soums + VAT	Per device Every month
6	Equipment rental to a partner bank: - Terminal; - ATM; - Embosser.	50,000 soums + VAT 25,000,000 soums + VAT	Every month Rental conditions are defined and regulated by a separate agreement.

		4,000,000 soums + VAT	
7	Cash withdrawal operations through a partner of the IBPC (part of the issuer): - at ATMs and cash desks of the partner bank** - at ATMs and cash desks of other banks: - within the framework of domestik*** transactions - at ATMs and cash desks of other banks	for free 0.15% of the amount 0.25% of the amount	
8	Cashless cash withdrawal transactions through a partner IBPC (part of the issuer): - in terminals/ATMs of partner banks** - in terminals/ATMs of other banks: - within domestik*** transactions - within other transactions	for free 0.15% of the amount 0.25% of the amount	
9	Cash transactions via partner banking devices (ATMs and terminals) (part of acquiring): - partner for IBPC - for other IBPC	for free 0.5% of the amount	From the amount of transactions on other bank cards
10	Non-cash transactions through partner banking devices (terminals and ATMs) (part of acquiring): - in national currency; - in foreign currency.	2.5% of the amount 3% of the amount	
11	Non-cash transactions via virtual devices (E-POS) of a partner bank: - Electronic commerce - Remote service (RS) - P2P transfers - Service fees - Online deposit - Loan repayment	3% of the amount 0,1 % 0,1 % 0,1 % 0,2 %	
12	Connection to the processing center of JSCB “Uzsanoatqurilishbank” for the mobile application of partner banks and authorization of the following services: - Displaying the IBPC; - Setting/changing the PIN code for the IBPC; - Viewing the balance of the IBPC; - Blocking/unblocking the IBPC; - Cancelling transactions with an incorrectly entered PIN code; - Receiving turnover on the IBPC; - Receiving IBPC details; - International P2P transfers (Visa Direct/Mastercard send/Money Express).	One-time service fee 50,000,000 soums + VAT Monthly 3,000,000 soums + VAT	Partner banks are provided with additional services for using these services.
13	Connect the following services in the mobile application of partner banks: - P2P with UzCard/HUMO cards; - making payments; - online account replenishment; - managing restrictions and limits.	15,000,000 soums + VAT	Based on technical specifications agreed with the bank
14	Organization of remote connection and use of the Processing Center of JSCB “Uzsanoatqurilishbank”.	5,000,000 soums + VAT****	Monthly fee for each payment system
15	Sending information about the transaction to clients of partner banks via SMS: - Setting up and changing the text of the SMS notification**** - Sending an SMS notification.	500,000 soums + VAT 3,000 soums + VAT	For each payment system One transaction by card during the reporting month

16	Making changes to the product scheme of partner banks: - tariff; - service, etc.	500,000 soums + VAT	For one product
17	Creating a partner bank for one BIN with one available product scheme (UZS/USD)	500,000 soums + VAT	For one scheme
18	Carrying out disputed transactions on the partner IBPC (Chargeback): - For Visa cards; - For Mastercard cards	150,000 soums + VAT 230,000 soums+ VAT	Per cycle Per each card
19	Implementation of virtual IBPC issuance (one BIN)	One-time service fee 30,000,000 soums + VAT 1,000,000 soums + VAT per month	The service is designed to issue 2,000 pieces of (two thousand) virtual IBPCs. For each virtual IBPC over 2,000 a separate monthly fee of 150.00 soums per month + VAT is charged. Any additional requirements beyond the standard specification are paid separately.
20	Introduction of issuance of urgent payment cards (single BIN) *****	One-time service fee 50,000,000 soums + VAT 1,000,000 soums + VAT per month	The service is designed to issue 2,000 (two thousand) installment certificates. For each installment certificate over 2,000 a separate monthly fee of 150.00 soums per month + VAT is charged. Payment for any additional requirements beyond the standard package is made separately.
21	Setting up a new product scheme for a partner bank with one BIN (UZS/USD)	500,000 soums + VAT	For one scheme
22	Introduction of credit card issuance:*****	One-time service fee 100,000,000 soums + VAT 5,000,000 soums + VAT per month	The service is designed to issue 2,000 (two thousand) credit IBPC. For each credit IBPC over 2,000 a separate monthly fee of 2,500.00 soums + VAT is charged. Additional payments beyond the standard package are made separately.
23	Certification of a new CHIP in the international payment system	15,000,000 soums + VAT	Separately for each international payment system. Separately for each product.
24	Creating a bank card personalization configuration file	500,000 soums + VAT	Separately for each international payment system. Separately for each product.
25	Organization of acceptance of HUMO cards through devices of partner banks (ATMs/terminals)**: - cash withdrawal at cash desks of trade and banking institutions; - cash withdrawal at ATMs.	one-time payment 10,000,000 soums + VAT monthly subscription fee 2,000,000 soums + VAT 0,03 % 0,1 %	

