

TARIFF "BUSINESS"
agency fee for Kapitalbank JSCB clients
private entrepreneurs engaged in export and import of goods and services
(becomes effective from 01.03.2022)

No.	Service description	Cost
I.	Clients' national currency accounts transactions	
II	Opening, closing accounts of clients	
1.1.1	Opening of accounts - primary	Free of charge
1.1.2	Opening of accounts - secondary	Free of charge
1.1.3	Closing accounts and preparation of documents for transfer to other bank	Free of charge
1.1.4	Reregistration of a client's account	Free of charge
III	Transfer of funds from accounts of clients	
1.2.1	Transfer of funds according to payment document inside the Kapitalbank JSCB system	Free of charge
1.2.2	Transfer of funds according to payment document to other commercial banks of the Republic of Uzbekistan.	0.1% of accounts receivable turnover
1.2.3	Commission for receiving and processing payment transactions	1,000.0 sums for each payment document
1.2.4	Transfer of funds from primary accounts of private entrepreneurs for crediting to corporate payment card account	0.5% of transaction amount
1.2.5	Transfer of funds from accounts of individual entrepreneurs to transit payment cards accounts	Free of charge
IV	Account maintenance services	
1.3.1	Account maintenance and service fee (primary/secondary)	Free of charge
1.3.2	Servicing of clients' passive accounts	By agreement
1.3.3	Monthly fee for active accounts servicing	By agreement
1.3.4	Fee for each transfer sent according to payment document	Free of charge
1.3.5	Provision of daily account statements	Free of charge
1.3.6	Issue of statements if requested by a customer with account turnover information (including electronic version)	10% of BCV
1.3.7	Changing and/or transferring the accounts according to client's application	30% of BCV
1.3.8	Providing information operations on settlement and cash documents	35,000 UZS
1.3.9	Personal provision of statements	10,000 UZS
V	Cash services	
1.4.1	Withdrawal of cash for payroll and equal payments provided for by the legislation of the Republic of Uzbekistan	Free of charge
1.4.2	Cash withdrawal within the delivered and/or collected cash proceeds collected in JSCB "Kapitalbank" (sign 44)	1%
1.4.3	Withdrawal of cash to private entrepreneurs out of the funds received on current accounts by wire transfer (for works or services provided) (sign 45)	1%
1.4.4	Acceptance and recount of cash proceeds from customers	Free of charge
1.4.5	Maintenance of sum cheque book	10% of BCV
1.4.6	Penalty for cheque book loss	50% of BCV
VI	Current account remote servicing	
	«Internet Bank client» («iBK»)	
1.5.1	Connection	Free of charge
1.5.2	Commission fee for maintenance and servicing of clients' accounts in "iBK" system	Free of charge
1.5.3	Commission fee for maintenance and servicing of clients' accounts in "iBK" system	Free of charge
1.5.4	Commission fee for maintenance and servicing of clients' accounts in "iBK" electronic remote servicing system (for each connected client)	15,000 UZS per month
1.5.5	Penalty for loss/damage/non-return of electronic encryption key	200,000 UZS
1.5.6	Permanent (deposit) minimal balance on special account 22896 800 for EDS key receipt	200,000 UZS
	"InfoService" (SMS notification)	
1.5.7	Connection	Free of charge
1.5.8	Commission fee for maintenance and servicing of clients' accounts in "InfoService" electronic remote servicing system (SMS Info to 1 mobile phone number)	15,000 UZS per month
	"Mobile 24"	
1.5.9	Connection	Free of charge
1.5.10	Commission fee for maintenance and servicing of clients' accounts in "Mobile24" system	Free of charge
1.5.11	Commission fee for maintenance and servicing of clients' accounts in "Mobile24" system	Free of charge
1.5.12	Reregistration of "Mobile24" system to other mobile device (IMEI/ID)	Free of charge
	"QR Online"	
1.5.13	Connection (opening transit accounts)	Free of charge
1.5.14	Processing of transactions made through "QR Online"	In agreement with the bank
VII	Letters of credit in national currency	
1.6.1	Acceptance and examination of documents for opening of a letter of credit	1 BCV
1.6.2	Letter of credit account maintenance	Free of charge
1.6.3	Letter of credit servicing - modification of letter of credit conditions	1 BCV
1.6.4	Closing of letter of credit	Free of charge
VIII	Payment cards transactions	
	Payment cards of private entrepreneurs	
1.7.1	Issuance of the basic or additional card	30 000 UZS
1.7.2	Re-issuance of the basic or additional card due to its loss or damage	30 000 UZS
1.7.3	Re-issuance of the card due to its expiry date	No charge applied
