

GENERAL TERMS

Currency	UZS
Card	UZCARD Sherdor
Card issuance and servicing	• Issuance of bank cards – free of charge • Reissuance due to damage, loss – 500,000 UZS • Reissuance due to card expiration – free of charge • Minimum balance requirement – not required Card servicing, subject to one of the following conditions: • An average monthly balance of 750,000,000 UZS (or the equivalent in foreign currency) across all accounts¹ during the billing month² - free of charge • Monthly regular inflows/income³ to any of the client's accounts totaling at least 75,000,000 UZS (or the equivalent in foreign currency) over the past 3 months⁴ - free of charge <i>If none of the above conditions are met⁵ - 1,000,000 UZS per month</i>
Privileges for cardholders	• Special terms for deposits and savings accounts • Personal banking manager 24/7 – free of charge • Dedicated contact center line 24/7 – free of charge • Fast Track International Passes – unlimited • Fast Track Tashkent Passes – unlimited • Free access to the CIP lounge in Tashkent International Airport – 4 visits per year • Free access to business lounges worldwide, including the Anjir Lounge at Tashkent Airport – 6 visits per year • Yandex Go Ultima Premier rides for only UZS 1,000 – 6 rides per year • Discounts and other offers from local and worldwide partners⁶
Top-up	• At Ipoteka-bank group cash desks – free of charge • At ATMs of third-party banks – according to the third-party bank's tariff • At cash desks of third-party banks – according to the third-party bank's tariff • Transfers from Uzcard/HUMO/VISA cards of Ipotek-bank – free of charge, at the bank's exchange rate
Cash withdrawals	• At Ipoteka-bank ATMs in Uzbekistan – free of charge + ATM's % • At Ipoteka Bank cash desks – free of charge



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	• At ATMs of third-party banks in Uzbekistan – free of charge + ATM's % • At ATMs abroad – 1% + ATM's % • At cash desks of other banks – according to the third-party bank's tariff
Purchases and payments	• Purchase of goods and services via POS terminal – free of charge • Online purchase and payment of services – free of charge
Chargeback	• Dispute of a transaction upon client's request – free of charge
SMS notifications and issuance of certificates:	• SMS notifications – free of charge • Issuance of certificates on official letterhead for submission upon request, and account statements for a specified period – free of charge
One-time payments	• 0.5% of the payment amount
SWIFT	• OUR - 350 000 UZS • SHA - 350 000 UZS • BEN - 350 000 UZS

¹All accounts, including demand deposits, savings accounts, term deposits, and other types of deposits. The equivalent amount of funds held in foreign currency accounts is calculated based on the exchange rate of the Central Bank of the Republic of Uzbekistan on the date of calculating the average monthly balance/regular income for the billing month.

²When determining the amount of the commission payable by the client for the billing month, the average monthly balance for the respective month is taken into account. This balance is calculated by dividing the total sum of daily balances across all accounts by the number of calendar days in the billing month for which the payment is made.

³Salary, rental payments for leasing property (real estate, equipment, etc.), dividends, interest on deposits, transfers from individuals, non-cash and cash inflows.

⁴When determining the amount of the commission payable by the client for the billing month, the total amount of regular inflows/income over the previous 3 months is taken into account. This amount is calculated by dividing the total income received during the past 3 months by the number of months.

⁵Payment of the service maintenance fee does not exempt the client from paying fees for other services specified in these tariffs.

⁶Detailed information available at <https://sherdor.uzcard.uz/en>



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