

New tariffs “OPTIMAL” valid from May 1, 2024.

I. Payments and cash services (PCS)

1. Transactions in national currency

№	Name	Commission rate Tariff "OPTIMAL" for 3 months (May, June, July)	Note
1.1. Account keeping			
1.1.1.	Opening an account, closing and transferring of account to other bank (including preparation of documents)	no charge	
1.1.2.	Accrual of interest on deposits in national currency	in accordance to the conditions approved for deposits to corporate clients (link)	
1.1.3.	Issuance of account turnover statements on the hard copy or electronical basys for a specified period upon client's request, including audit company request		
a)	according to the request of the client with a valid account	25% of base rate for each statement (excluding VAT)*	
b)	according to the request of the client who was previously served and closed bank accounts	1 of base rate for each statement (excluding VAT)*	
1.1.4.	Opening of a letter of credit	1 base rate (excluding VAT)*	
1.1.5.	Changing the terms of the letter of credit	1 base rate (excluding VAT)*	
1.1.6.	Cancellation of a letter of credit	no charge	
1.2. Non cash transactions			
1.2.1.	Crediting incoming funds to the account	no charge	
1.2.2.	Outgoing payments processing of corporate customers:		
a)	external (to other banks)	0,1 % from the amount	
b)	external (to other banks) to own accounts	no charge	

c)	internal (within JCB "ASIA ALLIANCE BANK")	no charge	
1.2.3.	Outgoing payments processing of corporate customers via "Internet-Banking" and "Alliance Mobile" services:		
a)	external (to other banks)	0,1 % from the amount	
b)	external (to other banks) to own accounts	no charge	
c)	internal (within JCB "ASIA ALLIANCE BANK")	no charge	
1.2.4.	Execution of outgoing tax payments paid to the budget, as well as all types of utility payments paid to a single treasury account, including through the Munis system	no charge	
1.2.5.	Transfer of collected cash (including a cash deposited directly by a client) to a client's account (primary or secondary) opened in another bank	0,2% of the amount	For regional branches: by agreement up to 0.2% of the amount
1.3.	Cash transactions (cash services)		
1.3.1.	Accepting and recounting cash (currency notes), deposited to the bank	no charge	
1.3.2.	Cash withdrawal for salary, pension, allowances, stipend and business trip expenses	no charge	
1.3.3.	Cash withdrawal for other purposes (except for those specified in clauses 1.3.2)	1% of the amount	For exporters** - 0,5% from the amount. No charge if cash is provided by Central Bank
1.3.4.	Providing checkbooks	no charge	
1.3.5.	Fine for loss of checkbook	no charge	

I. Payments and cash services (PCS)

2. Transactions in foreign currency

№	Name	Commission rate	Note
2.1.	Account keeping		
2.1.1.	Opening an account, closing and transferring an account (preparing documents for transfer) to another bank	no charge	
2.1.2.	Accrual of interest on clients deposits in foreign currency	according to the conditions approved for deposits of corporate clients (link)	
2.1.3.	Search for funds and monetary documents through SWIFT system	140 000 soums + partner bank commission (including VAT)*	
2.1.4.	Provision of SWIFT confirmations at the written or electronic request of the client	50 000 UZS (excluding VAT)*	
2.1.5.	Commission for processing documents submitted on paper	210 000 soum (including VAT)*	Commission is charging for the transactions on the hard copy docs basys, while an Internet-banking service is existing
2.2.	Non cash transactions		
2.2.1.	Crediting incoming funds to the account	no charge	
2.2.2.	«Standard» package for transfers in foreign currency	0,15% of the payment amount, min – 2 base rate, max – 5 base rate (including OUR) (excluding VAT)	
2.2.3.	«VIP» package for transfers in foreign currency	2,5 base rate per payment, regardless of the payment amount (including OUR). (excluding VAT)	
2.2.4.	Transfers within the Bank system	no charge	
2.2.5.	Change of transfer conditions, return, cancellation of the transfer (through no fault of the bank) after accepting it for execution	140 000 sum + partner bank commission (including VAT)*	
2.2.6.	Return of unpaid or refused payment documents	no charge	

