



**Annex 1 to the Decision # 229
of the Management Board of
JSCMB "Ipoteka-Bank"
dated July 13, 2022**

**Tariffs of JSCMB "Ipoteka-Bank" for Banking Services to Legal Entities for
Transactions in National and Foreign Currencies.**

**July 13, 2022
Tashkent, Uzbekistan**

ACCOUNT ADMINISTRATION		FEES	NOTES
1	Opening and closing of current and secondary accounts	Free of charge	
2	Change of current account on the basis of incorporation documents	Free of charge	
3	Issuance of letter of credit (in national currency)	UZS 350 000	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	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 NATIONAL CURRENCY			
4	Tariff "General" for debit turnovers	0.5%	Charged and collected every day
4.1	Payment initiated through Internet Banking	0.4%	Charged and collected every day
4.2	Payment fees for clients with "Exporter" status	0.2%	Charged and collected every day
4.3	Payment initiated from the Ministry of Defense of the Republic of Uzbekistan and organizations that are part of the Ministry of Defense	Free of charge	
4.4	Payment initiated from the Prosecutor's Office of the Republic Uzbekistan and organizations that are part of the Prosecutor's Office	Free of charge	
4.5	Payment fee from primary and secondary (special) accounts of Contracting organizations involved in the construction of standard and affordable residential buildings in urban and rural areas in accordance with the government programs	0.2%	On the basis of supporting documents on the relevant types of activities.
5	Tariff "Welcome" for legal entities transferring its main or secondary accounts to the branch of Ipoteka-bank" from another commercial bank	0.2%	Within the first 6 months
5.1	Tariff "Business Partner" for existing client attracting business partner from another commercial bank to Ipoteka-bank.	Free of charge	Within the first 6 months between partners
6	Transfer of taxes and obligatory payments by legal entities to the state budget	Free of charge	
7	Transfer of funds to pay off 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 budget accounts of budget organizations	Free of charge	
11	Monthly fee for maintenance of current accounts	Free of charge	Monthly fee could be applied for

		(or according to the agreement)	preferential tariff on debit turnovers of 0%,
12	For each interbank and inter-branch outgoing electronic payment	1.6 times the cost of Main Informatization Center Free of charge for payment of taxes and obligatory payments to the state budget	Accrued and collected daily
13	Payment transferred through instant payment system (ANOR)	During the interbank operational hours – UZS 400 Outside interbank operational hours - UZS 600	Accrued and collected daily (when transferring taxes and obligatory payments to the state budget it is not charged)
CHECKBOOK SERVICES			
14	Issuance and registration of cash checkbooks	Free of charge	Based on the client's application
15	Issuance of a new checkbook if checkbook is lost	UZS 120 000	Free of charge for state-funded organizations
CASH OFFICE SERVICES			
16	Cash withdrawal for salaries, equivalent payments, as well as for pensions and social benefits	Free of charge	
17	Cash withdrawal under 44-symbol to legal entities		
17.1	Cash withdrawal under 44-symbol for legal entities and individual entrepreneurs	1%	Fee is charged from the amount when withdrawing cash
17.2	Cash withdrawal under 44-symbol for legal entities involved in fish farming activities, from proceed collected (cash and through trading terminals) via sales of fish products	0.5%	Fee is charged from the amount when withdrawing cash
18	Cash withdrawal under 45-symbol from the current account of individual entrepreneurs	1%	Fee is charged from the amount when withdrawing cash
19	Cash withdrawal for legal entities under 51-symbols	1%	Fee is charged from the amount when withdrawing cash
20	Cash withdrawal to legal entities and individual entrepreneurs by 53-character:		
20.1	Cash withdrawal under 53-symbol to Budget Organizations, Prosecutor's Office and Bureau of Compulsory Enforcement	Free of charge	
20.2	Cash withdrawal under 53-symbol to legal entities and individual entrepreneurs	1%	Fee is charged from the amount when withdrawing cash
21	Reception and calculation of collected cash proceeds	Free of charge	
22	Drawing up an act in case of incorrect placement of cash in a collection bag	Free of charge	
23	Transfer of deposited cash proceeds to the current account of legal entity that are clients of other banks	Free of charge	

