

## II. Bank Card Operations

### 2. International Bank Card Operations

#### 2.1. Commission Fee Rates for Issuance and Servicing of International Visa Cards for Residents of the Republic of Uzbekistan

№	Service description	Visa Junior	Visa Classic (USD/EUR/UZS)	Visa Gold (USD/EUR/UZS)	Visa Platinum	Visa Signature	Visa Infinite	Note
<b>1.</b>	<b>Issuance of bank cards</b>							
1.1.	Issue of the main card	no charge	30 000 soum (including VAT)	suspended from 03.02.2025	100 000 soum (including VAT)	150 000 soum (including VAT)	200 000 soum (including VAT)	Issue of Visa Junior card (children aged 14-16 years)
1.2.	Issue of the additional card	not provided	30 000 soum (including VAT)	suspended from 03.02.2025	100 000 soum (including VAT)	150 000 oum (including VAT)	200 000 soum (including VAT)	number of additional cards to one account - no more than 2 pcs.
1.3.	Card reissue upon expiration	not provided	no charge	suspended from 03.02.2025	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)	suspended from 03.02.2025	100 000 soum (including VAT)	150 000 soum (including VAT)	200 000 soum (including VAT)	

2.	Maintaining a bank card account:							
2.1.	Annual card account service fee *	no charge	no charge	no charge	no charge	35\$	50\$	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\$	50\$	150\$	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						

2.4.	Payment for goods and services by card in retail outlets (including via the Internet)	no charge	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	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"		
3.2.1.	from cards issued by JCB "ASIA ALLIANCE BANK"	no charge	
3.2.2.	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 withdrawals at ATMs of JSCB 'ASIA ALLIANCE BANK' connected to the Uzcard and HUMO payment systems:	1.5% of the amount	For all cards regardless of the issuer. Excluding the issuer bank's commission. Deducted in the card account currency
3.4.	Cash withdrawals at JSCB "ASIA ALLIANCE BANK" cash desks integrated with the HUMO payment system	1% of the amount	For all cards regardless of the issuer. Excluding the issuer bank's commission. Deducted in the card account currency

**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.