

Payments and Cash Services (PCS)

1. Transactions in national currency

| № | Name | Commission rate | 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. | Issuance of a statement in written form and/or on an electronic medium regarding the account balance and transactions over a specified period, based on the client's request, including requests from an auditing firm | | |
| a) | according to the request of the client with a valid account | No charge | |
| 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)* | |
| 1.1.3. | A one-time commission charged for amendments to tariff terms and/or the establishment of individual conversion rates at the initiative of the Client, in cases where preferential terms are granted by a decision of the Bank's Financial Committee, as well as preferential terms granted within the scope of the authority of | 50% of base rate (excluding VAT)* | <i>Legal entities / Individual entrepreneurs</i> |
| 1.1.4. | Change of the tariff package at the initiative of the Client | No charge | <i>Legal entities / Individual entrepreneurs</i> |
| 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) | <i>external (to other banks)</i> | 0,04% from the amount | |
| b) | <i>internal (within JSCB "Asia Alliance Bank")</i> | No charge | |
| 1.2.3. | Processing of outgoing payments (debit transactions) via the 'Internet Banking' and 'Alliance Mobile' systems. | | |
| a) | <i>external (to other banks)</i> | 0,04% from the amount | |
| b) | <i>internal (within JSCB "Asia Alliance Bank")</i> | No charge | |
| 1.2.4. | Execution of outgoing tax payments to the budget, as well as all types of utility payments paid to the unified treasury account, including those made through the MUNIS system. | No charge | |
| 1.2.5. | Transfer of collected cash funds (including those deposited directly) to the client's account (primary or secondary) opened in another bank | 0,2% of amount | |
| 1.2.6. | Transfer of funds from the settlement account to the transit account 23120 for replenishment of an individual's plastic card at JSCB "Asia Alliance Bank", in national currency (excluding salary and equivalent payments). | 0,1% of the payment 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) ** | 0,4% of amount | |
| 1.3.4. | providing checkbooks | No charge | |
| 1.3.5. | Penalty for loss of a checkbook | 1 base rate (excluding VAT)* | |

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

| № | Name | Commission rate | Note |
|-------------|---|---|------|
| 2.1. | Interactive services | | |
| 2.1.1. | 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 | |
| 2.1.2. | Account management fee for "Internet Banking" system (monthly) | No charge | |
| 2.1.3. | Account management fee for "Alliance Mobile" system (monthly) | No charge | |
| 2.1.4. | Fine for loss or damage of electronic key of "Internet Banking" by the client | 2 base rate for every case (excluding VAT)* | |
| 2.1.5. | Connection to the "SMS-Banking" system | No charge | |
| 2.1.6. | Monthly subscription for "SMS-Banking" services per telephone number | No charge | |

3. Servicing of trade and service enterprises

| № | Name | Commission rate | Note |
|-------------|--|-----------------|------|
| 3.1. | Rent of trade terminal | | |
| 3.1.1. | Rent of trade terminal serving the card system UzCard, HUMO (per month) | No charge | |
| 3.1.2. | Rent of a pin pad serving plastic cards of the UzCard, HUMO system (per month) | No charge | |
| 3.2. | Processing of the transactions: | | |
| a) | Conducted through UZCARD terminals through bank cards: | | |
| - | <i>UzCard</i> | 0,2% | |

