



Appendix No. 1 to decision No. 8-4.2/046
Pricing Committee of JSCMB "Ipoteka-Bank"
dated February 2, 2026

Standard Tariffs for Legal Entities and Individual Entrepreneurs

2026
Tashkent, Uzbekistan

Type of service/operation		Fess	Notes
Account services			
1	Account opening and maintenance		
1.1	Account opening (current/demand deposit)	Free of charge	
1.2	Change of current account on the basis of incorporation documents	Free of charge	
1.3	Maintenance of account (current/demand deposit)	Free of charge	
2.	Statement of account		
2.1	Electronic/ paper-based account statement	Free of charge	
2.2	Electronic account statement in MT940 format provided via SWIFT	UZS 200 000 including VAT	Charged monthly per each account
3	Issuance of letter of credit (in national currency)	UZS 350 000 including VAT	Issuance of the letter of credit at the expense of the organization that applied for issuing
3.1	Amendment of terms or cancellation of the letter of credit (in national currency)	Free of charge for cancelation. Amending the letter of credit UZS 350 000 including VAT	In case of cancellation or change of conditions. At the expense of the organization that applied for opening of the letter of credit
3.2	Confirmation of letter of credit (in national currency)	Free of charge	
Payments in local currency			
4	Tariff "General" for outgoing payments submitted on paper from demand deposit/special account	0,5%	Charged on a daily basis
4.1	Outgoing payments submitted via remote banking channels from demand deposit/special account	0,4%	Charged on a daily basis
4.2	Outgoing payment fees submitted by clients with "Exporter" status	0,2%	Charged on a daily basis
4.3	Outgoing payment initiated from accounts of the Ministry of Defense of the Republic of Uzbekistan and organizations that are part of the Ministry of Defense	Free of charge	
4.4	Outgoing payment initiated from accounts of the Prosecutor's Office of the Republic Uzbekistan and organizations that are part of the Prosecutor's Office	Free of charge	
4.5	Automatic Payment Split for Legal Entities	Subject to agreement between the parties	
5	Tariff "Welcome". For debit transactions on primary or secondary accounts of clients transferred from another commercial bank to a branch of Ipoteka Bank.	0,2%	The tariff is valid for the first 6 months. The "Welcome" tariff does not apply to clients who, within the last 12 months, transferred (or closed) their primary or additional accounts

			from the Bank's system to other commercial banks and subsequently transfer (or reopen) accounts within the Ipoteka Bank system.
5.1	Tariff "Business Partner". Outgoing payments for existing client attracting business partner to "Ipoteka-bank".	Free of charge	Valid for a period of 3 months. Applicable to payments between business partners onboarded upon referral by an Ipoteka Bank client.
6	Outgoing payment of taxes and obligatory payments by legal entities to the state budget	Free of charge	
7	Outgoing transfer of funds for loans of "Ipoteka-bank"	Free of charge	
8	Preparation and execution of client's documents to transfer to another bank	Free of charge	
9	Transfer of funds from one account to another account (including to special account) of same client within "Ipoteka-bank"	Free of charge	
10	Servicing accounts of budget organizations	Free of charge	
11	Monthly fee for account maintenance	By agreement of the parties	Monthly fee could be applied for preferential tariff on debit turnovers
12	For each interbank and inter-branch outgoing electronic payment	0.14% of the Base Calculation Amount	Accrued and collected daily; not applicable to transfers of taxes and mandatory payments to the state budget.
13	Payment transferred through instant payment system (ANOR)	During the interbank operating day – 0.14% of the Base Calculation Amount; Outside the interbank operating day – 0.19% of the Base Calculation Amount	Accrued and collected daily; not applicable to transfers of taxes and mandatory payments to the state budget.
Cash desk services			
14	Issuance and registration of checkbooks	Free of charge	
15	Issuance of a new checkbook following loss	UZS 120 000 including VAT	Free of charge for state-funded organizations
16	Cash withdrawal for salaries, equivalent payments, as well as for pensions and social benefits by symbols 40,41,42,50	Free of charge	
Cash withdrawal under 44-symbol			