1.7.4	Card blocking due to its loss or damage	No charge applied
1.7.5	Validity term of the card:	
	Basic	1 year
	Additional	
1.7.6	Credit of funds in the card account (credit turnover by Special Card Account)	Free-of-charge
1.7.7	Transaction processing for payment for goods and services through the terminal network of "Kapitalbank" JSCB	Free-of-charge
1.7.8	Transaction processing on payment for goods and services at trade-service companies through the terminal network of other banks	At the rates of servicing bank
1.7.9	Card account replenishment (credit turnover by Card Account):	
1.7.10	by cash	Service is unavailable
1.7.11	non-cash crediting of funds	No charge applied
1.7.12	Crediting of salaries and payments equal thereto within the framework of implementing salary projects of companies	Service is unavailable
1.7.13	Other credits of funds in the card account:	Service is unavailable except for the following transactions: 1. refund of money from trade-service companies; 2. refund of money credited through self-service terminals (info-kiosks); 3. other wrong write-off of funds
1.7.14	Funds transfer from the basic accounts of legal entities and individuals for crediting in the corporate plastic card account	0,5% from the transaction amount
1.7.15	Transaction processing on cash withdrawals	Service is unavailable
1.7.16	Non-cash funds remittance on the cardholder request	Service is unavailable
	Payment cards within payroll programs of private entrepreneurs	
1.7.17	Issuance of the basic card	No charge applied
1.7.18	Issuance of the additional card	30 000 UZS
1.7.19	Re-issuance of the basic or additional card due to its loss or damage	30 000 UZS
1.7.20	Card blocking due to its loss or damage	No charge applied
1.7.21	Expiry date of the card:	5 years
1.7.22	Card account replenishment	Free-of-charge
1.7.23	by cash	Free-of-charge
1.7.24	Crediting of salaries and payments equal thereto within the framework of implementing salary projects of companies having a primary account with "Kapitalbank" JSCB	Free-of-charge
1.7.25	Other credits of funds in the card account:	No charge applied
1.7.26	Cash withdrawal in the cash office of "Kapitalbank" JSCB	Free-of-charge
1.7.27	Transaction processing for payment for goods and services through the terminal network of "Kapitalbank" JSCB	Free-of-charge

1.7.28	Cash withdrawal from the card account in the cash office of another bank or the ATM of other bank	At the rates of servicing bank
1.7.29	Non-cash funds remittance on the cardholder request	Free-of-charge
1.7.30	Payment for new card issuance after its expiry	Free-of-charge
1.7.31	Interest accrued on the deposit	0%
Servicing of retail business establishments (RBE) on acceptance for payment of payment cards via JSCB Kapitalbank terminals		
1.7.32	Monthly commission for servicing terminals for accepting payments by UZS plastic cards	Free of charge for each terminal of "Kapitalbank" JSCB installed in the retail and service outlets
1.7.33	Processing of transactions carried out on UZS cards installed in the trade-service company that entered into a contract with "Kapitalbank" JSCB	0,2% from the transaction amount
	Processing of transactions in the national currency carried out on Visa and Mastercard cards through the terminal of the JSCB "Kapitalbank" installed in the trade and service enterprise that has concluded an agreement with the JSCB "Kapitalbank"	1% of the transaction
	Fine for damage of the terminal subject to repair	Fine of 200 000 UZS and reimbursement of the terminal repair value (including the VAT) in compliance with the current legislation of the Republic of Uzbekistan
1.7.34	Fine for the loss of the terminal / for damage of the terminal to the non-repairable condition	Fine of 200 000 UZS and reimbursement for the terminal's residual value, including VAT, in compliance with the current legislation of the Republic of Uzbekistan
	Fine for damage or loss of the trade plastic card (trade plastic card)	75 000 UZS
1.7.35	Commission for servicing E-POS terminals on accepting payments on UZS plastic cards	1,5% from the transaction amount
1.7.36	Monthly rental payment for KKM POS terminals on accepting payments	25,000 soums per month for each KKM POS-terminal cash register of Kapitalbank JSCB installed in the trade and service enterprise
1.7.37	Processing of transactions made through the KKM POS-terminal cash register of Kapitalbank JSCB installed in the trade and service enterprise that signed a contract with Kapitalbank JSCB	0.1 from the transaction amount since March 1, 2020. 0.2 from the transaction amount.
