Bank tariffs

for the retail customers

Effective from 15.08.2026

№	Name of service	Payment amount
Services for retail operations		
1	One-time payments (excluding Umrah, Hajj, and taxes)	within Ipoteka bank – 0,5% 3% from the payment amount, minimum 20 000 UZS
2	Making down payments for car loans obtained from Ipoteka Bank via the Munis system	free of charge
3	Payment of customer loan and accrued interest	within Ipoteka bank – free of charge to other banks – 2%, minimum 20 000 UZS
4	Interest calculated on the principal amount of the loan after the due date	at a rate of 1,5 times the interest rate specified in the contract (for microloans – at the rate defined in the loan terms)
5	Penalty charged on the overdue interest of the loan	for each overdue day, 2% (should not exceed 50% of the overdue interest amount)
6	For the service of loan payments collected automatically through the bank's auto-debit system	2,5% (from the collected amount)
7	Fee payments for higher education institutions	within Ipoteka bank (for payroll projects) – free of charge 2% from the payment amount, minimum 20 000 UZS
8	Accepting cash in national currency to replenish bank cards through cash desks	Ipoteka bank cards – 1% other bank cards – 2%
9	Transfer of funds abroad through international money transfers (IMTO)	based on tariffs in the IMTO system
10	Cash withdrawal in national currency (Uzcard, Humo) through a payment terminal installed by the bank (bank/Touch point cash desk)	1% - for all bank cards 0.5% - for heads of small and micro businesses (legal entities and sole proprietors) who connected a payroll project with Ipoteka Bank starting January 2, 2026
11	Cash withdrawal in national currency from social cards BIN 4466 1479 and 4916 9912 through a payment terminal installed by	1 %

	the bank (bank/Touch point cash desk) and ATM	
12	Cash withdrawal in foreign currency from IPS (Mastercard, Visa) cards at cash desks	from cards issued in the card-in-house processing system of Ipoteka bank – 0,5%
13	Cash withdrawal in foreign currency from IPS (Mastercard, Visa) cards at Ipoteka bank cash desks for placing funds into a term/savings deposit for a period of more than 30 days	from cards issued by Ipoteka bank – free of charge
14	Cash withdrawal in foreign currency from IPS (Mastercard, Visa) cards at cash desks	from cards issued by other banks – 1,5%
15	Cash withdrawal from Ipoteka bank ATMs using international bank cards	3,5% (2%+fee from the other systems)
16	Cash withdrawal from international bank cards (Mastercard, Visa, Humo-Mastercard, and Humo-Visa) through ATMs, terminals of other banks	2% (+ fee from the other systems)
17	For purchasing goods and services through payment terminals of other banks using Ipoteka bank international bank cards	free of charge
18	Opening of deposit accounts, depositing funds into accounts in cash and non-cash form, as well as crediting funds through re-registration	free of charge
19	Accrual of annual interest on the 'Savings' deposit	according to the deposit passport
20	Non-cash transfer of term deposit amounts to bank cards, credit accounts and other deposit accounts	within Ipoteka bank – free of charge to other banks – 3% from the payment amount, minimum 20 000 UZS
21	Transfer of funds from demand deposit (20206___801)	0,99%
22	Cash withdrawal of funds from deposit accounts (demand, savings and term deposits) deposited in cash, including withdrawal of funds deposited in cash through the Bank’s cash desk to an electronic wallet account for the purpose	free of charge

	of opening an online deposit via a demand deposit account	
23	Cash withdrawal of funds from deposit accounts (demand, savings and term deposits) deposited in non-cash form	1% Free of charge - if the funds have been maintained in the account for at least 3 months
24	Cash refund to customers from deposit accounts of funds overpaid or not used for their intended purpose, credited in cash through the Bank's cash desks	free of charge
25	Cash refund to customers from deposit accounts of funds overpaid or not used for their intended purpose, credited in non-cash form through the Bank's cash desks	1%
26	Depositing money into savings accounts as a down payment (from the total property value) for secondary car loans	free of charge
27	Payment to the settlement account of construction organization at the cash desks	within Ipoteka bank – free of charge to other banks 3% from the payment amount, minimum 20 000 UZS
28	Crediting retained earnings to deposit accounts and cash disbursement of an individual's share through deposit accounts upon the closure of business entities	within Ipoteka bank – 1% from other banks – 2%
29	Transfer of funds from retail loans (mortgage and microloans) to a bank card or deposit account, depositing funds as a down payment on retail loans (mortgage, consumer loans), transferring to the seller's account, and refunding non-cash funds	free of charge
30	Issuance of a payment confirmation upon request if the client has lost the payment receipt	50 000 UZS
31	Providing the embassy with account balance and turnover information based on the client's request	75 000 UZS

