

III. Servicing of remote banking channels and self-service devices

4. Service of virtual cards

| № | Service description | VISA Virtual | Mastercard Virtual | HUMO Virtual | UzCard Virtual |
|-----|---|--|--------------------|--------------|----------------|
| 1. | Issue of the main card | no charge | no charge | no charge | no charge |
| 2. | Card reissue upon expiration | no charge | no charge | no charge | no charge |
| 3. | Annual card account service fee | no charge | no charge | no charge | no charge |
| 4. | Insurance deposit | 0 | 0 | 0 | 0 |
| 5. | Replenishing the card by non-cash transfer of funds to the card account | no charge | | | |
| 6. | Card blocking upon customer request | no charge | | | |
| 7. | Payment for goods and services by card | 0 | 0 | 0 | 0 |
| 8. | Card account balance certificate with a cover letter Bank issuing fee | 60 000 soum (including VAT) | | | |
| 9. | Card account statement | 15 000 soum (including VAT) | | | |
| 10. | Dispute processing of card transactions according to client disagreement with performed operation | 150 000 soum for every transaction (including VAT) | | | |