

Tariffs valid until March 1, 2024

2.6. Commission rates for issuing and servicing of international cards Visa Classic Travel, Visa Gold Travel,

Visa Platinum Travel, Visa Infinite Travel.

№	Service description	Visa Classic Travel	Visa Gold Travel	Visa Platinum Travel	Visa Infinite Travel	Note
1.	Issuance of bank cards					
1.1.	Issue of the main card	no charge	no charge	no charge	no charge	The card is issued for a period of 3 years
1.2.	Issue of the additional card ¹	30 000 UZS (excluding VAT)*	60 000 UZS (excluding VAT)*	100 000 UZS (excluding VAT)*	200 000 UZS (excluding VAT)*	The card is issued for a period of 3 years
1.3.	Card reissue upon expiration	no charge	no charge	no charge	no charge	
1.4.	Card reissue in case of loss or damage to the card	30 000 UZS (excluding VAT)*	60 000 UZS (excluding VAT)*	100 000 UZS (excluding VAT)*	200 000 UZS (excluding VAT)*	
2.	Maintaining a bank card account:					
2.1.	Annual card account service fee**	no charge	no charge	no charge	50\$ (excluding VAT)*	<p>In case of premature closure of the card charged fee for the next year will not be refunded.</p> <p>In case of premature closure of the card charged fee for the next year will not be refunded.</p>

2.2.	Insurance deposit ²	10\$	10\$	50\$	150\$	The amount of the insurance deposit is formed at the expense of the client's funds recorded on the card account. The amount of the insurance deposit is not available for use on the card.
2.3.	Card replenishment:					
a)	by non-cash transfer of funds to the card account	no charge	no charge	no charge	no charge	
b)	in cash	no charge	no charge	no charge	no charge	
2.4.	Card blocking upon customer request	no charge	no charge	no charge	no charge	
2.5.	Unblocking	no charge	no charge	no charge	no charge	
2.6.	Placement a card into a global stop list	200 000 UZS (excluding VAT)*	200 000 UZS (excluding VAT)*	200 000 UZS (excluding VAT)*	200 000 UZS (excluding VAT)*	
2.7.	Payment for goods and services by card in retail outlets (including via the Internet)	no charge	no charge	no charge	no charge	excluding a commission of the Equiler Bank
2.8.	Card account balance certificate with a cover letter Bank issuing fee	25 000 UZS (excluding VAT)*	25 000 UZS (excluding VAT)*	25 000 UZS (excluding VAT)*	25 000 UZS (excluding VAT)*	
2.9.	Dispute processing of card transactions according to client disagreement with performed operation	130 000 UZS (excluding VAT)* for every transaction	130 000 UZS (excluding VAT)* for every transaction	130 000 UZS (excluding VAT)* for every transaction	130 000 UZS (excluding VAT)* for every transaction*	for one transaction
2.10.	Other bank ATM balance inquiry	-	-	-	-	

2.11.	Accrual of interest on the actual cash balance on special card account	not accrued	not accrued	not accrued	not accrued	
2.12.	Provision of information services: SMS notification of completed transactions, access to your personal account	no charge	no charge	no charge	no charge	
2.13.	Connection of 3D service - Secure	no charge	no charge	no charge	no charge	It connects when there is a connected SMS notification service
3.	Cash service					
3.1.	Cash withdrawals and getting cash from cards issued by JCB "ASIA ALLIANCE BANK" at ATMs and cash desks of other banks	1%	1%	1%	1%	Does not include commission of other bank. Withheld in the account currency from the card account for each transaction
3.2.	Cash withdrawals in foreign currency via terminals of JCB "ASIA ALLIANCE BANK"					
a)	from cards issued by JCB "ASIA ALLIANCE BANK"	no charge	no charge	no charge	no charge	
b)	from cards issued by other banks	1.5% of the amount for all types of Visa cards of other banks issued in the name of an individual		1.5% of the amount for all types of Visa cards of other banks issued in the name of an individual		Excluding the commission of the issuing bank. Withheld in the account currency from the card account for each transaction
3.3.	Cash withdrawal at ATMs and terminals of JCB "ASIA ALLIANCE BANK" connected to the UzCard payment system in the national					

	currency of the Republic of Uzbekistan					
a)	at the Bank's cash desks	1,5 % of the amount		1,5 % of the amount		
b)	at ATMs	1,5 % of the amount		1,5 % of the amount		for all cards, regardless of the issuer
3.4.	Cash withdrawal from ATMs and terminals of JCB "ASIA ALLIANCE BANK" connected to the HUMO payment system in the national currency of the Republic of Uzbekistan					
a)	at the Bank's cash desks	1% of the amount	1% of the amount	1% of the amount		for all cards, regardless of the issuer
b)	at ATMs	1,5 % of the amount	1,5 % of the amount	1,5 % of the amount		for all cards, regardless of the issuer

Notes:

* In accordance with the Law of the Republic of Uzbekistan “On amendments and additions to the Tax Code of the Republic of Uzbekistan” dated December 29, 2021 No. URK-741, from April 1 of year 2022, banking services with a fixed fee are included in the taxable object for levying VAT in the amount corresponding to the current legislation.

** The annual card account maintenance fee is debited even if the client has not made transactions on the card account. Charged when the card is issued to the client.

1. In addition to the main Visa Classic card may be issued Visa Classic cards. In addition to the main Visa Gold card may be issued Visa Classic, Visa Gold cards. A Visa Platinum card can be issued to the main Visa Platinum card as an additional card. A Visa Infinite card may be issued to the main Visa Infinite card as an additional card.

2. Extra insurance deposit would be not required for the additional card issued to the main card. The amount of the insurance deposit of the main card will be extended to all cards assigned to the client's account.