26	Service of membership in international payment systems without provision of procedural services (sponsorship service)	One-time payment 50,000,000 soums + VAT Monthly subscription fee 10,000,000 soums + VAT	For each payment system
27	Fee for servicing debit transactions of partner banks without rendering processing services (issuing and acquiring parts) (including co-branded cards for debit transactions when rendering processing services).	0.2% of the amount	For each payment system
28	Lease of a communication channel connected to international payment systems for partner banks without providing procedural services.	One-time payment 50,000,000 soums + VAT Monthly subscription fee 10,000,000 soums + VAT	For each payment system
29	Commission charged by the international payment system to partner banks.	international payment system based on actual value established on deposits and accounts.	Separately for each payment system
30	Implement a new project in addition to the existing one	by agreement	
31	The fee for servicing active cards is calculated based on the number of cards indicated in the quarterly reports of the international payment system Visa: Visa Electron Credit / Debit - 0,02\$; Visa Gold Credit / Debit - 0,15\$; Visa Platinum Credit / Debit - 0,15\$; Visa Infinite Credit / Debit - 12,5\$; Visa Business Credit / Debit - 0.25\$; Visa Business Platinum Credit / Debit-0.85\$.	at actual cost, which is determined on the basis of reports and invoices of the international payment system.	The commission is charged separately for each card every quarter.
32	Commission charged by international payment systems for additional settings for associated participants.	at actual cost, which is determined on the basis of reports and invoices provided by the international payment system.	

Note:

*Based on the Law “On Amendments and Additions to the Tax Code of the Republic of Uzbekistan” (No. O'RQ-741 dated December 29, 2021), from April 1, 2022, Article 244 of the Tax Code provides for the collection of VAT on income from banking operations, the cost of which is determined in a strictly defined amount.

** ATMs and / or terminals of a partner bank connected to the bank's processing center (WAY4 system).

*** A domestic transaction is an operation in national currency, in which the issuer and acquirer are located on the territory of the Republic of Uzbekistan.

**** The subscription fee for organizing remote access to the IBPC billing systems is debited once a month for up to 5 users, regardless of the number of connected XTT.

***** The number of characters in the SMS notification is determined by the technical capabilities of the system and must not exceed the established standard limit.

***** Settlement schemes for all products are serviced by the Processing Center of JSCB “Uzsanoatqurilishbank”.

Chapter 4. Services provided in the capital market

S/n	Types of operations	Quantity	Note
1	Bond anderraying (providing unsecured underwriting and consulting services for the issuance of corporate bonds in local and international markets).	0-10,000 US dollars (or the equivalent of this amount in soums) + VAT (Value Added Tax)	Payment of operating and management expenses (retainer fee)
		0,5 % + VAT – 4 % + VAT	Payment for successful placement (success fees): The service fee is set by the agreement with the customer depending on the size and complexity. <i>*up to 5% with a guarantee of repurchase of the undistributed part of the issue. (The indicated amount varies depending on the size and complexity of the transaction).</i>
2	Service of unguaranteed underwriting of share placement (provision of underwriting and consulting services for the placement of shares on local and international markets).	calculated based on the tender amount announced by the client	The cost of services is determined by the customer in the contract concluded between the parties on the basis of the technical specifications of the announced tender for the provision of these types of services.
3	Provision of advisory services related to financial transactions: - monthly fee for financial advice - final one-time payment (Financial close)	5,000 - 15,000 US dollars (incl. VAT)	The cost of services is determined in the contract concluded with the customer, based on the volume and complexity of the work.
		30,000 - 300,000 US dollars (incl. VAT)	
4	Analytical and consulting service	10 million soums - 100 million soums (including VAT)	The cost of services is determined in the contract concluded with the customer, based on the volume and complexity of the work.
5	Organization of banking services in the issue and placement of securities.	0,8% - 3,0% (with VAT)	The cost of services is determined in the contract concluded with the customer, based on the volume and complexity of the work.
6	Bookrunner of banking services (investment broker) in the issue and placement of securities	0 – 1,000,000 US dollars (or the equivalent of this amount in soums) + VAT (value added tax)	Payment of operating and management costs (retainer fee)
		0.1% + VAT (Value Added Tax) - 0.3% + VAT (Value Added Tax)	Fee for successful placement (success fees): The commission for the service is determined in the agreement with the client depending on the volume and complexity of the transaction. <i>*There is no guarantee of redemption of the unplaced portion of the issue.</i>

