

1.	Currency	UZS
2.	Payment system	Uzcard/Humo
3.	Issuance	
3.1.	Card Issuance	Uzcard-Free
		Humo 50 000 UZS
3.2.	Reissuance in case of damage or loss	50 000 UZS
3.3.	Reissuance upon expiration	50 000 UZS
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	Free
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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% ²
5.	Cash withdrawal	
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
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) ³
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.} Except for transfers 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

^{3.} For payments to higher education institutions – 2% (min. 20,000 UZS); for "Umrah" and "Hajj" events – free.