24	Cash withdrawal under 46 - symbol to legal entities to purchase of agricultural products		
24.1	Cash withdrawing under 46-symbol to the company exporters on the basis of Appendix 1 to the Decree of the President of the Republic of Uzbekistan No. UP-5780 dated August 13, 2019	0.2%	Fee is charged from the amount when withdrawing cash
24.2	Cash withdrawal for purchase of agricultural products under 46-symbol (to other economic entities)	1%	Fee is charged from the amount when withdrawing cash
25	Loans issued in cash under 54-symbols	1%	Fee is charged from the amount when withdrawing cash
26	Use of deposit box of Ipoteka-bank	UZS 50 000	In one month. According to the contract.
26.1	Penalty for loss of safe deposit box key	UZS 100 000	
INTERNET BANKING			
27	Installation of the Internet Bank application	Free of charge	
28	Internet Bank program subscription fee	Free of charge	
29	Electronic OTP key	1 e-key-free of charge 2 or more e-keys- UZS 180 000 for each	Charged upon key issuance
30	Electronic OTP key renewal in case of damage or loss	UZS 190 000	
31	Connection to "SMS-bank" system	Free of charge	
32	Monthly subscription fee for using the "SMS-bank" service	UZS 15 000	For each phone number. Every month.
33	Transactions of legal entities via the Bank's mobile application	Free of charge	
34	Payments by QR code	0,25%	Charged at the time of payment from each transaction
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 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 Free of charge	As per written request of client. Charged at the time of issuance of the letter.
37	Statement of account	Free of charge	
38	Preparation and sending information at the client's request	UZS 30 000	

39	Looking for lost documents and issuing their duplicates on client's request	UZS 30 000	At the request of the client (written request) only after authorization of the branch management. Charged at issuance of a certificate
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 ENGINEERING SERVICES			
42	Carrying out control and measurement work on new construction, reconstruction, capital and current repair work.	Based on the estimated cost of the facility in accordance with the contract: up to UZS 200 million – 3%; from UZS 200 million to 500 million - 2 %; from UZS 500 million to UZS 5,000 million – 1 %; from UZS 5,000 million and above - 0.5%;	At signing of the service contract, travel and accommodation costs are taken into account depending on the distance of the construction site location
SOUK CARD			
43	Monthly rent of POS-terminals to budget organizations, legal entities and individual entrepreneurs	Free of charge	
44	POS-terminal acquiring fee for "UZCARD" и "HUMO" card systems	0.2% (min. 30,000 UZS per month)	A fee of 0.2% is charged on each transaction. Minimum charge — 30,000 UZS per month per terminal.
45	Repairment fee for POS terminals. Payment in case of loss or returning POS-terminals unusable condition	Repair costs in case of loss or rendering unusable - book value of the terminal + value added tax + UZS 350,000	
46	SoftPos (Marta) - terminal acquiring fee for HUMO cards	0.3%	From the amount of the transaction At the moment of transaction execution
47	E-POS terminals fee	1%	From the amount of the transaction

48	POS-terminal acquiring fee for international bank cards	1%	
49	Transfer of funds from current accounts to corporate cards of legal entities and individual entrepreneurs	0.5%	Transfer of funds to corporate cards via online services-0.4%
50	Including of the corporate card into STOP List, Un-blocking of the corporate card, providing statement for corporate card account	Free of charge	
51	Corporate cards issuance, reissuance due to damage or loss for legal entities and individual entrepreneurs	UZS 35 000 (UZCARD) UZS 15 000 (HUMO)	
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	
PAYMENTS 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	Providing (sending) the account statement in the letter format	UZS 45 000	
54.3	Providing duplicates of documents at the client's request	UZS 45 000	
54.4	Providing a letter on current account status	Free of charge	
54.5	Providing duplicate of transaction of same day at the client's request	UZS 30 000	
54.6	Correspondence based on client's inquiry	UZS 30 000	
55	Payments		
55.1	Incoming funds to account	Free of charge	
55.2	Incoming funds to accounts with a fee charged by the partner bank	UZS 15 000	Charged only when funds are credited to the client's account
55.3	Transfer of funds within the country: A) payment order submitted in paper form B) payment order sent via Internet Bank system	0.2% (min. UZS 250,000 - max. UZS 750,000) 0.1% (min. UZS 150,000 - max. UZS 600,000)	
55.4	Between branches of Ipoteka-bank	Free of charge	
56	Payments to foreign banks (MT 103) until 17:00		
56.1	Transfers of legal entities: - when submitted in paper form, transfer with fee type "OUR" - when sent via Internet Bank, transfer with fee type "OUR"	0.2% (min. 750,000 UZS - max. UZS 5,250,000) 0.1% (min. UZS 500,000 - max. UZS 3,800,000)	
	- when submitted in paper form, transfer with fee type "SHA"	0.2% (min. UZS 500,000 -	