Currency exchange services		
32	Exchange of cash currency from one foreign country for cash currency of another country (conversion)	cross course rate (based on current exchange rates passport)
33	Verifying the authenticity of foreign cash using a detector in case of doubt	for each banknote - 2 000 UZS
34	Replacement of damaged negotiable banknotes: - if the image (form) of the banknote is not so thinned or soiled that it cannot be identified (except where thinning does not hinder authentication and does not obscure more than 50% of any key security feature); - if the banknote has repaired tears not exceeding onefourth of its width (height); - if there are patched corners or parts (no more than 1 sq. cm) or torn-off corners, provided the parts clearly belong to the original banknote; - if there are minor stains, inscriptions, or stamp marks (excluding stamps confirming bundling, counterfeit detection, or drawings), provided there are no more than two such inscriptions or stamps, and they do not cover more than 50% of any key security feature, and they do not interfere with the authentication of the banknote; - if the banknote has more than two holes with a diameter of no more than 1 mm each, provided the holes do not hinder authentication and do not obscure more than 50% of any key security feature	3%
35	Collection of unfit banknotes with signs of damage: - divided into parts, including those that have been glued together; - original color has changed or faded; - the banknote is burnt or scorched; - oil, paint, or ink has been spilled on more than 50% of any key feature that confirms the banknote is legal tender; - the banknote has been exposed to chemical reagents; - the image (e.g. photo or portrait) has been altered with clear signs of intentional	15%

	damage, such as denomination changes, removal of security threads, or presence of large inscriptions; - there are obvious typographical errors on the banknote (e.g. absence or incorrect placement of watermarks or security threads, incomplete or scratched images); - the geometric size of the banknote has changed by 3 mm or more; - the banknote is excessively thinned and so soiled that the image (photo, portrait, or shape) cannot be identified; - the banknote has become soft and has significantly lost its firmness	
36	Exchange of large foreign currency for smaller denominations, or small foreign currency for larger denominations at exchange offices	1%

Bank card services		
37	Issuance of bank cards to bank clients for receiving salaries, pensions, and scholarships	free of charge
38	Reissuance of a bank card issued for receiving salaries, pensions, and scholarships in case of its loss (once a year) or upon expiration	free of charge
39	Issuance of a Junior card (Uzcard KIDS)	free of charge free of charge - for children of payroll employees of small and micro business clients (legal entities and sole proprietors) with a payroll project at Ipoteka Bank
40	Issuance of a Junior card (Humo Junior)	50 000 UZS free of charge - for children of payroll employees of small and micro business clients (legal entities and sole proprietors) with a payroll project at Ipoteka Bank

41	Issuance of a bank card for depositors (Uzcard, Humo, co-badged Humo-Mastercard, and Humo-Visa cards) who open a term deposit of at least 10 million UZS or 1 000 USD for 3 months at the client's request	free of charge
42	Issuance of a bank card for the clients who received international money transfers of 500 US dollars or more through Ipoteka bank's digital channels (Uzcard, Humo, co-branded Humo-Mastercard and Humo-Visa cards, Mastercard standard/Visa classic - separately at the client's request)	free of charge
43	Issuance of a new bank card Uzcard, Humo to an individual and renewal in case of technical failure, loss or expiry	Uzcard – 50 000 UZS Humo – 50 000 UZS Humo-Visa/Mastercard – 50 000 UZS
44	Issuance of a new bank card Visa, Mastercard and renewal in case of failure, loss or expiry	for individuals: Mastercard standard/Visa classic – 50 000 UZS Mastercard gold/Visa gold – 80 000 UZS Mastercard platinum/Visa platinum – 100 000 UZS free of charge (one-time) – issuing and reissuing of Visa classic/gold and Mastercard standard/gold for the head of small and micro business clients (legal entities and individual entrepreneurs) who connected payroll project from January 2, 2026
45	Reissuance of VISA cards with BIN: 42421500 – for clients whose cards remain valid at the time of reissuance	free of charge
46	Monthly cash withdrawal limit for VIP UZCARD bank cards issued under payroll projects within the system of JSCMB “Ipoteka-bank”	50 000 000 sums
47	Providing service for Mastercard Platinum/ Visa Platinum cards	providing service in the first year after issuance – free of charge providing service from the second year after issuance – 1 USD per month