2.2.7.	Sending client's daily account statements via SWIFT	200 US dollars at the exchange rate of the Central Bank of Uzbekistan (excluding VAT) monthly	
2.2.8.	Return of mistakenly received funds	500 000 UZS (excluding VAT)*	the commission is charged from the amount of payment in foreign currency at the exchange rate of the Central Bank of Uzbekistan on the day of the transaction.
2.3.	Cash services in foreign currency		
2.3.1.	Acceptance of cash in foreign currency and crediting to clients' accounts (excluding Russian rubles)	no charge	
2.3.2.	Acceptance of cash Russian rubles and their crediting to customer accounts	2% of the amount	
2.3.3.	Foreign currency cash withdrawall from banks account	0,3% of the amount	Commission is charged in national currency at the rate of the Central Bank of Uzbekistan
2.3.4.	Acceptance and processing of damaged foreign currency notes	5% of the amount at par	Commission is charged in national currency at the rate of the Central Bank of Uzbekistan
2.4.	Conversion transactions		
2.4.1.	Buying / Selling of foreign currency against national currency	no charge	According to the bank rate
2.4.2.	Acceptance and consideration of an application for the purchase of foreign currency for national currency	50 000 UZS (excluding VAT)*	
2.4.3.	An operation to convert one foreign currency to another type	no charge	According to the bank rate
2.5.	Servicing foreign trade contracts for legal entities		
2.5.1.	Deregistration of unexecuted export, import and barter contract due to transferring to other bank	100 000 UZS for each contract (excluding VAT)*	
2.5.2.	Issuance of electronic certificate on export and barter contract settlements in the Single Electronic Information System for Foreign Trade Operations	50 000 UZS for each certificate (excluding VAT)*	
2.5.3.	Reply to written inquiries of clients on export-import contracts	140 000 soum (including VAT)*	
2.5.4.	Implementation of mutual settlements under foreign trade contracts in the Single Electronic Information System for Foreign Trade Operations	2 base rate (excluding VAT)*	

2.5.5.	Write-off of accounts payable under foreign trade contracts in the Single Electronic Information System for Foreign Trade Operations	0,5 base rate (excluding VAT)*	
2.6.	Servicing of external borrowing agreements		
2.6.1.	Servicing an external borrowing agreement	140 000 soum (including VAT)*	payment is charged monthly for each contract
2.7.	Bank services related with direct financing of clients by International financial institutions and/or foreign banks		
2.7.1.	Examination and confirmation of documents	0,1% of the amount of documents + SWIFT fees	MIN-30% of Base rate, MAX-15xBase rate (excluding SWIFT fees)
2.7.2.	Other services related with direct financing of clients by international financial institutions and/or foreign banks	by agreement	
2.8.	Other transactions in foreign currency		
2.8.1.	SWAP operations	by agreement	

II. Credit operations (including leasing, guarantees) in national and foreign currencies**

№	Name	In percentage or monetary units	Note
2.1.	Interest rate for bank loans (lease)	in accordance with the conditions approved by the bank for lending to corporate clients (link)	Based on the decision of the Credit Committee
2.2.	Fine for overdue loans (lease)	up to 1,5 times of interest rate of the loan (lease)	Based on the decision of the Credit Committee
2.3.	Fine for overdue interests on loans (lease)	in accordance with the conditions approved by the bank for lending to corporate clients (link)	Based on the decision of the Credit Committee
2.4.	Opening and servicing loan (lease) account	no charge	
2.5.	Review of documents of the loan (lease)	no charge	
2.6.	Taking collateral, partial and full discharge of collateral for bank loans (lease)	no charge	
2.7.	When issuing a power of attorney to drive a pledged vehicle	0,5 base rate (excluding VAT)*	At the same time, the client should not have overdue debts