17	Cash withdrawal under 44-symbol except for legal entities from item 17.2	1%	
18	Cash withdrawal		
18.1	45 symbol at the expense of funds received in the bank account of individual entrepreneurs	1%	Charged on the amount of cash issued upon withdrawal
18.2	47 symbol for cotton pickers	1%	
18.3	48 symbol for the return of authorized capital, shares, and financial assistance	1%	
18.4	49 symbol for non-bank financial institutions (microcredit organizations, pawnshops)	1%	
19	For dividend payouts on 51 symbols	1%	
20	53-symbol for other purposes to budgetary organizations and business entities through special accounts	1%	
Cash acceptance:			
21	Receipt and recount of collected proceeds	For free	
22	Drawing up a report on the incorrect placement of cash in a cash collection bag	For free	
23	Services for transferring cash proceeds to an account from business entities that are clients of other banks	3%	Charged based on the transaction amount
24	Cash withdrawal for the purchase of agricultural products using the 46-symbol system:		
24.1	Cash withdrawal for the purchase of agricultural products using 46 symbols.	1%	Charged on the amount of cash issued upon withdrawal.
24.2	Issuance of cash funds by 46-symbol to exporting enterprises* based on Appendix No. 1 to the Decree of the President of the Republic of Uzbekistan No. UP-5780 dated August 13, 2019	0.2%	Charged from the amount of cash issued in the presence of an export contract
	*Exporting clients are enterprises and organizations, business entities with legal entity status, or individual entrepreneurs with export turnover in the current year or over the past 12 months.		
25	Issuance of loan funds in cash by 54 symbol	Not applicable	
26	Use of deposit boxes of JSCIB "Ipoteka-Bank"	50,000 sum including VAT	For one month. According to the contract.
26.1	Fine for losing a safe deposit box key	100,000 sum including VAT	
27	Internet Bank set-up a	Free of charge	
28	Internet Bank maintenance	Free of charge	
29	Electronic - key	1 e-key-free of charge 2 or more e-keys- UZS 180 000 for each including VAT	Charged upon key issuance
30	Electronic - key renewal following damage or loss	UZS 190 000	
31	“SMS-bank” setup	Free of charge	
32	“SMS-bank” maintenance	UZS 15 000 sum including VAT	Per phone number. Charged monthly.
33	Maintenance of mobile banking application	Free of charge	including installation

34	Payments via QR code (QR ONLINE)		
34.1	Bank fee charged to clients for processing payments via QR code (QR Online) using HUMO and UZCARD bank cards	0,8%	The fee is charged per transaction at the time of payment.
Other services			
35	Providing statements on the balance, total turnover on settlement account(s) and answers to other inquiries of business entities Information specified in paragraphs 9-10 of the Regulation registered with the Ministry of Justice of the Republic of Uzbekistan under No. 3030	UZS 30 000 including VAT Free of charge	As per written request of client. Charged at the time of issuance of the letter.
36	Providing confirmations, duplicates, statements and attachments to them on turnovers (with indication of detailed information on transactions) on the settlement account(s). Information specified in paragraphs 9-10 of the Regulation registered with the Ministry of Justice of the Republic of Uzbekistan under No. 3030	UZS 60 000 including VAT Free of charge	As per written request of client. Charged at the time of issuance of the letter.
37	Account statement	Free of charge	
38	Information at the client's request	UZS 30 000 including VAT	
39	Duplicates of documents on client's request	UZS 30 000 including VAT	Upon client's written request
Securities services			
40	Services on Government short-term bonds, fulfilment of bondholder's order	Not less than 0,03%, plus fee of the Currency Exchange of the Republic of Uzbekistan	Charged at the time of the transaction. According to the agreement
41	Transfer of funds from clients' accounts to the accounts of organizations of exchange and OTC trading system, as well as to account 29830 in order to purchase securities of JSCMB Ipoteka Bank	Free of charge	
Technical and engineering services			
42	Conducting control and measurement work on new construction, reconstruction, major and ongoing repair work	Based on the estimated cost of the property in accordance with the contract:	
	up to 200 million soums	3%	When signing a contract for the provision of services, travel and accommodation costs are taken into account depending on the distance to the construction site.
	from 200 million soums to 500 million soums	2%	
	from 500 million soums to 5,000 million soums	1%	
	from 5,000 million soums and above	0.50%	