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|--|---|---|---|
| | <i>MasterCard/VISA</i> | 1% | 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. |
| - | <i>UPI</i> | No charge | |
| - | <i>Tez QR</i> | 1% | |
| - | Fee for each disputed transaction (MasterCard) lost by the acquirer | 15 Euros (at the Central Bank's exchange rate on the day of payment, in accordance with the MasterCard payment system rules). | |
| b) | <i>Conducted through HUMO terminals through bank cards:</i> | | |
| - | <i>Humo</i> | 0,2% | |
| - | <i>Visa/MasterCard/UPI</i> | 1% | 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. |
| c) | <i>Carried out via HUMO MPOS terminals via bank cards:</i> | | |
| - | <i>Humo</i> | 0,3% | 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. |
| - | <i>Visa</i> | 1,5% | |
| - | <i>MasterCard</i> | 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 agreements | |
| 3.8. | Accepting payments through the "Qr-Online" system | 0,25% from the amount transfer | Register and issue a QR code for free |
| 3.9. | Internet acquiring services in national currency | | |
| 3.9.1. | Through service providers, payment systems, and payment organizations | By agreements | Registration of a virtual terminal (E-POS) is free of charge |
| 3.9.2. | Via the "Alliance e-com" billing platform*** | 1% | The commission is charged to the merchant based on the amount of successfully processed transactions**** |
| 3.9.3. | Transfers of funds from a legal entity's bank account to bank cards (A2C) | 1% | The commission is charged to the merchant based on the amount of successfully processed transactions**** |
| 3.10. | Connecting the serial number of the terminal device (for each device) | No charge | In case the terminal is the property of the client |
| 4. Servicing of corporate plastic cards in the national currency for legal entities and individual entrepreneurs. | | | |
| № | Name | UzCard/HUMO | |
| 4.1. Servicing of legal entities for corporate bank cards, and servicing of trade and service enterprises | | | |
| 4.1.1. | Issuance of main/additional corporate cards, re-issuance of card upon card expiry, loss or damage | 60 000 UZS (including VAT) | |
| 4.1.2. | Transfer of funds from a transit account to a customer's corporate card account | 0,4% from the amount transfer | |
| 4.1.3. | Deposit of funds to the account of the corporate card | No charge | |
| 4.1.4. | Blocking a card and activating a blocked card | No charge | |
| 4.1.5. | Commission for monthly card service | No charge | |
| № | Name | Uzcard Business | |
| 4.2. Provision of services via Uzcard Business cards for individual entrepreneurs | | | |
| 4.2.1. | Issuance of the primary card | 60 000 UZS (including VAT)* Free - until April 15, 2026 | |
| 4.2.2. | Issuance of an additional card | Not provided | |
| 4.2.3. | Reissuance upon card expiration | No charge | |
| 4.2.4. | Reissuance of the card in case of loss or damage | 60 000 UZS (including VAT) | |
| 4.2.5. | Blocking a card and activating a blocked card | No charge | |

| 4.2.6. | Transfer of funds from a transit account to a customer's corporate card account | 0,4% from the amount transfer | |
|--|--|---|---|
| 4.2.7. | Deposit of funds to the account of the corporate card | No charge | |
| 4.2.8. | Cash withdrawal from an ATM | 1% of the amount | |
| 5. Commission fees for issuing and servicing corporate international bank plastic cards | | | |
| | Service description | Commission rate | Note |
| 5.1. | Issuance of bank cards | | |
| 5.1.1 | Issuance of a primary/additional corporate plastic card | 250 000 soum (including VAT)* | Commission is paid before the card is issued. Card validity period - 3 years |
| 5.1.2 | 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 |
| 5.2. | Maintaining a bank card account: | | |
| 5.2.1 | Annual card account service fee | 250 000 soum (including VAT)* | Комиссия оплачивается клиентом одновременно с подачей заявления. В случае досрочного закрытия карты оплаченная комиссия за год обслуживания не возвращается. |
| 5.2.2 | Insurance deposit | 200 \$/2 000 000 soum | 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. |
| 5.2.3 | Replenishment of the card through non-cash transfer to the card account | No charge | |
| 5.2.4 | Card blocking upon customer request | No charge | |
| 5.2.5 | Payment for goods / works / services | No charge | excluding the commission of other bank |
| 5.2.6 | Issuance of a certificate on the state of the card account with a cover letter from the bank | 250 000 soum (including VAT)* | |
| 5.2.7 | Consideration of disputed operations upon a client's statement of disagreement with the operation | 150 000 UZS (including VAT)* consideration of each transaction | |
| 5.2.8 | Provision of information services: SMS notification of completed transactions, access to your personal account | No charge | |
| 5.2.9 | 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).

6. Transactions in foreign currency

| № | Name | Commission rate | Note |
|-------------|---|---|--|
| 6.1. | Account keeping | | |
| 6.1.1. | Search for funds and monetary documents through SWIFT system | 140 000 UZS + partner bank commission (including VAT)* | |
| 6.1.2. | Provision of SWIFT confirmations at the written or electronic request of the client | 50 000 UZS (excluding VAT)* | |
| 6.1.3. | Commission for processing documents submitted on paper | 210 000 UZS (including VAT)* | Commission is charging for the transactions on the hard copy docs basys, while an Internet-banking service is existing |
| 6.2. | Execution of non-cash payments | | |
| 6.2.1. | Crediting incoming funds to the account | No charge | |
| 6.2.2. | For transfers in foreign currency | 0,095% of the payment amount, min – 1,5 base rate, max – 2,5 base rate (excluding VAT) | |
| 6.2.3. | Transfers withing Asia Alliance Bank system | No charge | |
| 6.2.4. | Change of transfer conditions, return, cancellation of the transfer (through no fault of the bank) after accepting it for execution | 140 000 UZS + partner bank commission (including VAT)* | |
| 6.2.5. | Return of unpaid or refused payment documents | No charge | |
| 6.2.6. | Sending client's daily account statements via SWIFT | 200 US dollars at the exchange rate of the Central Bank of Uzbekistan (excluding VAT) monthly | |
| 6.2.8. | Refund of incorrectly credited funds | 500 000 UZS (excluding VAT)* | The commission is charged on the payment amount in foreign currency at the Central Bank of Uzbekistan exchange rate on the day of the transaction. |
| 6.3. | Cash services in foreign currency for legal entities | | |