1.7.38	Penalty for damage to the terminal to be repaired	A fine of 200,000 soums and reimbursement of the cost of repair of the KKM POS-terminal cash register, including VAT, in accordance with the current legislation of the Republic of Uzbekistan
1.7.39	Penalty for loss of the terminal/for damage to the terminal to non-maintainable condition	A fine of 200,000 soums and refund of the residual value of the KKM POS-terminal cash register, including VAT, in accordance with the current legislation of the Republic of Uzbekistan
LVIII Safety deposit boxes		
Monthly fee for safety deposit boxes use		
1.8.1	Dimensions 74 x 300 x 600 mm	10% of BCV
1.8.2	Dimensions 126 x 300 x 600 mm	20% of BCV
1.8.3	Dimensions 256 x 300 x 600 mm	30% of BCV
1.8.4	Dimensions 525 x 300 x 600 mm	40% of BCV
1.8.5	Dimensions 200 x 620 x 600 mm	45% of BCV
1.8.6	Dimensions 650 x 620 x 600 mm	50% of BCV
Penalty for failure to perform obligations under the Agreement for the use of Safety deposit box		
1.8.7	Loss (damage) of the key (lock) from the safety deposit box or damage of the safety deposit box by the customer	50% BCV
1.8.8	Failure to free a safety deposit box when due (if a client frees the safety deposit box later than agreement term)	1 BCV (for each calendar month)
1.8.9	Permanent (deposit) minimum balance on special account 22896__161 for safety deposit box key receipt	4 BCV
II. Clients' foreign currency accounts transactions		
III. Opening, maintenance of clients' accounts		
2.1.1	Opening and maintenance of account	Free of charge
2.1.2	Issuance of debit and credit notes	Free of charge
2.1.3	Issuance of account statement	Free of charge
2.1.4	Provision of statements and copies on archive documents (account statement, SWIFT message confirmation)	25,000.00 UZS
2.5.1	Accrual of interest on credit balance	0%
2.1.6	SWIFT message system payments (in the territory of the Republic of Uzbekistan)	50,000.00 UZS
2.1.7	SWIFT message system payments (outside the territory of the Republic of Uzbekistan)	100,000.00 UZS
2.1.8	Sending (forwarding) of a client's documents	According to courier company tariffs
2.1.9	Additional inquires (on behalf of a client / respondent bank)	50, 000.00 UZS + SWIFT message fee+ foreign bank fee
2.1.10	Issuance of certificates on a client's request	50,000.00 UZS
2.1.11	Issue of electronic statements on export contracts settlements with addition to SEISFTO base providing for export of goods against policy of insurance except for organizations exporting agricultural products and wild plants	0.1 % (min 100,000.00 UZS) of settlement statement amount
2.1.12	Banking support for operations to reduce accounts payable / receivable under foreign trade contracts, except for cases specified in PKM 216 dd. April 14, 2021.	0.1% of transaction amount
2.1.13	Export-import contracts servicing	Negotiable
II.II Transfers		
Client's funds transfer outside the Republic of Uzbekistan in foreign currency:		
2.2.1	- with expenses for the beneficiary	0,15 % (min 0,5 BCV - max 20 BCV) + SWIFT message fee
2.2.2	- without expenses for the beneficiary	0,15 % (min 0,5 BCV - max 20 BCV) +SWIFT message fee + foreign bank fee: - for payments in USD -15 USD (at the rate of the Central Bank of the Republic of Uzbekistan) - for payments in other currencies - upon the issue of fee by a foreign bank
Urgent payments under foreign trade contracts at the expense of conversion funds:		
2.2.3	- with expenses for the beneficiary	0,2 % (min 1 BCV) + SWIFT message fee
2.2.4	НИМЯ?	0,2 % (min 1 BCV) + SWIFT message fee + foreign bank fee: - for payments in USD -15 USD (at the rate of the Central Bank of the Republic of Uzbekistan) - for payments in other currencies - upon the issue of fee by a foreign bank
Client's funds transfer in the territory of the Republic of Uzbekistan in foreign currency:		
2.2.5	Transfer of funds to other account holder accounts opened with other banks of the Republic of Uzbekistan	up to 0.1% + SWIFT messages fee
2.2.6	Transfer of funds to other companies accounts opened with other banks of the Republic of Uzbekistan	SWIFT messages fee
2.2.7	Change, return, cancel of transfer (through no fault of the bank) after acceptance for execution	100,000.00 UZS + foreign bank fee
2.2.8	Credit of funds to a client's account	fee is not charged
