

I. Settlement and cash services (SCS)
1. Transactions in national currency

№	Name	In percentage or monetary units	Note
1.1.	Maintaining an account		
1.1.1.	Opening, management and closure of accounts	no charge	
1.1.2.	Calculation of interest on deposits (demand deposits, savings and term deposits)*	According to the terms and conditions approved by the bank for deposits (link)	
1.1.3.	Issuance of the saving book upon opening an account	no charge	
1.1.4.	Issuance of a new saving book in case of loss or damage	no charge	
1.1.5.	Account statement	15 000 soum (including VAT)	
1.1.6.	Issuance of a certificate of account status with a covering letter from the bank	60 000 soum (including VAT)	
1.2.	Non-Cash payments		
1.2.1.	Crediting funds to accounts in cash and non-cash form	no charge	
1.2.2.	Execution of clients' orders for non-cash transfers from demand deposits to accounts opened in other banks in other cases not mentioned below**	0.5% of the transfer amount	
1.3.	Cash services		

1.3.1.	Issuance of cash funds received by non-cash means through the Bank's cash desk:		
1.3.1.1.	by decision of judicial authorities and bailiffs	0.5% of the issued amount	
1.3.1.2.	received in non-cash form on demand deposits as interest and return of principal on time and savings deposits of the bank, as well as from escrow accounts	no charge	
1.3.1.3.	refund of funds accepted as a down payment on retail loans	no charge	
1.3.1.4.	in other cases	1% of the issued amount	
1.4.	Carrying out other one-time payments from individuals accepted in cash without opening an account		
1.4.1.	to accounts opened in other banks in other cases not mentioned below**	0.5% of the transfer amount (minimum 3,000 soums including VAT)	
1.5.	Conducting transactions through escrow accounts when buying and selling real estate and vehicles (depositing funds in cash or by bank transfer, transferring to the seller, issuing cash to the seller, or transferring to other accounts)		
1.5.1.	for real estate	50% of the BCA (including VAT)	If both the buyer and seller have accounts with Asia Alliance Bank, the commission is charged once. If the buyer and seller are served by different banks, each bank charges a commission of no more than half the stated amount. If the real estate or vehicle purchase agreement is not concluded or is cancelled, and the funds in the escrow account are returned, the bank's commission is refunded to the client. The commission does not apply to funds deposited by individuals as down payments for car loans and mortgages at the Bank.
1.5.2.	for vehicles	25% of the BCA (including VAT)	

* Interest rate on demand deposits - 0

** Bank commission is not charged for the following payments:

1. for all types of state fees and administrative fines;
2. for government services provided by government service centers, including through the Unified Portal of Interactive Government Services;
3. In favor of educational institutions and healthcare institutions registered in the MUNIS system;
4. for utilities;
5. For the compulsory execution of court decisions and decisions of other bodies, collected by the bodies of the Bureau of Compulsory Enforcement;
6. In the E-auksion electronic trading platform and the K-Savdo automated information system;
7. for the purchase of tickets for travel on air, rail, and other public transport;
8. In payment of taxes (including penalties and fines on taxes);
9. Sent to the accounts of UZAUTO MOTORS JSC;
10. Accepted as down payments on loans issued by Asia Alliance Bank, as well as for paying insurance premiums thereon;
11. Accepted for international money transfers and bank transfers via the SWIFT system;
12. When returning funds erroneously deposited into a client's account, based on the client's application;
13. To accounts opened in the «Asia Alliance Bank» system in other cases, except for payments through the MUNIS system.
14. Transfers of funds received from escrow accounts to accounts in other banks.