

Excerpt from Tariffs¹

1.	Currency	USD/EUR
2.	Card Type	Mastercard Platinum/ Visa Platinum
3.	Issuance / Reissuance	100 000 UZS
4.	Card Maintenance	
4.1	Card maintenance during the first year after issuance	Free of charge
4.2	Card maintenance starting from the second year after issuance	1 USD per month
5.	Top-up	
5.1.	At Ipoteka Bank ATMs	Not available
5.2.	At ATMs of other banks in the Republic of Uzbekistan	According to the other bank's tariff
5.3.	At ATMs abroad	According to the other bank's tariff
5.4.	At Ipoteka Bank cash desks	Free of charge
5.5.	At cash desks of other banks in the Republic of Uzbekistan	According to the other bank's tariff
5.6.	At cash desks abroad	According to the other bank's tariff
5.7.	Transfers from Ipoteka Bank cards via the Ipoteka Retail app	Free of charge at the Bank's exchange rate
5.8.	Transfers from an e-wallet to a card via the Ipoteka Retail app	Free of charge
5.9.	Transfers by account details	Free of charge
5.10.	Transfers via Visa Direct from other banks in the Republic of Uzbekista	Free of charge
5.11.	Transfers via Visa Direct from abroad	Free of charge
6.	Cash Withdrawal	
6.1.	At Ipoteka Bank ATMs	3,5% ²
6.2.	At ATMs of other banks in the Republic of Uzbekistan	2% + other bank's commission
6.3.	At ATMs abroad	2% + other bank's commission
6.4.	At Ipoteka Bank cash desks	0,5%
6.5.	At cash desks of other banks in the Republic of Uzbekista	2% + other bank's commission
6.6.	At cash desks abroad	2% + other bank's commission
7.	Disputed Transaction (Chargeback)	0,7 BCV
8.	SMS Notifications	Free of charge

¹ This information is for reference purposes only. The tariff is set in the general tariff schedule for individuals. Other conditions are also defined in the mentioned schedule.

² 2% bank commission + 1.5% payment system commission.