2.8.	Change of loan (lease) conditions by the initiative of the borrower	Up to 5 x base rate (excluding VAT)*	Based on the decision of the Credit Committee
2.9.	Selling the loan (lease) to other banks (entities)	no charge	
2.10.	Commission for the unused part of the credit line	no charge	(excluding loans, financed by sources of foreign credit lines)
2.11.	Issuance of guarantees***		
a)	Review of documents for guarantee issuance	1% of amount of guarantee based on the positive decision of the Credit Committee	
b)	Commission for guarantee issuance	1% - 3% of amount guarantee	Based on the decision of the Credit Committee
c)	Commission for issuing a guarantee if there is cash coverage	0,7% of amount guarantee	
d)	Changes to increase the amount of the guarantee	1% - 3% of amount of increased value	Based on the decision of the Credit Committee
e)	If the amount of the increase is fully covered by cash	0,7 % of amount of increased value	
f)	Changes to Extend Warranty Period	up to 6 months (inclusive) - 10 base rate; over 6 months - 15 base rate (excluding VAT)*	
g)	Changes in the terms of guarantees, not related to changes in the amount and duration of the guarantee	for each change in guarantees in national currency - 1 base rate (excluding VAT)*; for each change in foreign currency - 25 USD (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.

** Loans (leases) from foreign credit lines are issued under the terms of foreign credit lines

*** On guarantees, provided in foreign currency, commission charged in UZS in accordance with currency exchange on the date of payment.

III. Commission for trade finance transactions

№	Name	Amount of commission	Note
1.	Collection of payments		
1.1.	Issuance of documents against acceptance or payment	1,5 base rate (excluding VAT)*	
1.2.	Issuance of documents free from payment	50% of base rate (excluding VAT)*	
1.3.	Change of conditions of collection order or its cancellation	1 base rate (excluding VAT)*	
1.4.	Examination and sending documents for collection	0.2% of the amount according to the documents	MIN-0,5xBase rate
1.5.	Transfer of collection orders of foreign banks to other banks	1 base rate (excluding VAT)*	
1.6.	Return of facilities to the remitting bank due to client's refusal to pay or accept	1 Base rate + postal service fees (excluding VAT)*	
1.7.	Actions related with protest	1,5 base rate (excluding VAT)*	
2.	Documentary letters of credit (Import)		
2.1.	Opening/ Increase the amount / Prolongation of a letter of credit	0,25 % from the amount every quarter (complete or incomplete) + SWIFT fees	MIN- 3xBase rate (excluding SWIFT fees)
2.2.	Amendments to a letter of credit / cancellation	1,5xBase rate + SWIFT fees (excluding VAT)*	
2.3.	Acceptance, examination and sending of documents on letters of credit	Commission of bank partner + post fees + 50% of Base rate for each document	
2.4.	Payments on letters of credit	0,25% from the amount + SWIFT fees	MIN-1xBase rate, MAX-8xBase rate (excluding SWIFT fees)
2.5.	Commission for difference in documentation presented in a letter of credit	2,5 base rate (excluding VAT)*	
2.6.	Servicing LCs under post financing terms	by agreement	
3.	Documentary letters of credit (Export)		
3.1.	Preliminary letter of credit / changes advising	1 base rate (excluding VAT)*	
3.2.	Advising letter of credit / changes advising	1 base rate (excluding VAT)* + commissions and expenses of advising banks	
3.3.	Acceptance of letter of credit	by agreement	

