

1.	Currency	USD/EUR
2.	Payment system	Visa Classic / Mastercard Standard
		Visa Gold / Mastercard Gold
3.	Issuance/Reissuance	
	Visa Classic / Mastercard Standard	50 000 UZS ²
	Visa Gold / Mastercard Gold	80 000 UZS ²
4.	Card service	Free
5.	Тор-ир	
5.1.	At Ipoteka Bank ATMs	Not available
5.2.	At other banks' ATMs	By other bank's tariff
5.3.	At ATMs abroad	By other bank's tariff
5.4.	At Ipoteka Bank cash desks	Free
5.5.	At other banks' cash desks	By other bank's tariff
5.6.	At cash desks abroad	By other bank's tariff
5.7.	Transfer from Ipoteka Bank card in the Ipoteka Retail app	Free
5.8.	From e-wallet to card in the Ipoteka Retail app	Free
5.9.	Transfer by account details	Free
5.10.	Transfer via Visa Direct from other banks	Free
5.11.	Transfer via Visa Direct from abroad	Free
6.	Cash withdrawal	
6.1.	At Ipoteka Bank ATMs	3,5% ³
6.2.	At other banks' ATMs	2% + other bank's fee
6.3.	At ATMs abroad	2% + other bank's fee
6.4.	At Ipoteka Bank cash desks	0,5%4
6.5.	At other banks' cash desks	2% + other bank's fee
6.6.	At cash desks abroad	2% + other bank's fee
7.	Purchases and payments	Free
8.	Minimum deposit	Not required
9.	SMS notification	Free
10.	Dispute operation – Chargeback	0,7 BCV (Basic Calculation Value)
11.	SWIFT transfers ¹	
11.1.	OUR	0,4% (min. 500 000 UZS,
		max. 1 000 000 UZS)
11.2.	SHA	500 000 UZS
11.3.	BEN	500 000 UZS

^{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 for clients receiving international money transfers of USD 500 or more through Ipoteka Bank digital channels (Visa Classic / Mastercard Standard only) and when issuing bank cards via bank branches, ATMs, the corporate website, or the mobile application

^{3.} 2% bank fee + 1.5% payment system fee

^{4.} Except for cards starting with 42421500 or for funds placed in term/savings deposits for more than 30 days