			<i>(The amount indicated varies depending on the volume and complexity of the transaction).</i>
7	Equity Anderraying (placement of securities) banking service	0 – 1,000,000 US dollars (or equivalent amount in soums) + VAT (value added tax)	Payment of operating and management expenses (retainer fee)
		0.1% + VAT (Value Added Tax) - 3.0% + VAT (Value Added Tax)	Fee for successful placement (success fees): The cost of the service is determined in the contract concluded with the client, depending on the volume and complexity. <i>* Up to 5% of the total sales volume with a guarantee of buying out the unplaced portion of the issue.</i>

Note:

* ATMs and/or terminals of a partner bank connected to the bank's processing center (WAY4 system).

** Domestic transactions - transactions in national currency, in which the acquiring bank and the issuing bank are located in the Republic of Uzbekistan.

*** A subscription fee is charged once a month for organizing the remote use of international payment systems using plastic cards, regardless of the number of connected international payment systems, up to 5 users.

SECTION II. PACKAGE SERVICES
on banking services at JSCB “Uzsanoatqurilishbank”

Chapter 1. Package services for the provision of package services for micro and small businesses in JSCB “Uzsanoatqurilishbank”

1-§. Package service “Super”

№	Types of services	Meaning / Description
1.	Client (segment)	Micro and small business entities
2.	Purpose of the type of service	Creating conveniences for representatives of the micro and small business segment in providing cash accounting practices
3.	Validity period of the package service	180 days
4.	Form of providing the type of service	Through banking networks (DBS/CBS)
5.	Subscription fee for the package of services	1.0 million soums + VAT
6.	Transfer of funds to bank accounts in national currency (debit turnover)	From the transfer amount - 0.1%
7.	Issuance of cash for other purposes	0.5% of the amount
8.	Connection/reconnection/monthly subscription fee for remote banking services - “Bank-client” - “SMS-banking” - “Mobil Banking” - “SQB Business”	For free
9.	Transfer of funds in foreign currency from the client's bank account outside the republic	0.16% of the transfer amount (minimum amount: 350,000 soums + VAT maximum amount: 8,000,000 soums + VAT)
10.	Opening of an import letter of credit	0.14% of the amount (minimum amount: 400,000 soums + VAT maximum amount: 5,000,000 soums + VAT)

Reminder:

Payment for banking services not covered by this service package is made in accordance with the current tariffs for banking services at JSCB “Uzsanoatqurilishbank”.

After the expiration of the service package, the client automatically switches to the current tariffs for banking services at JSCB “Uzsanoatqurilishbank”.

The right of clients to use these service packages in subsequent periods by concluding a new agreement is not limited..

2-§. Package service “Yengil start”

№	Types of services	Meaning / Description
1.	Client (segment)	Micro and Small Business Entities
2.	Assignment of service type	Creating convenience for representatives of the micro and small business segment when displaying cash transactions
3.	Validity period of the package service	12 months
4.	Form of service provision	Through banking networks (DBS/CBS)

№	Types of services	Meaning / Description
5.	Monthly subscription fee for the package service	50,000 soums + VAT
6.	Issue of certificates, confirmations and copies of statements to clients	For free
7.	Transfer of funds to bank accounts in national currency in the “Uzsanoatqurilishbank” system (debit turnover)	For free
8.	Transfer of funds to bank accounts in national currency in other commercial banks (debit turnover)	Monthly (within a month) Up to 50.0 million soums - 0% Over 50.0 million soums - 0.3%
9.	Provision of funds for other purposes	0.5% of the amount
10.	For each electronic payment made	1,000 soums + VAT
11.	Connection/reconnection/monthly subscription fee for remote banking services - “Bank-client” - “SMS-banking” - “Mobil Banking” - “SQB Business”	For free
12.	Transfer of funds in foreign currency from a client's bank account outside the republic	0.15% of the transfer amount (minimum amount: 450,000 soums + VAT maximum amount: 8,000,000 soums + VAT)

Reminder:

Payment for banking services not covered by this service package is made in accordance with the current tariffs for banking services at JSCB “Uzsanoatqurilishbank”.

