Bank tariffs

for retail services provided to PRIVATE BANKING clients

Dated from 20.04.2026

№	Type of service	Payment amount
Retail banking services		
1	**One-time payments (excluding Umrah, Hajj, and taxes)**	0.5% of the payment amount; **to other banks – 1% of the payment amount, min. 20.000 UZS**
2	Payment of customer loan and accrued interest	within Ipoteka-bank – free of charge; to third-party banks – 2%, minimum 20.000 UZS
3	Interest calculated on the principal amount of the loan after the due date	at a rate of 1,5 times the interest rate specified in the contract (for microloans – at the rate defined in the loan terms)
4	Penalty charged on the overdue interest of the loan	for each overdue day – 2% (should not exceed 50% of the overdue interest amount)
5	For the service of loan payments collected automatically through the bank's auto-debit system	2.5% (from the collected amount)
6	Fee payments for higher education institutions	within Ipoteka-bank (for payroll projects) – free; 2% from the payment amount, minimum 20.000 UZS
7	Accepting cash in national currency to replenish bank cards through cash desks	within the Ipoteka-bank system – free of charge; to third-party banks – 2%
8	Transfer of funds abroad through international money transfers (IMTO)	Based on the tariffs of the international money transfer system (IMTO)
9	Cash withdrawal from national currency bank cards (Uzcard, Humo, Humo-Mastercard debit card, Humo-Visa debit card) through a payment terminal installed by the bank (bank/Touch point cash desk)	free of charge
10	Cash withdrawal from social cards BIN 4466 1479 and 4916 9912 in the national currency through payment terminals installed by the Bank (at the Bank's cash desks / Banking Service Centers) and through ATMs	1%

11	Cash withdrawal in foreign currency from IPS (Mastercard, Visa) cards at cash desks	from cards issued in the card-in-house processing system of Ipoteka-bank – free of charge
12	**Cash withdrawal in foreign currency from IPS (Mastercard, Visa) cards at Ipoteka-bank cash desks for placing funds into a term/savings deposit for a period of more than 30 days**	**from Ipoteka-bank cards – free of charge**
13	Cash withdrawal in foreign currency from IPS (Mastercard, Visa) cards at cash desks	from cards issued by other banks – 1.5%
14	Cash withdrawal from international bank cards (Mastercard, Visa, Humo-Mastercard, and Humo-Visa) through ATMs, terminals of other banks	1% (+ fee from the others systems)
15	**For purchasing goods and services through payment terminals of other banks using Ipoteka-bank international bank cards**	**free of charge**
16	Opening accounts for term deposits, depositing cash and non-cash funds, re-registering other deposits, and re-registering a deposit in case of loss of the deposit agreement	free of charge
17	Depositing into savings accounts	free of charge
18	Accrual of annual interest on the 'Savings' deposit	according to the deposit passport
19	Non-cash transfer of term deposit amounts to bank cards, credit accounts and other deposit accounts	within Ipoteka-bank – free of charge; to third-party banks – 3% from the payment amount, minimum 20.000 UZS
20	Transfer of funds from demand deposit (20206 ___ 801)	free of charge
21	Cash withdrawals from deposit accounts (demand, savings accounts and term deposits), if depositing cash funds	free of charge
22	Cash withdrawals from deposit accounts (demand, savings accounts and term deposits), if depositing non-cash funds	free of charge

23	Depositing money into savings accounts as a down payment (from the total property value) for secondary car loans	free of charge
24	Payment to the settlement account of construction organization at the cash desks	within Ipoteka-bank - free of charge; to third-party banks 3% from the payment amount, minimum 20.000 UZS
25	Crediting retained earnings to deposit accounts and cash disbursement of an individual's share through deposit accounts upon the closure of business entities	within Ipoteka-bank – 1%; from third-party banks - 2%
26	Transfer of funds from retail loans (mortgage and microloans) to a bank card or deposit account, depositing funds as a down payment on retail loans (mortgage, consumer loans), transferring to the seller's account, and refunding non-cash funds	free of charge
27	Providing the embassy with account balance and turnover information based on the client's request	free of charge
28	Issuance of a payment confirmation upon request if the client has lost the payment receipt	free of charge

Currency exchange services		
29	Exchange of cash currency from one foreign country for cash currency of another country (conversion)	cross course rate *(based on the passport and the current exchange rate)*
30	Verifying the authenticity of foreign cash using a detector in case of doubt	free of charge
31	Replacement of damaged negotiable banknotes: - if the image (form) of the banknote is not so thinned or soiled that it cannot be identified (except where thinning does not hinder authentication and does not	3%