3.4.	Acceptance, verification (at the request of the client) and sending documents under a letter of credit	0,1% from the amount of documents+ postal service fees	MIN-2x Base rare, MAX-15x base rate (excluding postal service fees)
3.5.	Receiving and sending documents under a letter of credit (without verification)	2 base rate (excluding VAT)* + postal service fees	
3.6.	Payments on letters of credit (in case of indicating the Bank as the executor and the payment by the Bank under the terms of the export letter of credit)	3 base rate (excluding VAT)*	
3.7.	Negotiation and discounting by request	by agreement	
4.	Guarantee/standby letter of credit		
4.1.	Advising a guarantee/standard letter of credit or advising an amendment to a guarantee/standard letter of credit	1 base rate (excluding VAT)* + commissions and expenses of advising banks	
4.2.	Issuance, increase and prolongation		
a)	upon presentation cash cover in foreign currency	0,1% from the amount every quarter (complete or incomplete)	MIN 3 base rate
b)	upon presentation cash cover in national currency	by agreement	
c)	without providing cover	by agreement	
4.3.	Changes in guarantee conditions	1,5xBase rate + SWIFT fees (excluding VAT)*	
4.4.	Examination of documents under the guarantee	0,1% from the amount of documents	MIN-2x Base rate, MAX-15x Base rate
4.5.	Payment of claims under the guarantee	1,5 base rate (excluding VAT)*	
4.6.	Annulation of guarantee	3 base rate (excluding VAT)*	

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IV. Servicing corporate clients using corporate bank cards, servicing trade and service enterprises

1. Servicing corporate clients with corporate bank cards in national currency.

№	Name	Uzcard / Humo
1.1.	Issuance of main/additional corporate cards, re-issuance of card upon card expiry, loss or damage	no charge
1.2.	Transfer of funds from a transit account to a customer's corporate card account	0,5% from the amount transfer
1.3.	Deposit of funds to the account of the corporate card	no charge
1.4.	Blocking a card and activating a blocked card	no charge
1.5.	Commission for monthly card service	no charge

IV. Servicing corporate clients using corporate bank cards, servicing trade and service enterprises

2. Servicing corporate clients with international bank cards

2.1. Commission fees for issuing and servicing corporate international bank plastic cards VISA GOLD in foreign currency

№	Service description	VISA GOLD USD / UZS	Note
2.1.1.	Issuance of bank cards		
2.1.1.	Issuance of main/additional corporate plastic card VISA GOLD	250 000 soum (including VAT)*	Commission is paid before the card is issued. Card validity period - 3 years
2.1.2.	Re-issuance of a card upon expiration, at the request of the client in case of loss or damage to the card	250 000 soum (including VAT)*	paid by the client simultaneously with the application
2.2.	Maintaining a bank card account:		
2.2.1.	Annual card account service fee	250 000 soum (including VAT)*	The commission is paid by the client at the same time as submitting the application. In case of early closing of the card, the paid commission for the year of service is not refundable.

2.2.2.	Insurance deposit	200 \$/2 000 000 soum	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 with the card.
2.2.3.	Replenishment of the card by cashless transfer of funds to the card account	no charge	
2.2.4.	Card blocking upon customer request	no charge	
2.2.5.	Payment for goods / works / services	0	excluding the commission of other bank
2.2.6.	Issuance of a certificate on the state of the card account with a cover letter from the bank	250 000 soum (including VAT)*	
2.2.7.	Consideration of disputed operations upon a client's statement of disagreement with the operation	150 000 UZS (including VAT)* consideration of each transaction	
2.2.8.	Provision of information services: SMS notification of completed transactions, access to your personal account	no charge	
2.2.9.	Connection of 3D service - Secure	no charge	

Special conditions:

Payment of goods / works / services by a corporate card on the territory of the Republic of Uzbekistan is not allowed (except for payment for air and train tickets - MMS code TSP-4511 and 4722).

These bank tariffs do not determine and do not take into account the tariffs of acquirer banks, whose fees are charged at the places of card use.

