

GENERAL TERMS

Currency	UZS
Card	UZCARD/HUMO
Issuance and maintenance of the card:	• Issuance of bank cards – free of charge • Reissuance in case of malfunction, loss, or expiration – free of charge • Card maintenance – free of charge • Minimum balance requirement - not required
Top-up	• At Ipoteka-bank ATMs – free of charge • At Ipoteka-bank OTP cash desks – free of charge • Transfer from Ipoteka-bank cards via the Ipoteka Retail app – free of charge • From an electronic wallet (current account) to a card in the Ipoteka Retail application – 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 • Transfer from third-party bank cards – according to the third-party bank's tariff • Bank transfer using account details – free of charge
Cash withdrawal	• At Ipoteka-bank ATMs – free of charge • At Ipoteka-bank cash desks – free of charge • At ATMs of third-party banks – free of charge + % of the third-party bank • At cash desks of other banks – according to the third-party bank's tariff
Transfers	• Card-to-card transfers within Ipoteka-bank via Ipoteka Retail app – free of charge • Card-to-card transfers to third-party banks via Ipoteka Retail app – 0,75% • Card-to-e-wallet transfers via Ipoteka Retail app – free of charge • Intrabank transfers using account details – free of charge • Transfers to other banks using account details – free of charge
Additional services	• One-time payments – 0.5% of the payment amount • SMS notifications – according to the payment system's tariff • Issuance of certificates on official letterhead for submission upon request and account statements for a specified period – free of charge



Mobile App

Scan the QR code to download. Payment and transfer information, purchase history, 24/7 access to finances

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