	obscure more than 50% of any key security feature); - if the banknote has repaired tears not exceeding one-fourth of its width (height); - if there are patched corners or parts (no more than 1 sq. cm) or torn-off corners, provided the parts clearly belong to the original banknote; - if there are minor stains, inscriptions, or stamp marks (excluding stamps confirming bundling, counterfeit detection, or drawings), provided there are no more than two such inscriptions or stamps, and they do not cover more than 50% of any key security feature, and they do not interfere with the authentication of the banknote; - if the banknote has more than two holes with a diameter of no more than 1 mm each, provided the holes do not hinder authentication and do not obscure more than 50% of any key security feature.	
32	Collection of unfit banknotes with signs of damage: - divided into parts, including those that have been glued together; - original color has changed or faded; - the banknote is burnt or scorched; - oil, paint, or ink has been spilled on more than 50% of any key feature that confirms the banknote is legal tender; - the banknote has been exposed to chemical reagents; - the image (e.g. photo or portrait) has been altered with clear signs of intentional damage, such as denomination changes, removal of security threads, or presence of large inscriptions; - there are obvious typographical errors on the banknote (e.g. absence or incorrect placement of watermarks or security threads, incomplete or scratched images); - the geometric size of the banknote has changed by 3 mm or more;	15%

	- the banknote is excessively thinned and so soiled that the image (photo, portrait, or shape) cannot be identified; - banknotes that have become softer and have significantly lost their firmness. Banknotes issued after the publication date of an official notice by the issuing foreign country's central bank regarding their withdrawal from circulation and bearing stamps confirming their invalidity, counterfeit status, or that they are specimens, are considered unfit for payment.	
33	Exchange of large foreign currency for smaller denominations, or small foreign currency for larger denominations at exchange offices.	0,5%

Service of bank cards of all types		
34	For bank clients: issuance of bank cards for receiving salaries, pensions and scholarships	free of charge
35	Reissue of a bank card - for the pensioners and payroll project employees, pensioners, benefits and scholarships in case of loss or expiration of the card (once per year)	free of charge
36	Issuance of a UzCard KIDS	free of charge
37	Issuance of a HUMO Junior cards	free of charge
38	Issuance of a new bank card Uzcard, Humo to an individual and renewal in case of technical failure, loss or expiry	free of charge
39	Issuance of a new bank card Visa, Mastercard and renewal in case of failure, loss or expiry	Mastercard standard/Visa classic – free of charge; Mastercard gold/Visa gold – free of charge; Visa platinum – free of charge.

40	Reissuance of VISA cards with BIN: 42421500 – for clients whose cards remain valid at the time of reissuance	free of charge
41	Providing service for Mastercard Platinum/ Visa Platinum cards	free of charge
42	Depositing non-cash currency funds to an international bank card issued by Ipoteka-bank	free of charge
43	Non-cash replenishment of Uzcard/Humo cards, issued by Ipoteka-bank from other sources through transit account 23120__ (excluding transfers from the accounts of legal entities and individual entrepreneurs who are clients of Ipoteka Bank clients, as well as credits issued by Ipoteka Bank to cards)	free of charge
44	Processing of a disputed transaction declined by acquirer. *(according to VISA/MC payment system rules, if a chargeback is declined, the transaction amount must be fully covered by the cardholder)*	free of charge

Services for transactions in foreign currency		
45	Opening/closing accounts, depositing foreign currency to all accounts, issuing foreign currency cash receipts, accepting foreign currency for deposit or international transfer, changing payment terms, and repeating cancellations/transfers	free of charge
46	**Transfers to a foreign bank (MT 103):** **- at its own expense ("OUR");** **- between two parties ("SHA");** **- by Beneficiary ("BEN")**	**"OUR" - 350 000 UZS;** **"SHA" - 350 000 UZS;** **"BEN" - 350 000 UZS**
47	Cash withdrawal from accounts of funds credited in non-cash form (foreign currency)	free of charge

48	Exchange of non-cash currency funds (regardless of the source of formation) into another currency	cross course rate *(based on the passport and the current exchange rate)*

Services through alternative channels		
49	Payment of the loan and accrued interest payments through the mobile application	Ipoteka-bank loans – free of charge; third-party bank loans – 0,5%
50	Purchasing foreign currency for Ipoteka-bank international bank cards through the mobile application, based on the amount received from the client in national currency at the bank's selling rate	free of charge

Money transfers (P2P) between bank cards of commercial banks via mobile application:		
51	From Ipoteka's e-wallet to Ipoteka's e-wallet	free of charge
52	From Uzcard/Humo bank card to e-wallet	free of charge
53	From e-wallet to Ipoteka's Uzcard/Humo	free of charge
54	From e-wallet to other bank's Uzcard/Humo	0,75%
55	From HUMO/Uzcard bank card to HUMO/Uzcard bank card	free - to Ipoteka-bank cards; 0,75% - to third-party bank cards
56	Opening virtual bank cards through the Ipoteka-Retail platform and corporate website	free of charge
57	Cash withdrawal from Uzcard/Humo bank cards via ATM	free of charge
58	Payment of loans and accrued interest via ATM	1% of the payment amount
59	UZCARD/HUMO card top-up via ATM	to Ipoteka-bank cards – free of charge; to other bank cards – 2%

60	Issuing bank cards through ATMs, the bank's corporate website, and the mobile application	free of charge