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|---|---|--|---|
| 6.3.1. | Acceptance of cash in foreign currency and crediting to clients' accounts (excluding Russian rubles) | No charge | |
| 6.3.2. | Cash acceptance and crediting to the clients account in Russian rubles | 1% of amount | The commission is charged on the payment amount in foreign currency at the Central Bank of Uzbekistan exchange rate on the day of the transaction |
| 6.3.3. | Cash withdrawal of foreign currency from the client's account | 0,3% of amount | The commission is charged on the payment amount in foreign currency at the Central Bank of Uzbekistan exchange rate on the day of the transaction |
| 6.3.4. | Acceptance and processing of damaged foreign currency notes | 5% of the par value of the amount | The commission is charged on the payment amount in foreign currency at the Central Bank of Uzbekistan exchange rate on the day of the transaction |
| 6.4. | Conversion transactions | | |
| 6.4.1. | Selling of foreign currency against national currency | Based on a preferential bank exchange rate | |
| 6.4.2. | Buying of foreign currency against national currency | According to the banks exchange rate | |
| 6.4.3. | Acceptance and consideration of an application for the purchase of foreign currency for national currency | 50 000 UZS (excluding VAT)* | |
| 6.4.4. | An operation to convert one foreign currency to another type | Based on a preferential bank exchange rate | in an amount exceeding USD 100,000 or its equivalent |
| 6.5. | Servicing of foreign trade contracts for legal entities | | |
| 6.5.1. | Deregistration of unexecuted export, import and barter contract due to transferring to other bank | 100 000 UZS for each contract (excluding VAT)* | |
| 6.5.2. | 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)* | |
| 6.5.3. | Reply to written inquiries of clients on export-import contracts | 140 000 UZS (including VAT)* | |
| 6.5.4. | Implementation of mutual settlements under foreign trade contracts in the Single Electronic Information System for Foreign Trade Operations | 2 base rate (excluding VAT)* | |
| 6.5.5. | 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)* | |
| 6.6. | Servicing of external borrowing agreements | | |
| 6.6.1. | Servicing an external borrowing agreement | 140 000 UZS (including VAT)* | payment is charged monthly for each contract |
| 6.7. | Bank services related with direct financing of clients by International financial institutions and/or foreign banks | | |
| 6.7.1. | 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) |
| 6.7.2. | Other services related with direct financing of clients by international financial institutions and/or foreign banks | By agreement | |
| 6.8. | Other transactions in foreign currency | | |
| 6.8.1. | SWAP Operations | By agreement | |
| 7. Documentary operations and Trade finance for Corporates | | | |
| № | Name | Commission rate | Note |
| 7.1. | Operations under Letters of Credit | | |
| 7.1.1. | Opening of a letter of credit | 1 base rate (excluding VAT)* | |
| 7.1.2. | Changing the terms of the letter of credit | 1 base rate (excluding VAT)* | |
| 7.1.3. | Cancellation of a letter of credit | No charge | |
| 7.2. | Documentary Collections | | |
| 7.2.1. | Release of documents against acceptance or payment | 1,5 base rate (excluding VAT)* | |
| 7.2.2. | Release of documents free from payment | 0,5 base rate (excluding VAT)* | |
| 7.2.3. | Cancellation or Amendment of documentary collection instructions | 1 base rate (excluding VAT)* | |
| 7.2.4. | Examination and sending documents for collection | 0,2% of the amount according to the documents | MIN-0,5xBase rate |
| 7.2.5. | Transfer of collection instructions of foreign banks to other banks | 1 base rate (excluding VAT)* | |
| 7.2.6. | Return of facilities to the remitting bank due to client's refusal to pay or accept | 1 Base rate + postal service fees (excluding VAT)* | |
| 7.2.7. | Actions related with protest | 1,5 base rate (excluding VAT)* | |
| 7.3. | Documentary letters of credit (Import) | | |
| 7.3.1. | Opening/ Increase the amount / Prolongation of a letter of credit | 0,25 % from the amount every quarter (complete or incomplete) | MIN- 3xBase rate |
| 7.3.2. | Amendment of a letter of credit / Cancellation | 1,5xBase rate (excluding VAT)* | |
| 7.3.3. | Receipt, examination and sending of documents under a letter of credit | Commission of partner bank + postal charges + 0,5 Base rate for each document (excluding VAT)* | |