II.III Documented and clean collection		
2.3.1	Issue of collection	100, 000.00 UZS + SWIFT message fee+ foreign bank fee
2.3.2	Introduction of amendments or cancellation of collection	50, 000.00 UZS + SWIFT message fee+ foreign bank fee
2.3.3	Collection advising	100,000.00 UZS + foreign bank fee
2.3.4	Advising of amendments or cancellation of collection	50,000.00 UZS + foreign bank fee
2.3.5	Collection payments	bank transfer tariff is used + foreign bank fee
II.IV Transactions with currency in cash		
2.4.1	Acceptance of foreign currency in cash	Free of charge
	Acceptance of cash in foreign currency for goods (works, services) exported by economic entities to non-residents	Free of charge
2.4.2	Withdrawal of cash in foreign currency for legal entity, incl. farms	0,3% of the transaction amount at the rate fixed by the Central Bank of the Republic of Uzbekistan on the date of the transaction accomplishment
2.4.3	Withdrawal of cash in foreign currency for individual entrepreneurs	0,3% of the transaction amount at the rate fixed by the Central Bank of the Republic of Uzbekistan on the date of the transaction accomplishment
II.V Trade financing transactions		
Export letter of credits		
2.5.1	Credit of export receipts	Free of charge
2.5.2	Acceptance of documents for preliminary letter of credit coordination	125,000.00 UZS
2.5.3	Execution under letter of credit	350,000.00 UZS
2.5.4	Acceptance of letter of credit	
	- with covering in Kapitalbank JSCB - without covering in Kapitalbank JSCB	0.15% of amount (per quarter or its part) min 50,000.00 UZS and max 4,000,000.00 UZS by agreement
2.5.5	Acceptance, checking and sending documents	0.2% of amount + SWIFT message fee + reimbursement of post and express expenses

2.5.6	Negotiation / factoring	by agreement
2.5.7	Advising of amendments in letter of credit conditions or its cancellation	250,000.00 UZS for changing + SWIFT message fee + foreign bank fee
2.5.8	Amendments to letter of credit conditions with regard to extension or increase in letter of credit amount	
	- confirmed and covered in Kapitalbank JSCB	0.15% of increase amount min 250,000.00 UZS and max 2,000,000.00 UZS (per quarter or its part) + foreign bank fee
	- confirmed without covering in Kapitalbank JSCB	By agreement
2.5.9	Additional inquires (on behalf of a client / respondent bank)	50, 000.00 UZS for every message + foreign bank fee
II.VI	Currency exchange transactions	
2.6.1	Purchase of foreign currency from legal entities	0.1 % of the amount in sums at the exchange rate established in trading of Uzbekistan republican currency exchange
2.6.2	On purchase and sale transactions of one foreign currency to another foreign currency*	at least 0.3% of the amount in currency presented for conversion in local currency at the exchange rate of the Uzbek Republican Currency Exchange trades
2.6.3	Currency exchange transactions of clients' funds in national currency for travel expenses at the expense of own funds of the bank	0.3% of the amount in currency presented for conversion in local currency at the exchange rate of the Uzbek Republican Currency Exchange trades
		0.3% of the amount
2.6.4	Acceptance, review and processing of application	30% of BCV for each application submitted
II.VII	Guarantee foreign trade contract transactions	
2.7.1	Issue of guarantee	by agreement
2.7.2	Change of issued guarantee terms or cancellation	by agreement
2.7.3	Advising / confirmation of guarantee terms	250,000.00 UZS for changing + SWIFT message fee + foreign bank fee
2.7.4	Advising / confirmation of modification of terms of guarantee or cancellation	130,000.00 UZS for every document (fee is charged to account of the beneficiary)
2.7.5	Payment under guarantee	Free of charge
2.7.6	Drawing up and checking, sending documents for receiving payment under guarantee	65,000.00 UZS per document required by guarantee terms + SWIFT messages fee + express mail expenses
2.7.7	Checking documents, authenticity of keys / guarantees signatures	170,000.00 UZS + foreign bank fee
2.7.8	SWIFT message system payments sending under the guarantee	50, 000.00 UZS for every message + foreign bank fee
II.VIII	Transactions in derivative financial instruments	