After the expiration of the service package, the client automatically switches to the current tariffs for banking services at JSCB “Uzsanoatqurilishbank”.

The right of clients to use these service packages in subsequent periods by concluding a new agreement is not limited.

3-§. Package service “Mukammallik sari”

№	Types of services	Meaning / Description
1.	Client (segment)	Micro and Small Business Entities
2.	Assignment of service type	Creating convenience for representatives of the micro and small business segment when displaying cash transactions
3.	Validity period of the package service	12 months
4.	Form of service provision	Through banking networks (DBS/CBS)
5.	Monthly subscription fee for the package service	150,000 soums + VAT
6.	Issue of certificates, confirmations and copies of statements to clients	For free
7.	Transfer of funds to bank accounts in national currency in the JSCB “Uzsanoatqurilishbank” system (debit turnover)	For free
8.	Transfer of funds from accounts in national currency to other commercial banks (debit turnover)	Monthly (within a month) Up to 250.0 million soums - 0% Over 250.0 million soums - 0.2%
9.	Cash withdrawal for other purposes	0.5% of the amount
10.	For each issued electronic payment	1,000 soums + VAT
11.	Connection/reconnection/monthly subscription fee for remote banking services - “Bank-client”	For free

№	Types of services	Meaning / Description
	- "SMS-banking" - "Mobil Banking" - "SQB Business"	
12.	Transfer of funds in foreign currency from a client's account outside the republic	0.15% of the transfer amount (minimum amount: 400,000 soums + VAT maximum amount: 8,000,000 soums + VAT)
13.	Issue of corporate bank cards	1 piece provided free of charge

Reminder:

Payment for banking services not provided for by these service packages is made in accordance with the current tariffs for banking services in JSCB "Uzsanoatqurilishbank".

After the expiration of the package service, the client automatically switches to the current tariffs for banking services in JSCB "Uzsanoatqurilishbank".

The right of clients to use these package services in subsequent periods by concluding a new agreement is not limited..

4-§. Package Service "Mukammallik"

№	Types of services	Meaning / Description
1.	Client (segment)	Micro and Small Business Entities
2.	Purpose of service type	Creating convenience for representatives of the micro and small business segment when displaying cash transactions
3.	Validity period of the package service	12 months
4.	Form of service provision	Through banking networks (DBS/CBS)
5.	Monthly subscription fee for the package service	300,000 soums + VAT
6.	Issuance of certificates, confirmations and copies of statements to clients	For free
7.	Transfer of funds to bank accounts in national currency in the JSCB "Uzsanoatqurilishbank" system (debit turnover)	For free
8.	Transfer of funds to other commercial banks from accounts in national currency (debit turnover)	Monthly (within a month) Up to 500.0 million soums - 0% Over 500.0 million soums - 0.1%
9.	Issuance of cash for other purposes	0.5% of the amount
10.	For each electronic payment made.	1,000 soums + VAT
11.	Connection/reconnection/monthly subscription fee for remote banking services - "Bank-client" - "SMS-banking" - "Mobil Banking" - "SQB Business"	For free
12.	Transfer of funds in foreign currency from the client's bank account outside the republic.	0.15% of the transfer amount (minimum amount: 350,000 soums + VAT maximum amount: 8,000,000 soums + VAT)
13.	Issuance of corporate bank cards	2 pieces are provided free of charge

Reminder:

Payment for banking services not covered by these service packages is made in accordance with the current tariffs for banking services at JSCB "Uzsanoatqurilishbank".

After the expiration of the service package, the client automatically switches to the current tariffs for banking services at JSCB "Uzsanoatqurilishbank".

The right of clients to use these service packages in subsequent periods by concluding a new agreement is not limited.

5-§. Package Service «VIP»

№	Types of services	Meaning / Description
1.	Client (segment)	Micro and Small Business Entities
2.	Assignment of service type	Creating convenience for representatives of the micro and small business segment when displaying cash transactions
3.	Validity period of the package service	12 months
4.	Form of service provision	Through banking networks (DBS/CBS)
5.	Monthly subscription fee for the package service	3,000,000 soums + VAT
6.	Issue of certificates, confirmations and copies of statements to clients	For free
7.	Transfer of funds to bank accounts in national currency (debit turnover)	For free*
8.	Replenishment of a corporate card account using funds in the accounts of legal entities and individual entrepreneurs	0.4% of the amount
9.	Cash withdrawal for other purposes.	0.5% of the amount
10.	For each electronic payment	500 soums + VAT
11.	Connection/reconnection/monthly subscription fee for remote banking services - “Bank-client” - “SMS-banking” - “Mobil Banking” - “SQB Business”	For free
12.	Issuance of corporate bank cards (Uzcard and Humo)	For free
13.	Transfer of clients' funds in foreign currency outside the republic.	0.10% of the amount of each transfer (minimum amount: 400,000 soums + VAT maximum amount: 5,000,000 soums + VAT)
14.	Opening of import letter of credit	0.12% of the amount (minimum amount: 400,000 soums + VAT maximum amount: 5,000,000 soums + VAT)
15.	Foreign currency exchange rate US dollar Russian ruble	Central Bank rate \pm 0.3% Interbank commercial rate \pm 0.5%