	- when sending via Internet bank transfer with the fee type "SHA"	max. UZS 5,000,000) 0.1% (min. UZS 200,000 - max. UZS 3,500,000)	
	- when submitted in paper form, transfer with fee type "BEN"	0.2% (min. in eq. USD 50) - max. in eq. US\$ 580)	
	- when sent via Internet Bank, transfer with fee type "BEN"	0.1% (min. in eq. US\$ 40 - max. in eq. US\$ 400)	
56.2	For entities that do not have the status of a legal entity: A) transfer with the type of commission "OUR"	0.5% (min. UZS 480,000 max. UZS 880,000)	
	B) transfer with the type of commission "SHA"	0.5% (min. UZS 180,000 - max. UZS 600,000)	
	C) transfer with the type of commission "BEN"	0.5 % (min. in eq. \$30 max. in eq. \$90)	
57	Amendment of payment terms, cancellation, return of transfer		
57.1	Amendment of payment terms: A) outside the country B) within the country	UZS 240 000 UZS 120 000	
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 economic 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	
TRADE FINANCE			
61	Import Letter of Credit		
61.1	Advising Letter of Credit to other banks	UZS 1 800 000	
61.2	Preparation of draft version of a letter of credit on the basis of an import contract	UZS 240 000	
	Issuance of Letter of Credit		
61.3	Covered	1% from amount (min. UZS 2 300 000 max. UZS 29 000 000 000)	
	Uncovered	1% from amount (min. UZS 11,500,000 max. UZS 115,000,000)	
61.4	Amendment of the terms a letter of credit: a) increase of the amount of the letter of credit	0.2% from amount (min. UZS 600,000- max. UZS 11,500,000)	

	b) extension of term c) other changes	UZS 600 000 UZS 600 000	
61.5	Commission on trade finance Margin of JSCMB "Ipoteka-bank" for export clients	According to agreement, shall be set 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 payment is charged in addition to commision	
61.9	Document checking	UZS 600,000 for each package of documents	
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 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	
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	
62.2	Acceptance and advising of export letters of credit	0.1 % (min. UZS 580 000 max. UZS 5 800 000)	
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 for each document	
62.5	Pre-advice	UZS 230 000	
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	

62.8	Advising of amendments to the terms of the letter of credit	UZS 350,000	
62.9	Cancellation of letter of credit (refusal)	UZS 470,000	
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 on operations carried out for 3 years and more	UZS 120 000 UZS 230 000 UZS 470 000	
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	
65.2	Check received for ordinary standby charges	UZS 120 000	
65.3	Fee for return of checks	UZS 230 000	
65.4	Traveler's checks in cash dollars	UZS 600 000	
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	
66.2	Acceptance + collection	UZS 230 000	
66.3	Acceptance + aval + collection	UZS 1 200 000	
66.4	Objection to collection	UZS 230 000	
66.5	Fee for amendment / re-direction	UZS 180 000	
66.6	Fee for preparation of the bank's documents to be forwarded	UZS 120 000	
66.7	Commission per request	UZS 120 000	
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	
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	
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 guarantee)	UZS 50 000 + postal fee +VAT	
67.7	Correspondence on guarantees received in favour of the bank or the client	UZS 350 000	
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	UZS 500 000 Free of charge	

	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	Free of charge	
69.3	Exchange of foreign currency funds for another currency	At the bank's rate	
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 5.0 billion - at the rate of 0.1% of the loan balance; For loans with a loan balance of more than UZS 5.0 billion - at the rate of 0.05% of the loan balance; (The service fee should not be more than UZS 20 million)	
74	Monitoring	Free of charge	
75	Amendments to the loan agreement on the basis of the client's request (amendments to the loan repayment schedule)	For loans with a loan balance of up to UZS 5.0 billion - at the rate of 0.1% of the loan balance; For loans with a loan balance of more than UZS 5.0 billion - at the rate of 0.05% of the loan balance; (The service fee should not be more than UZS 20 million)	
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	Penalty for overdue interest	0.1% interest of the overdue amount (but not more than 15% overdue percent)	
81	Monthly loan fee	Free of charge	

*Export clients - companies and organizations, business entities with the status of a legal entity or individual entrepreneurs, having export turnover in the current year or within the last 12 months.