2.8.1	Conducting SWAP transactions to purchase foreign currency by the bank	Fee is prescribed according to the decision of Financial Committee of the Bank
2.8.2	Conducting SWAP transactions to sell foreign currency by the bank	Fee is prescribed according to the decision of Financial Committee of the Bank
2.8.3	Extension of previously concluded SWAP contracts	Fee is prescribed according to the decision of Financial Committee of the Bank
II.IX	Foreign currency payment cards transactions	
	Corporate Visa Business card	
2.9.1	Issuance of the basic card	85 000 UZS
2.9.2	Issuance of the additional card	85 000 UZS
2.9.3	Expiry date of the card	1 year
2.9.4	Re-issuance of the card due to: damage or loss	85 000 UZS
2.9.5	Change of the cardholder's name - card change	25 000 UZS
2.9.6	Change of PIN-code	25 000 UZS
2.9.7	Change of expiry date of the card	Free-of-charge
2.9.8	Date of issuance of the card from the date of signing the service contract	No more than 3 business days
2.9.9	Minimum required balance on the card account that is not available for use	200 USD
2.9.10	Card account service fee	210 000 UZS
2.9.11	Transactions processing on the receipt of the physical cash by cards Visa of "Kapitalbank" JSCB in the servicing network of "Kapitalbank" JSCB	Service is unavailable
2.9.12	Transactions processing on the receipt of the physical cash by cards Visa of "Kapitalbank" JSCB within the network of other banks outside the Republic of Uzbekistan	2% from the transaction amount, min. 1 USD
2.9.13	Transactions processing on payments of goods and services within and out of the services network of "Kapitalbank" JSCB	1,5% from the transaction amount, min. 1 USD
2.9.14	Carrying out an investigation on accounts and transactions with submitting the copies of the documents substantiating the commitment of transaction on card	130 000 UZS
2.9.15	Carrying out an investigation on unduly disputed payment	425 000 UZS
2.9.16	Penalty for loss/damage of a card	85 000 UZS
2.9.17	Card blocking and adding it on a global stop list	600 000 UZS
2.9.18	Urgent issuance/re-issuance of the basic or an additional card	210 000 UZS
2.9.19	Connection and maintenance of 3D Secure service	Free-of-charge
2.9.20	Carrying out an investigation on accounts and transactions (payment is made in national currency at the rate of CB on the date of adopting an application from the customer)	up to 100 USD - 5 (five) USD (at the rate of CB); from 100\$ (inclusive) - 1% of the amount of transaction, but no less than 10 (ten) USD (at the rate of CB)
	Corporate Visa Business Pay card	
2.9.21	Issuance of the basic card	25 000 UZS
2.9.22	Expiry date of the card	3 years
2.9.23	Card account service fee	Free-of-charge
2.9.24	Minimum required balance on the card account that is not available for use	25 USD
2.9.25	Transaction processing on the return of unused funds by Visa cards of "Kapitalbank" JSCB	Free-of-charge
2.9.26	Transactions processing on the receipt of the physical cash by cards Visa of "Kapitalbank" JSCB in otehr banks	1,0%
2.9.27	Transactions processing on payments of goods and services within and out of the services network of "Kapitalbank" JSCB	0,5% (min. 0,01 USD) (Commission is charged from the total amount of transaction)
2.9.28	Transfer of customer's funds outside the Republic of Uzbekistan by SWIFT system	150 000 UZS
2.9.29	Re-issuance of the card due to: damage or loss	25 000 UZS
2.9.29.1	Change of the cardholder's name - card change	25 000 UZS
2.9.29.2	Change of PIN-code	25 000 UZS
2.9.29.3	Change of expiry date of the card	Free-of-charge
2.9.30	Card blocking/unblocking on the customer's initiative	Free-of-charge
2.9.31	Carrying out an investigation on accounts and transactions with submitting the copies of the documents substantiating the commitment of transaction on card	Free-of-charge
2.9.32	Carrying out an investigation on unduly disputed payment	Free-of-charge
2.9.33	Card blocking and adding it on a global stop list	Free-of-charge
2.9.34	Transactions processing on the receipt of the physical cash by cards Visa of "Kapitalbank" JSCB through cash-office/terminal of "Kapitalbank" JSCB	0,5%(min. 0,01 USD)
2.9.35	Transactions processing on the receipt of the physical cash by cards Visa of "Kapitalbank" JSCB in the servicing network of "Kapitalbank" JSCB	In foreign currency No charge applied In national currency No charge applied