Operations performed with bank cards			
Acquiring			
43	Leasing of terminals to budgetary organizations, legal entities and individual entrepreneurs (monthly)	For free	
44	Bank commission for transactions carried out by buyers using UZCARD and HUMO bank cards through point-of-sale terminals	UZS 0,2% (min. 30 000 sum per month)	Withheld from each transaction
44.1	Bank fee charged to clients for mobile NFC transactions carried out using UZCARD bank cards through merchant POS terminals.	1% (minimum UZS 30 000 per month)	
45	- Payment for repair of payment terminals - Fee for loss or damage to payment terminals	Repair costs In case of loss or damage - book value of the terminal + value added tax + 350,000 sum	
46	Bank commission charged on transactions carried out by customers using HUMO bank cards through SoftPos (Marta) terminals	0,3%	From the amount of the transaction At the moment of transaction execution
46.1	Bank fee charged to clients for mobile NFC transactions carried out using UZCARD bank cards through SoftPOS (MARTA) terminals.	1%	
47	Bank commission for commercial E-POS terminals	1% of the document amount	
48	Bank commission charged on transactions carried out using bank cards of international payment systems	1% of the document amount	
48.1	Bank fee charged to clients for transactions carried out via POS terminals using international bank cards "Visa" (International) and "MasterCard" (International)	1% of the document amount	For Visa cardholders, an additional fee of 1.5% applies, and for MasterCard cardholders, an additional fee of 2% applies.
48.2	Bank fee charged to clients for transactions carried out using international bank cards "Visa" (Domestic) and "MasterCard" (Domestic) through SoftPOS (MARTA) terminals.	1% of the document amount	
48.3	Bank fee charged to clients for transactions carried out using international bank cards "Visa" (International) and "MasterCard" (International) through SoftPOS (MARTA) terminals.	1% of the document amount	An additional fee is charged to the cardholder: 1.7% for Visa cards; 2.1% for MasterCard cards.
49	Corporate cards		
49.1		0,4%	for payments submitted via remote banking channels

	Outgoing transfer of funds in local currency (UZS) from current accounts to corporate cards of legal entities and individual entrepreneurs	0,5%	for payments submitted on paper
49.2	Outgoing transfer of funds in foreign currencies from demand deposit accounts to corporate cards of legal entities and individual entrepreneurs	Free of charge	
49.3	Non-cash crediting corporate card account	Free of charge	
49.4	Cash deposit on corporate card account	Not available	
50	Including of the corporate card into STOP List, Un-blocking of the corporate card, providing statement for corporate card account	Free of charge	Uzcard/Humo
		UZS 100 000	Mastercard Business
51	Corporate card issuance and maintenance		
51.1	Corporate card issuance, reissuance following damage or loss	Uzcard/Humo: UZS 50 000 including VAT	Card account is opened in local currency (UZS)
51.2	Issuance of a corporate bank card, reissue in case of loss, expired or damage	Mastercard Business: UZS 300 000 including VAT	Deposit: USD 100 Card account is opened in foreign currency
51.3	Consideration of an application for a disputed transaction	Mastercard Business: UZS 300 000 including VAT	Charged per each request
51.4	Cash withdrawal outside the Republic of Uzbekistan	Not available	
51.5	Cash withdrawal within the Republic of Uzbekistan	Not available	
52	Issuance of corporate card in case of opening a new current account for women entrepreneurs (the head of a legal entity or individual entrepreneur is woman)	Free of charge	
Operations in foreign currency			
53	Account Maintenance		
53.1	Opening, closing and maintenance of account	Free of charge	
54	Statement of account		
54.1	Current account	Free of charge	
54.2	Account statement in the letter format	UZS 45 000 including VAT	
54.3	Duplicates of documents upon client's request	UZS 45 000 including VAT	
54.4	Letter on current account status	Free of charge	
54.5	Duplicate document for a transaction within one day at the client's request	UZS 30 000 including VAT	
54.6	Correspondence based on client's inquiry	UZS 30 000 including VAT	
Payments in foreign currency			
55.1	Crediting funds in foreign currency	Free of charge	