IV. Servicing corporate clients using corporate bank cards, servicing trade and service enterprises

2. Servicing of trade and service enterprises

№	Name	Amount of commission	Note
3.1.	Rent of trade terminal		
3.1.1.	Rent of trade terminal serving the card system UzCard, HUMO (monthly)		

a)	for corporate clients	no charge	
b)	for individual entrepreneurs	no charge	
3.1.2	Rent of a pin pad serving plastic cards of the UzCard, HUMO system (per month)	no charge	
a)	for corporate clients	no charge	
b)	for individual entrepreneurs	no charge	
3.2.	Processing of the transactions:		
a)	Conducted through UZCARD terminals through bank cards:		
-	UzCard	0,2%	Commission is charged on the amount of the transaction. When servicing MasterCard/Visa cards (except for local ones), a commission of 2 %/1,5% is charged from the card account in addition to the commission specified in this section.
	MasterCard/Visa	1%	
-	UPI	no charge	
-	Fee for each disputed transaction (MasterCard) lost by the acquirer	15 euro	(at the rate of the Central Bank on the day of payment, according to the rules of the MasterCard payment system)
b)	Conducted through HUMO terminals through bank cards:		
-	Humo	0,2%	Commission is charged on the amount of the transaction. When servicing VISA and MasterCard cards (except for local ones), a commission of 1,5 % is charged from the card account in addition to the commission specified in this section.
-	Visa	1%	
-	MasterCard	1%	
	UPI	1%	
c)	Carried out via HUMO MPOS terminals via bank cards:		
-	Humo	0,3%	Commission is charged from the amount of the transaction. When servicing VISA and MasterCard cards (except for local ones), a fee of 1.5% is charged from the card account in addition to the commission specified in this section.
-	Visa	1,5%	
-	MasterCard	1,5%	
3.3.	Compensation of the cost of repaired trading terminal	cost of repair	

3.4.	Fine for loss and/or damage caused to terminal that cannot be repaired	1 500 000 UZS (including VAT) + residual value of the terminal	
3.5.	Fine for loss and/or damage caused to terminal spare parts (power supply) that cannot be repaired	350 000 soum (including VAT)*	
3.6.	Obtaining an authorization code to activate the terminal in the UzCard system	30 000 UZS (including VAT) for each year	Charged from a point of sale in case of terminal repair not by authorized suppliers
3.7.	Rent of self-service bank info-kiosks (monthly)	by agreement	
3.8.	Internet acquiring services in national currency through the service providers	by agreement	Free registration of virtual terminal (E-POS)
3.9.	Accepting payments through the "Qr-Online" system	no charge	Register and issue a QR code for free

V. Servicing corporate clients using remote banking channels and self-service devices

1. Interactive services

№	Name	Commission rate	Note
1.1.	Installation (connection) of the "Internet Banking" and "Alliance Mobile" systems, delivery of certificates, re-registration and change of password of the electronic digital signature	no charge	
1.2.	Account management fee for "Internet Banking" system (monthly)	no charge	
1.3.	Account management fee for "Alliance Mobile" system (monthly)	no charge	
1.4.	Fine for loss or damage of electronic key of "Internet Banking" by the client	2 base rate for every case (excluding VAT)*	
1.5.	Connection to the "SMS-Banking" system	no charge	
1.6.	Monthly subscription for "SMS-Banking" services per telephone number	no charge	

Note: - the tariff is valid for clients who opened accounts in the period from 05.01.2024 to 07.31.2024.

- the validity period of the tariff is 3 months from the date of account opening;

- services not included in the current promotion will be paid according to the bank's current tariffs;

- after the expiration of the "promotion" period, bank clients independently choose the terms of service in accordance with the current and approved tariffs of the bank.

Note:

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General conditions for the application of tariffs:

In cases where a different size of the commission or not charging a commission is established by the requirements of the Central Bank of the Republic of Uzbekistan or other regulatory acts of the Republic of Uzbekistan, then the sizes and conditions established in these regulatory documents apply.

A banking day is considered an official working day of the Bank, as well as the correspondent bank.

Base rate is a basic calculated value (instead of the minimum wage) introduced on September 1, 2019 in accordance with UP-5723 dated May 21, 2019.