** If the client terminates the use of the package during the validity period of the package, switches to another package or transfers the account to another bank, the client is recalculated and charged a bank commission in the amount of 0.1% of the expenditure turnover made during the period of use of the package, exceeding 3.0 billion soums for each month. (With the exception of cases where legal entities and individual entrepreneurs are excluded from the Unified State Register).*

Reminder:

Payment for banking services not provided for by these service packages is made in accordance with the current tariffs for banking services in JSCB “Uzsanoatqurilishbank”.

After the expiration of the package service, the client automatically switches to the current tariffs for banking services in JSCB "Uzsanoatqurilishbank".

The right of clients to use these package services in subsequent periods by concluding a new agreement is not limited.

Chapter 2. Package services for the provision of package services to medium-sized businesses in JSCB "Uzsanoatqurilishbank".

1-§. Package service "LUX"

№	Types of services	Meaning / Description
1.	Client (segment)	Medium-sized business entities
2.	Purpose of service type	Creating convenience for representatives of the medium-sized business segment when displaying cash transactions
3.	Validity period of the package service	12 months
4.	Form of service provision	Through banking networks (DBS/CBS)
5.	Monthly subscription fee for the package service	500,000 soums + VAT
6.	Transfer of funds to bank accounts in national currency (debit turnover)	0.1% of the transfer amount
7.	Provision of funds for other purposes	0.5% of the amount
8.	Connection/reconnection/monthly subscription fee for remote banking services - "Bank-client" - "SMS-banking" - "Mobil Banking" - "SQB Business"	For free
9.	Transfer of foreign currency funds located in the client's bank account outside the republic: a) with beneficiary's expenses (BEN) b) without beneficiary's expenses (OUR)	 0.15% of the transfer amount (minimum amount: 400,000 soums + VAT maximum amount: 10,000,000 soums + VAT) 0.15% of the transfer amount (minimum amount: 400,000 soums + VAT maximum amount: 10,000,000 soums + brokerage fee of a foreign bank in the amount of 350,000 soums + VAT)
10.	Opening of import letter of credit	0.14% of the amount (minimum amount 400,000 soums + VAT maximum amount 5,000,000 soums + VAT)

** Newly attracted clients are those who opened a main or additional account in the JSCB "Uzsanoatqurilishbank" system less than 30 days ago.*

Reminder:

Payment for banking services not provided for by these service packages is made in accordance with the current tariffs for banking services in JSCB "Uzsanoatqurilishbank".

After the expiration of the service package, the client automatically switches to the current tariffs for banking services in JSCB "Uzsanoatqurilishbank".

The right of clients to use these service packages in subsequent periods by concluding a new agreement is not limited.

2-§. Package services “Prestij”

№	Types of services	Meaning / Description
1.	Client (segment)	Medium Business Entities
3.	Purpose of the type of service	Creating a convenient display of cash transactions for representatives of the medium business segment
4.	Validity period of the package service	12 months
5.	Form of service provision	Through banking networks (DBS/CBS)
6.	Monthly subscription fee for the package service	5,000,000 soums + VAT
7.	Issuance of certificates, confirmations and copies of statements to clients	For free
8.	Transfer of funds to bank accounts in national currency (debit turnover)	Monthly (within a month) Up to 7.0 billion soums - 0% Over 7.0 billion soums - 0.07%
9.	Replenishment of a corporate card account using funds in the accounts of legal entities and individual entrepreneurs	0.4% of the amount
10.	Cash withdrawal for other purposes	0.5% of the amount
11.	For each electronic payment	500 soums + VAT
12.	Connection/reconnection/monthly subscription fee for remote banking services - “Bank-client” - “SMS-banking” - “Mobil Banking” - “SQB Business”	For free
13.	Issuance of corporate bank cards (UzCard and Humo)	For free
14.	Transfer of foreign currency funds located in the client's bank account outside the republic: a) with beneficiary's expenses (BEN) b) without beneficiary's expenses (OUR)	0.13% of the transfer amount <i>(minimum amount 400,000 soums + VAT maximum amount 10,000,000 soums + VAT)</i> 0.13% of the transfer amount + VAT <i>(minimum amount: 400,000 soums + VAT maximum amount: 10,000,000 soums + brokerage commission of a foreign bank in the amount of 350,000 soums + VAT)</i>
15.	Opening of import letter of credit	0.12% of the amount <i>(minimum amount: 400,000 soums + VAT maximum amount: 5,000,000 soums + VAT)</i>
16.	Foreign currency exchange rate US dollar Russian ruble	Central Bank rate \pm 0.3% Interbank commercial rate \pm 0.5%