55.2	Crediting funds in foreign currency to all accounts subject to a commission from the partner bank	UZS 15 000 including VAT	Charged when funds are credited to the client's account
55.3	Payments in foreign currency within the country: A) payment order submitted on paper B) payment order sent via remote banking services	0,2% (min. UZS 250 000 - max. UZS 750 000) 0,1% (min. UZS 150 000 - max. UZS 600 000)	A fixed commission is charged including VAT.
55.4	Payments in foreign currency between branches of Ipoteka-bank	Free of charge	
56	Payments to foreign banks outside the country (MT 103) until 17:00		
	For business entities with legal entity status:		
56.1	Payments of legal entities submitted via remote banking channels with commission type "OUR"	0,1% (min. UZS 500 000 - max. UZS 3 800 000)	A fixed commission is charged including VAT. Additional correspondent bank fees may apply**
56.2	Payments of legal entities submitted via remote banking channels with commission type "SHA"	0,1% (min. UZS 200 000 - max. UZS 3 500 000)	
56.3	Payments of legal entities submitted via remote banking channels with commission type "BEN"	0,1% (min. in eq. USD 40 max. in eq. USD 400)	
56.4	Payments of legal entities submitted on paper with commission type "OUR"	0,2% (min. UZS 200 000 - max. UZS 3 500 000)	
56.5	Payments of legal entities submitted on paper with commission type "SHA"	0,2% (min. UZS 500 000 - max. UZS 5 000 000)	
56.6	Payments of legal entities submitted on paper with commission type "BEN"	0,2% (min. in eq. USD 50 max. in eq. USD 580)	
	For business entities that do not have the status of a legal entity (sole proprietors).		
56.7	Payments of entities that do not have the status of a legal entity (individual entrepreneurs) with commission type "OUR"	0,5% (min. UZS 480 000 max. UZS 880 000)	
56.8	Payments of entities that do not have the status of a legal entity (individual entrepreneurs) with commission type "SHA"	0,5% (min. UZS 180 000 max. UZS 600 000)	
56.9	Payments of entities that do not have the status of a legal entity (individual entrepreneurs) with commission type "BEN"	0,5% (min. in eq. USD 30 max. in eq. USD 90)	
	**Additional correspondent bank fees are charged when transferring funds in U.S. dollars or euros to the Russian Federation or the Republic of Belarus through the correspondent bank Raiffeisen Bank International AG.		

	<p>For the “OUR” charge type, an additional fee of EUR 200 is charged to the payer in the equivalent amount in the national currency, calculated at the official exchange rate of the Central Bank of Uzbekistan on the date the fee is debited.</p> <p>For the “SHA/BEN” charge types, an additional fee of EUR 200 is deducted from the payment amount.</p> <p>When transferring funds in U.S. dollars to the Russian Federation or the Republic of Belarus through the correspondent bank JP Morgan Chase Bank, no additional correspondent bank fee is charged.</p>		
57	Amendment of payment terms, cancellation, return of transfer		
57.1	Amendment of payment terms: A) outside the country	UZS 240 000	including VAT
	Amendment of payment terms: B) within the country	UZS 120 000	including VAT
57.2	Cancellation of payments or return of transfer		Free of charge
58	Transfer not related to foreign trade activates of Tax Office, Juridical Authorities, Prosecutor's Office, Bureau of Enforcement, Investigative Authorities and all payments of the Ministry of Finance		Free of charge
59	Transfer of collected foreign currency cash received from legal entities, to a current account in another bank		Free of charge
60	Inquiries and investigations		
60.1	Requests for transactions executed within 1 month	(UZS 250 000+partner bank expenses) + VAT	
60.2	Requests for transactions executed from 1 to 6 months	(UZS 350 000+partner bank expenses) + VAT	
60.3	Requests for transactions executed over 6 months	(UZS 500 000+partner bank expenses) + VAT	
60.4	Call-Back service	UZS 1 000 000 sum including VAT	Charged per month
61	Import Letter of Credit		
61.1	Advising Letter of Credit to other banks	UZS 1 800 000 including VAT	
61.2	Preparation of draft version of a letter of credit on the basis of an import contract	UZS 240 000 including VAT	
	Issuance of Letter of Credit		
61.3	Covered	1% from amount (min. UZS 2 300 000 max. UZS 29 000 000 000)	A fixed commission is charged including VAT.
	Uncovered	1% from amount min. UZS 11 500 000 max. UZS 115 000 000	A fixed commission is charged including VAT.
	Change of letter of credit terms:		
61.4	Amendment of the terms a letter of credit: a) increase of the amount of the letter of credit b) extension of term c) other changes	0,2% from amount (min. UZS 600 000- max. UZS 11 500 000) UZS 600 000 UZS 600 000 including VAT	A fixed commission is charged including VAT.
61.5	Commission on trade finance	According to agreement, shall be set	
	Margin of JSCMB "Ipoteka-bank" for export clients	2%	
61.6	Reimbursement commission	According to agreement, charged in percentage	