48	Depositing non-cash currency funds to an international bank card issued by Ipoteka bank	free of charge
49	Non-cash replenishment of Uzcard/Humo cards, issued by Ipoteka bank from other sources through transit account 23120__ *(excluding transfers from the accounts of legal entities and individual entrepreneurs who are clients of Ipoteka bank clients, as well as credits issued by Ipoteka bank to cards)*	0,5%
50	Processing of a disputed transaction declined by acquirer *(according to VISA/MC payment system rules, if a chargeback is declined, the transaction amount must be fully covered by the cardholder)*	0,7 BCV[1]

Services for transactions in foreign currency		
51	Opening/closing accounts, depositing foreign currency to all accounts, issuing foreign currency cash receipts, accepting foreign currency for deposit or international transfer, changing payment terms, and repeating cancellations/transfers	free of charge
	Acceptance of cash foreign currency for SWIFT transfers in Euros (EUR)	EUR - 2% of the transaction amount (payable in UZS at the Central Bank exchange rate)
	Acceptance of cash foreign currency for SWIFT transfers in Russian Rubles (RUB)	RUB - 4% of the transaction amount (payable in UZS at the Central Bank exchange rate)
52	Transfers to a foreign bank (MT 103): - at its own expense («OUR») - between two parties («SHA») - by Beneficiary («BEN»)	«OUR» - 0,4% (min 500 000 UZS, max 1 000 000 UZS for transfer) «SHA» - 500 000 UZS «BEN» - 500 000 UZS
53	Cash withdrawal from accounts of funds credited in non-cash form (foreign currency)	0,5%
54	Exchange of non-cash currency funds (regardless of the source of formation) into another currency	cross course rate based on the passport of current exchange rates

[1] Basic calculated value

Services through alternative channels		
55	Payment of the loan and accrued interest payments through the mobile application	Ipoteka bank loans – free of charge other bank loans – 0,5 %
56	Purchasing foreign currency for Ipoteka bank international bank cards through the mobile application, based on the amount received from the client in national currency at the bank's selling rate	free of charge

Money transfers (P2P) between bank cards of commercial banks via mobile application		
57	From Ipoteka`s e-wallet to Ipoteka`s e-wallet	free of charge
58	From Uzcard/Humo bank card to e-wallet	free of charge
59	From e-wallet to Ipoteka`s Uzcard/Humo	free of charge
60	From e-wallet to other banks Uzcard/Humo	0,75%
61	From Humo/Uzcard bank card to Humo/Uzcard bank card	free – to Ipoteka bank cards to other bank cards – 0,75%
62	Opening virtual bank cards through the Ipoteka-Retail platform and corporate website	free of charge
63	Cash withdrawal from all bank Uzcard/Humo cards via ATM	1% 0,5% - for the head of small and micro business clients (legal entities and individual entrepreneurs) who connected the payroll starting from January 2, 2026
64	Payment of loans and accrued interest via ATM	1%
65	Uzcard/Humo card top-up via ATM	to Ipoteka bank cards – 1% to other bank cards – 2%
66	Issuing bank cards through ATMs, the bank's corporate website, and the mobile application	free of charge

67	QR Code Money Transfers – a service that allows users to transfer money to bank cards and bank accounts by scanning a QR code	free of charge merchant commission – 0,65%