

1.	Currency	UZS
2.	Payment system	Uzcard/Humo
3.	Issuance	
3.1.	Card issuance	50 000 UZS ²
3.2.	Reissuance in case of damage or loss	50 000 UZS ²
3.3.	Reissuance upon expiration	50 000 UZS ²
4.	Card service	Free
5.	Тор-ир	
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
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) 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 for payroll, scholarship, and pension projects, as well as for depositors who have placed a fixed-term deposit for at least 3 months in the amount of 10 million UZS or 1,000 USD, and for clients who have received international money transfers of 500 USD or more through Ipoteka Bank's digital channels, and when issuing cards through card machines, ATMs, the bank's corporate website, or the mobile application.

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.