Reminder:

Payment for banking services not provided for by these service packages is made in accordance with the current tariffs for banking services in JSCB "Uzsanoatqurilishbank".

After the expiration of the service package, the client automatically switches to the current tariffs for banking services in JSCB "Uzsanoatqurilishbank".

The right of clients to use these service packages in subsequent periods by concluding a new agreement is not limited.

Chapter 3. Package services for corporate clients in JSCB "Uzsanoatqurilishbank"

1-§. Korporativ PRO

(For corporate clients with an average monthly turnover of more than 20 billion soums (excluding internal transfers) based on an analysis of turnover over the past 3 months)

№	Types of operations	Quantity	Note
Operations in national currency			
1	Transfer of funds to bank accounts (debit turnover).	Not less than 0.04% of the turnover	
2	Account maintenance.	For free	
3	Issuing copies of certificates, confirmations and statements to clients.	For free	
4	Provision of services for the software packages "Bank-Client", "Mobile Banking".	For free	
5	Provision of services for corporate bank cards.	Up to 5 For free	
6	"Counterparty verification" service.	Up to 15 For free	
Operations in foreign currency			
7	Transfers of funds of legal entities outside the republic (reception and processing): a) with expenses of the beneficiary (BEN)	in the amount of not less than 0.1% of the transfer amount	Minimum amount: 350,000 soums + VAT Maximum amount: 5,000,000 soums + VAT
	b) without expenses of the beneficiary (OUR)	in the amount of not less than 0.1% of the transfer amount	Minimum amount: 350,000 soums + VAT Maximum amount: 5,000,000 soums + brokerage commission of a foreign bank in the amount of 350,000 soums + VAT
Additional services			
8	Online support and service		
9	Delivery of card products (minimum 20 pcs.)		

Note:

- 1) The package price is 1 base calculation value per month + VAT. When paying for 12 months, an additional 2 months are provided free of charge.
- 2) The package is valid for 6 or 12 months from the date of purchase by the client.
- 3) The cost of other types of banking services is set in accordance with the tariffs for banking services of JSCB "Uzsanoatqurilishbank".

2-§. Korporativ

(For corporate clients with an average monthly turnover of more than 10 billion soums (excluding internal transfers) based on an analysis of turnover over the past 3 months)

№	Types of operations	Quantity	Note
Operations in national currency			

1	Transfer of funds to bank accounts (debit turnover)	Not less than 0.05% of the turnover	
2	Account servicing	For free	
3	Issuing copies of certificates, confirmations and statements to clients.	For free	
4	Provision of services through the software packages "Bank-Client" and "Mobile banking"	For free	Except for connecting to software
5	Servicing of corporate bank cards	Free up to 3	
6	Service "Checking of counterparties"	Free up to 10	
Operations in foreign currency			
7	Transfers of funds of legal entities outside the republic (reception and processing): a) taking into account the recipient's expenses (BEN)	Not less than 0.12% of the transfer amount	Minimum amount: 350,000 soums + VAT Maximum amount: 5,000,000 soums + VAT
	b) excluding the recipient's expenses (OUR)	Not less than 0.12% of the transfer amount	Minimum amount: 350,000 soums + VAT Maximum amount: 5,000,000 soums + brokerage fee of a foreign bank in the amount of 350,000 soums + VAT
Additional services			
8	Online support and service		
9	Delivery of card products (minimum 20 pcs.)		

Note:

1. The package price is 0.5 base calculation value per month + VAT. When paying for 12 months, an additional 2 months are provided free of charge.
2. The package is valid for 6 or 12 months from the date of purchase by the client.
3. The cost of other types of banking services is set in accordance with the tariffs for banking services of JSCB "Uzsanoatqurilishbank".