61.7	Acceptance aval commission	According to agreement, charged in percentage	
61.8	Deferred (overdue) payments	UZS 150 000 monthly including VAT payment is charged in addition to commission	payment is charged in addition to commission
61.9	Document checking	UZS 600 000 including VAT	for each package of documents under the letter of credit
61.10	Payment under the letter of credit on the basis of submitted documents with discrepancies (at the expense of the beneficiary)	UZS 1 200 000 including VAT	Commission is charged for each package of documents The commission is charged at the expense of the beneficiary in foreign currency in accordance with the amount of the letter of credit.
61.11	Return of incorrectly submitted or unpaid documents	Postal and telegraphic costs + VAT	
61.12	Cancellation of a letter of credit (refusal)	UZS 1 150 000 including VAT	
61.13	Letter of credit correspondence and inquiries	Free of charge	
61.14	Confirmation of a covered letter of credit at the request of the issuing bank	1% per annum of the amount of the letter of credit	
61.15	Confirmation of uncovered letter of credit at the request of the issuing bank	According to agreement, charged in percentage	
62	Export Letter of Credit		
62.1	Primary advising	UZS 470 000 including VAT	
62.2	Acceptance and advising of export letters of credit	0,1% (min. UZS 580 000 max. UZS 5 800 000)	A fixed commission is charged including VAT.
62.3	Receipt and sending of documents	Postal and telegraphic costs + VAT	
62.4	Examination of documents, if the advising bank is a nominated bank	UZS 180 000 including VAT for each document	
62.5	Pre-advice	UZS 230 000 including VAT	
62.6	Confirmation of letter of credit (for the quarter or part): a) with coverage in currency b) without coverage in currency	0,5% of the amount letter of credit According to agreement, charged in percentage	
62.7	Issuance of payment request	UZS 350 000 including VAT	
62.8	Advising of amendments to the terms of the letter of credit	UZS 350 000 including VAT	
62.9	Cancellation of letter of credit (refusal)	UZS 470 000 including VAT	

62.10	Discounting of letter of credit	According to agreement, charged in percentage	
63	Agreements (contracts)		
63.1	Issuance of the report "Information on Settlement Certificates" according to the client's application in the Single Electronic Information System for Foreign Trade Operations on the basis of the received prepayment under the export contract, open letter of credit, issued bank guarantee or insurance policy.	Free of charge	
63.2	Providing information on foreign trade contracts on the basis of a client's application: - For operations carried out within a period of up to 1 year - For operations carried out within 1 to 3 years - For operations carried out for 3 years and more	UZS 120 000 UZS 230 000 UZS 470 000 including VAT	
64	Swap Operations		
64.1	Selling foreign currency to customers: a) within the term up to 30 days b) within 31 days to 90 days c) from 91 days to 180 days d) from 181 days to 365 days	2% of the contract amount 4% of the contract amount 6% of the contract amount 8% of the contract amount	
64.2	When selling funds in UZS to customers: a) within a period of up to 30 days b) within 31 days to 90 days c) from 91 days to 180 days d) from 181 days to 365 days	1,5% of the contract amount 3% of the contract amount 5% of the contract amount 7% of the contract amount	
65	Check Transaction		
65.1	Check accepted for collection (Commission for payment)	UZS 230 000 including VAT	
65.2	Check received for ordinary standby charges	UZS 120 000 including VAT	
65.3	Fee for return of checks	UZS 230 000 including VAT	
65.4	Traveler's checks in cash dollars	UZS 600 000 including VAT	
65.5	Request to stop a payment	UZS 500 000 + commission for payment) + VAT	
66	Collections		
66.1	Fee for net collections	UZS 350 000 including VAT	
66.2	Acceptance + collection	UZS 230 000	

