# MOMENT CARD

Extract from the tariffs[1]

ipotekabank otp group

| | | |
|---|---|---|
| **1.** | **Currency** | UZS |
| **2.** | **Payment system** | Uzcard |
| **3.** | **Issuance** | |
| 3.1. | Card issuance | Free of charge[2] |
| 3.2. | Reissuance in case of damage or loss | Free of charge[2] |
| 3.3. | Reissuance upon expiration | Free of charge[2] |
| **4.** | **Card service** | Free |
| **5.** | **Top-up** | |
| 5.1. | At Ipoteka Bank ATMs | 1% |
| 5.2. | At other banks' ATMs | By other bank's tariff |
| 5.3. | At Ipoteka Bank cash desks | 1% |
| 5.4. | At other banks' cash desks | By other bank's tariff |
| 5.5. | Transfer from Ipoteka Bank card in the Ipoteka Retail app | Free |
| 5.6. | Transfer from other banks' cards to Ipoteka card in the Ipoteka Retail app | Free |
| 5.7. | From e-wallet to card in the Ipoteka Retail app | Free |
| 5.8. | From demand deposit "20206-8__" to card in the Ipoteka Retail app | 1,5%[1] |
| 5.9. | Transfer by account details | 0,5%[3] |
| **6.** | **Cash withdrawal** | |
| 6.1. | At Ipoteka Bank ATMs | 1% |
| 6.2. | At other banks' ATMs | By other bank's tariff |
| 6.3. | At Ipoteka Bank cash desks | 1% |
| 6.4. | At other banks' cash desks | By other bank's tariff |
| **7.** | **Transfers** | |
| 7.1. | Card-to-card transfer within Ipoteka Bank via Ipoteka Retail app | Free |
| 7.2. | Card-to-card transfer to other banks via Ipoteka Retail app | 0,75% |
| 7.3. | From card to e-wallet in the Ipoteka Retail app | Free |
| 7.4. | Intra-bank transfer by account details | Free |
| 7.5. | To another bank by account details | 3% (min. 20 000 UZS)[4] |
| **8.** | **SMS notification** | According to the payment system tariff |

1. For information purposes only.
The tariff is set in the general tariff book for individuals. Other conditions are also defined in the mentioned tariff book.
2. Free of charge until November 30, 2026. From 1 December 2026, the fee for card issuance, reissuance, as well as reissuance in case of card loss will be UZS 30,000.
3. Except for incoming funds from accounts of legal entities and individual entrepreneurs who are clients of Ipoteka Bank, as well as for loan disbursements by Ipoteka Bank branches to cards.
4. For tuition fee payments to higher education institutions: 2% (min. 20,000 UZS); for "Umrah" and "Hajj" payments: free of charge.