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| 7.3.4. | Payment under a letter of credit | 0,25% from the amount | MIN-1xBase rate MAX-8xBase rate |
| 7.3.5. | Commission for Discrepancies in documents presented under a letter of credit | 2,5 base rate (excluding VAT)* | |
| 7.3.6. | Issuance and Maintenance of LCs with financing (post-financing, discounting etc.) | according to agreement | |
| 7.4. | Documentary letters of credit (Export) | | |
| 7.4.1. | Pre-advance of a letter of credit / an Amendment | 1 base rate (excluding VAT)* | |
| 7.4.2. | Advising of a letter of credit / an Amendment | 1 base rate (excluding VAT)* + commissions and expenses of advising banks | |
| 7.4.3. | Confirmation of a letter of credit | according to agreement | |
| 7.4.4. | Receipt, examination (as per request of a 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) |
| 7.4.5. | Receipt and sending of documents under a letter of credit (without examination) | 2 base rate (excluding VAT)* + postal service fees | |
| 7.4.6. | Payment under letter of credit (when the Bank is indicated as the nominated bank and payment is executed by the Bank as per the terms of an export letter of credit) | 3 base rate (excluding VAT)* | |
| 7.4.7. | Negotiation and discounting by request | according to agreement | |
| 7.5. | Guarantee/standby letter of credit (issued/received according to foreign trade contracts via SWIFT system or in paper form by order/from foreign banks incl. against their counter-guarantee) | | |
| 7.5.1. | Advising a guarantee/standby letter of credit or advising an amendment to a guarantee/standby letter of credit | 1 base rate (excluding VAT)* + commissions and expenses of advising banks | |
| 7.6. | Issuance, Amount increase and prolongation | | |
| a) | <i>upon presentation of cash cover in foreign currency</i> | according to agreement | MIN 3 base rate |
| b) | <i>upon presentation cash cover in national currency</i> | according to agreement | |
| c) | <i>without providing cover</i> | according to agreement | |
| 7.6.1. | Amendment of a guarantee conditions | 1,5xBase rate (excluding VAT)* | |
| 7.6.2. | Examination of documents under the guarantee | 0,1% from the amount of documents | MIN-2x Base rate, MAX-15x Base rate |
| 7.6.3. | Payment against demand under the guarantee | 1,5 base rate (excluding VAT)* | |
| 7.6.4. | Annulation of a guarantee | 3 base rate (excluding VAT)* | |

Notes:

1. If there are no outgoing payments from the client's accounts and no banking services are used during the current month, or if the bank's commissions (except for loan payments) are paid, the bank's commission for this service is not charged.
2. In the event of early termination of the bank account agreement and the corresponding agreement for the provision of a specific banking service, the commission previously charged is not recalculated or refunded.
3. The monthly commission is charged when debit transactions are performed during the current month

* In accordance with the Law of the Republic of Uzbekistan 'On Amendments and Additions to the Tax Code of the Republic of Uzbekistan' No. URK-741 dated December 29, 2021, starting from April 1, 2022, banking operations with a fixed value are included in the taxation base for VAT in the amount corresponding to the applicable legislation.

**In cases where preferential terms for cash disbursement are granted when obtaining a loan based on the product passport approved by a decision of the Bank's Management Board, the commission shall be charged in accordance with the terms of the relevant product passport.

*** The "Alliance e-com" billing platform provides Merchants with the ability to accept cashless payments remotely from individuals. This mechanism is implemented in the following ways:

- by placing a URL link in the Merchant's online store containing the necessary parameters for processing the payment;
- using a QR code placed at the Merchant's point of sale;
- through the "Alliance Pay" mobile application.

**** Except in cases where an individual commission for internet acquiring services is established for the merchant.

General conditions for tariff application.:

The tariffs established for legal entities also apply to the servicing of permanent establishments, representative offices of foreign companies, state enterprises, organizations, and others, unless otherwise specified separately

In cases where a different commission rate or exemption from commission is established by the requirements of the Central Bank of the Republic of Uzbekistan or other regulatory acts of the Republic of Uzbekistan, the rates and conditions specified in these regulatory documents shall apply

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

BRV (Base Settlement Value) is a base settlement value that replaced the MMW (Minimum Monthly Wage), introduced on September 1, 2019, in accordance with Decree UP-5723 dated May 21, 2019.