		including VAT	
66.3	Acceptance + aval + collection	UZS 1 200 000 including VAT	
66.4	Objection to collection	UZS 230 000 including VAT	
66.5	Fee for amendment / re-direction	UZS 180 000 including VAT	
66.6	Fee for preparation of the bank's documents to be forwarded	UZS 120 000 including VAT	
66.7	Commission per request	UZS 120 000 including VAT	
66.8	Preparing and sending documents for collection	UZS 400 000 + postal cost +VAT	
67	Bank Guarantee		
67.1	Advising the guarantee received in favor of the bank or the client (without obligations to JSCMB Ipoteka-bank)	UZS 950 000 including VAT	
67.2	Advising of amendments to the terms and conditions of the guarantee received in favor of the bank or Client (without obligations to JSCMB Ipoteka-Bank)	UZS 470 000 including VAT	
67.3	Providing guarantee in favor of a client of JSCMB Ipoteka-bank vs. counter-guarantee of foreign bank	Up to 1%	
67.4	Issuance of a claim under a bank guarantee on behalf of a client	UZS 250 000 + postal cost +VAT	
67.5	Execution of claims	According to agreement, charged in percentage	
67.6	Refund of foreign bank guarantee (based on the terms of the guaranteee)	UZS 50 000 + postal fee +VAT	
67.7	Correspondence on guarantees received in favour of the bank or the client	UZS 350 000 including VAT	
68	Cash Office Services		
68.1	A) Cash withdrawal in foreign currency from the client account: - legal entities - export customers - According to decisions and measures of prosecutor's office, tax and other state authorities.	0,3%, min UZS 180 000 0,2%, min UZS 180 000 Free of charge	
68.2	B) Cash withdrawal in foreign currency for traveling expenses for entities that do not have the status of legal entity	0,2%	
68.3	C) Cash deposit in foreign currency to the client's current account - US dollars - Russian rubles - Euro, British pounds, Swiss francs, Japanese yen	Free of charge 1 % 0,2 %	

68.4	Withdrawal of foreign currency from accounts 23212 - "Funds of the Treasury of the Ministry of Finance" and 23214 - "Funds of territorial territories of the Ministry of Finance". Treasury of the Ministry of Finance" and 23214 - "Funds of territorial subdivisions of the Treasury of the Ministry of Finance" accounts 23212 - "Funds of the Ministry of Finance Funds of territorial subdivisions of the Treasury of the Ministry of Finance", opened by the Treasury and its territorial departments in the appropriate by the Treasury and its territorial departments in the respective foreign currencies	Free of charge	
69	General Services		
69.1	Foreign Trade Consultation	Free of charge	
69.2	Examination of documents on the application submitted for purchase and sale of foreign currency funds: A) Applications submitted by business entities in paper form B) Applications submitted on the basis of decisions and submissions of the court, prosecutor's office, investigative and tax authorities C) Applications submitted by business entities via Internet Bank	UZS 500 000 including VAT Free of charge Free of charge	
69.3	Exchange of foreign currency funds for another currency	At the bank's rate	
	*** Fees for services provided to the Bank's branch clients in foreign currency, as well as for services rendered within the framework of foreign economic activity, are charged exclusively in the national currency (where the fee amount depends on the transaction amount — subject to agreement between the parties). Fees of foreign banks or third parties may be charged by the Bank in foreign currency.		
Lending services			
70	Opening and maintenance of loan account	Free of charge	
71	One-time fee for examination of loan documents	Loans financed by foreign credit lines - in accordance with the terms of the credit line, other loans free of charge	
72	Pledging collateral	Free of charge	
73	Withdrawal (partial withdrawal) or replacement of collateral	For loans with a loan balance for up to UZS 5 billion - at the rate of 0,1% of the loan balance; For loans with a loan balance of more than UZS 5 billion - at the rate of 0,05% of the loan balance; (The service fee should not be more than UZS 20 million)	The fee charged for the service must not exceed 20 million soums. A fixed commission is charged inclusive of VAT.
74	Monitoring	Free of charge	

75	Amendments to the loan agreement regarding the repayment schedule (<u>Excluding changing day of payment within a month</u>)	For loans with an outstanding balance of up to UZS 5 billion, a fee of 0.1% of the outstanding loan balance shall apply; for loans with an outstanding balance exceeding UZS 5 billion, a fee of 0.05% of the outstanding loan balance shall apply (maximum UZS 20 million)	A fixed commission is charged including VAT
76	Sale of loan balance to another bank	Free of charge	
77	Obtaining information from a credit bureau	Free of charge	
78	Registration in the collateral register	Free of charge	
79	For the unused credit exposure on open credit lines	Free of charge	
80	Monthly loan fee	Free of charge	