

Tariffs valid until March 1, 2024

2. Transactions in foreign currency**			
№	Name	In percentage or monetary units	Note
2.1.	Account keeping		
2.1.1.	Opening, management and closure of accounts	no charge	
2.1.2.	Accrual of interest on deposits (demand, savings and term)	in accordance with the conditions approved by the bank for deposits (link)	
2.1.3.	Issuance of the saving book upon opening an account	no charge	
2.1.4.	Issuance of a new saving book in case of loss or damage	10% of Base rate (excluding VAT)*	Also charged if the passbook is lost at the end of the deposit term
2.1.5.	Transfer of a saving book for temporary storage	10% of Base rate (excluding VAT)*	
2.1.6.	Issuance of account statement upon request of the client, tracing of deposits in the bank by the request of owner or successor	15% of Base rate (excluding VAT)*	
2.1.7.	Using the "Personal Cabinet" system	no charge	
2.1.8.	Depositing funds to deposit account in cash and non-cash form	no charge	
2.1.9.	Transfers within the Bank's system	no charge	
2.2.	Transactions via SWIFT bank transfer system		
2.2.1	Departure of SWIFT to any direction (Commission for SWIFT)	300 000 sum (excluding VAT)*	The commission is charged in national currency at the exchange rate of the Central Bank of the Republic of Uzbekistan.
2.2.2	Transfers to other banks of the Republic of Uzbekistan	0.1% of the transfer amount + commission for SWIFT	The commission is charged in national currency at the exchange rate of the Central Bank of the Republic of Uzbekistan.

2.2.3	Transfers outside of Uzbekistan:	0.3% of the transfer amount + commission for SWIFT	The commission is charged in national currency at the exchange rate of the Central Bank of the Republic of Uzbekistan.
2.2.4.	Changing the details of the sent bank transfer	300 000 UZS (excluding VAT)*	The commission is charged in national currency at the exchange rate of the Central Bank of the Republic of Uzbekistan.
2.2.5.	Cancellation and refund of bank transfer at the request of the client	300 000 UZS (excluding VAT)*	The commission is charged in national currency at the exchange rate of the Central Bank of the Republic of Uzbekistan.
2.2.6.	Tracing of funds and financial documents in SWIFT system	300 000 UZS (excluding VAT)*	The commission is charged in national currency at the exchange rate of the Central Bank of the Republic of Uzbekistan.
2.2.7.	Presentation of SWIFT confirmation upon written request of a client	100 000 UZS (excluding VAT)*	The commission is charged in national currency at the exchange rate of the Central Bank of the Republic of Uzbekistan.
2.2.8.	Sending client's daily account statements via SWIFT	100 000 UZS (excluding VAT)*	The commission is charged in national currency at the exchange rate of the Central Bank of the Republic of Uzbekistan.
2.3.	Transactions via international money transfer systems		
2.3.1.	Receiving and sending remittances through international money transfer systems, including through a mobile application	in accordance with the terms of the agreement for each system (link)	
2.4.	Cash services		
2.4.1.	Withdrawal of cash in foreign currency from the client's account:		
a)	deposited in cash	no charge	
b)	received by international money transfer systems	no charge	
c)	received in non-cash form on demand deposits as interest and return of the principal amount on term and savings deposits *	no charge	
d)	transferred from abroad and / or deposited in a non-cash form in other cases not mentioned above	0.5% of the amount issued	Commission is charged in national currency at the rate of the Central Bank of Uzbekistan
2.5.	Conversion operations		

2.5.1.	An operation to convert one foreign currency to another type	no charge	According to the bank rate
2.6.	Foreign currency exchange transactions		
2.6.1.	Change of foreign currency banknotes to smaller or bigger values in the same foreign currency	0,5% of the transaction	Commission is charged in national currency at the rate of the Central Bank of Uzbekistan
2.6.2.	Acceptance of damaged banknotes in foreign currency for collection	3% of the denomination of the banknote	Commission is charged in national currency at the rate of the Central Bank of Uzbekistan
2.6.3.	change of damaged foreign currency banknotes	5% of the denomination of the banknote	Commission is charged in national currency at the rate of the Central Bank of Uzbekistan
2.6.4.	Checking the authenticity of foreign currency banknotes	500 UZS for every banknote (with VAT)*	
2.6.5.	Conversion of cash foreign currency of one type into cash foreign currency of another type (without opening an account)	no charge	
2.7.	Other services		
2.7.1.	Postal charges of courier services	at the rates of courier / postal service + 99 000 UZS (excluding VAT)*	

*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.

**This section does not apply to servicing bank card accounts

General conditions for the application of tariffs:

Base rate – an estimation (instead of minimum wage), implemented as of 1st of September, 2019 in accordance with Presidential Decree No.5723 dd.21.05.2019