2.9.36	Carrying out an investigation on accounts and transactions (payment is made in national currency at the rate of CB on the date of adopting an application from the customer)	up to 100 USD - 5 (five) USD (at the rate of CB); from 100\$ (inclusive) - 1% of the amount of transaction, but no less than 10 (ten) USD (at the rate of CB)
	Servicing of retail business establishments (RBE) on acceptance for payment of payment cards via JSCB Kapitalbank terminals	
2.9.37	Processing of transactions carried out on Visa cards via the terminal of "Kapitalbank" JSCB installed in the trade-service company that entered into a contract with "Kapitalbank" JSCB	3% from the transaction amount
2.9.38	Processing of transactions carried out on Visa cards via the terminal of "Kapitalbank" JSCB installed in the points of sale of air tickets that entered into a contract with "Kapitalbank" JSCB	2% from the air ticket cost
2.9.39	Commission for servicing the E-POS terminal for accepting payments by VISA and Mastercard International plastic cards	3,5%
III	Credit transactions (including leasing, guarantees)	
3.1	Opening of credit account	Free of charge
3.2	Servicing of credit account	Free of charge
3.3	One-off fee for credit documents consideration	Free of charge
3.4	Preparation and consideration of documents to make amendments to credit agreement terms at the initiative of a client	in the amount of 0.5% minimum of actual balance of principal loan debt at the date of the decision on making amendments by authorized body of the bank but no more than 5 BCV that in effect as of this decision
3.5	Preparation and consideration of documents to make amendments to credit agreement terms with regard to collateral at the initiative of a borrower (except for partial exemption by proportional part of load debt repayment)	in the amount not less than 0.5 of amount of collateral being amended but no more than 5 BCV that in effect as of this decision

3 6	Preparation and consideration of documents to make amendments to credit agreement terms with regard to collateral at the initiative of a borrower (except for partial collateral exemption by proportional part of loan debt repayment and decrease of FCL limit.	in the amount not less than 0.5 of amount of collateral being amended but no more than 5 BCV that in effect as of this decision
3 7	Preparation of collateral	Free of charge
3 8	Carrying out monitoring operations	Free of charge
3 9	Complete or partial release of collateral	Free of charge
3 10	In case of sale of loan balance to other bank	Free of charge
3 11	For acquisition of information from loan office	Free of charge
3 12	Making an entry in pledge registry	Free of charge
3 13	For unused part of open credit line	Free of charge
3 14	Monthly fee on loan	Free of charge
3 15	Fee for guarantee provision management	Free of charge
3 16	Fee for issuance and servicing a guarantee	By agreement
3 17	Preparation and consideration of documents to make amendments to guarantee terms at the initiative of a client	0.5% of guarantee amount

Note:

- * When converting one client's foreign currency to another foreign currency, a cross rate is provided by the bank on the basis of demand and supply of foreign exchange market
- In case there is no account activity within calendar month, an account maintenance fee for this month is not accrued and not charged.
- The fee is not charged when paying the taxes and other mandatory payments to State budget of the Republic of Uzbekistan by small business entities from current accounts.
- When the clients apply for the review of tariff plan terms, the fee is not charged
- Commission fee of the bank including fees of foreign banks recorded to the accounts of Kapitalbank JSCB clients are charged in national currency at the rate of CB of the Republic of Uzbekistan on the date of
- The rapid payments in foreign currency are the clients' payment orders received by the bank after 2:00 PM and executed in the current banking day.
- Urgent payments in foreign currency - payment orders of clients at the expense of conversion funds, accepted by the bank after 14:00 and executed on the current business day.
- Cost of bank services in these Tariffs is indicated without VAT.

