

## II. Servicing bank cards

### 2. Servicing of international cards

#### 2.1. Commission rates for issuing and servicing of international plastic cards Visa for residents

№	Service description	Visa Junior	Visa Classic (USD/EUR/UZS)	Visa Gold (USD/EUR/UZS)	Visa Platinum	Visa Infinite	Visa Signature launch from 20.03.2024	Note
<b>1.</b>	<b>Issuance of bank cards</b>							
1.1.	Issue of the main card	no charge	30 000 soum (including VAT)	60 000 soum (including VAT)	100 000 soum (including VAT)	200 000 soum (including VAT)	150 000 soum (including VAT)	Issue of Visa Junior card (children aged 14-16 years)
1.2.	Issue of the additional card	-	30 000 soum (including VAT)	60 000 soum (including VAT)	100 000 soum (including VAT)	200 000 soum (including VAT)	150 000 soum (including VAT)	number of additional cards to one account - no more than 1 pcs.
1.3.	Card reissue upon expiration	no charge	no charge	no charge	no charge	no charge	no charge	
1.4.	Card reissue in case of loss or damage to the card	30 000 soum (including VAT)	30 000 soum (including VAT)	60 000 soum (including VAT)	100 000 soum (including VAT)	200 000 soum (including VAT)	150 000 soum (including VAT)	

2. Maintaining a bank card account:								
2.1.	Annual card account service fee *	no charge	no charge	no charge	no charge	50\$	35\$	Charged for each card attached to the account****. The first year of service is charged when the card is issued to the client. In case of premature closure of the card charged fee for the next year will not be refunded.
2.2.	Insurance deposit**	10\$	10\$/10€/0	10\$/10€/0	20\$	150\$	50\$	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 blocking upon customer request	no charge	no charge	no charge	no charge	no charge	no charge	
2.4.	Payment for goods and services by card in retail outlets (including via the Internet)	0	0	0	0	0	0	Excluding the commission of the issuing bank.
2.5.	Card account balance certificate with a cover letter Bank issuing fee	60 000 soum (including VAT)						
2.6.	Card account statement	15 000 soum (including VAT)						

2.7.	Dispute processing of card transactions according to client disagreement with performed operation	150 000 soum (including VAT)						
2.8.	Connection of 3D service - Secure	no charge	no charge	no charge	no charge	no charge	no charge	It connects when there is a connected SMS notification service
<b>3.</b>	<b>Cash service</b>							
3.1	Cash withdrawals and getting cash from cards issued by JCB "ASIA ALLIANCE BANK" at ATMs and cash desks of other banks	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						
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						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	1,5% of the amount						

	the national currency of the Republic of Uzbekistan		
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	for all cards, regardless of the issuer
b)	at ATMs	1,5 % of the amount	

**Notes:**

\* The annual card account maintenance fee is debited even if the client has not made transactions on the card account..

\*\* 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.

\*\*\* Basic cards of the Travel category are opened for free

\*\*\*\* Does not apply to cards opened before March 1, 2024