

Bank tariffs of "Kapitalbank" JSCB for the package of services for retail transactions "Kapital-4"

## **General Provisions**

Tariffs are effective since April 19, 2021 In these Tariffs, the Bank's commission is charged from the customer in the national currency of the Republic of Uzbekistan, unless otherwise specified. **Connection of the package of services - 4 800 000.00 UZS** 

Nº	п/п	Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank *	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions	Note
	Chante	er 1. Demand deposit accounts of individuals	by the Bank *	by the Bank **	
		ricing demand deposit account of individuals			
a)	A. Serv	Opening / closing an account:			
a)		In the national currency	No charge applied	No charge applied	
		In the foreign currency	No charge applied	No charge applied	
b)		Depositing funds in cash by the customer:	No charge applied	No enarge applied	
0)	///	In the national currency	No charge applied	No charge applied	
		In the foreign currency	No charge applied	No charge applied	
c)		Crediting funds:	The enalge appred	rio enarge appred	
	///	In the national currency	No charge applied	No charge applied	
		In the foreign currency	No charge applied	No charge applied	
<b>d</b> )		Cash withdrawal:			
		Made in cash to the cash office of "Kapital 24" retail business branch	No charge applied	No charge applied	
	///	In the national currency received to the customer's account in non-cash form	Up to 20 000 000 UZS -0,5% from the transaction amount (minimum 1000 UZS);	Up to 20 000 000 UZS –1% from the transaction amount (minimum 1000 UZS);	In case of partial withdrawal of the amount received by bank transfer, the commission is charged in proportion to the amount of cash withdrawn.
			More than 20,000,000 UZS – at least 0.4% of a transaction amount.	More than 20,000,000 UZS – at least 0.75% of a transaction amount.	
		In the national currency received on the customer's account from loan accounts opened with "Kapitalbank" JSCB	No charge applied	At least 0.75% of a transaction amount (at least 1,000 UZS)	
		Received to the client's account on the basis of an enforcement order by the law enforcement agency	No charge applied	0,5% from the transaction amount (minimum 1000 UZS)	
		Received to the customer's account in the form of a pledge as a result of the court decision execution	No charge applied	0,5% from the transaction amount (minimum 1000 UZS)	
	<b>W</b>	The assets formulated for the purchase, taken as a pledge (balance) by "Kapitalbank" JSCB due to the loan non- repayment	No charge applied	No charge applied	
	///	Made in cash to deposits placed with "Kapital 24" retail business branch	No charge applied	No charge applied	
	<b>W</b>	Sponsorship payments	No charge applied	0,1% from the transaction (minimum 1000 UZS)	
	///	Salaries and equivalent payments	No charge applied	No charge applied	
		Interest on the deposit and the principal of the deposit, if the deposit is made in cash	No charge applied	No charge applied	
		In the foreign currency received on the customer's account in non-cash	0,5% from the transaction amount (minimum 1000 UZS)	0,5% from the transaction amount (minimum 1000 UZS)	For foreign currency at the exchange rate of the Central Bank on the transaction date
		In the national currency received on the customer's account in foreign currency	0,5% from the transaction amount (minimum 1000 UZS)	0,5% from the transaction amount (minimum 1000 UZS)	Except for the cash received via international money transfer systems. At the exchange rate of the foreign currency purchase point at the transaction date
	¥ <b>I</b> A	In foreign currency /national currency, received on the customer's account in the non-cash form in the form of a refund (an error in the transfer, refund by the correspondent bank)	No charge applied	No charge applied	In case if funds have been received earlier at the cash desk of the bank in the cash form
		In the foreign currency received on the customer's account from accounts opened in Smartbank/minibank, previously deposited in	No charge applied	No charge applied	
		In the foreign currency received due to the exchange of one foreign currency deposited on the account in cash into another foreign currency	No charge applied	No charge applied	When exchanging one foreign currency into another one, the rates specified in the "Foreign exchange transactions" section are applied
		In the national currency UZS received on the customer's account in the non-cash form earlier deposited in the cash through self-service terminal (infokiosk)	No charge applied	No charge applied	
e)		Non-cash money transfer by the instruction of the custom		0.50/ 0	
	Ш	In the national currency to the accounts of individual entrepreneurs/legal entities	0,5% from the transaction amount (minimum 1000 UZS)	0,5% from the transaction amount (minimum 1000 UZS)	Except for: 1. funds previously deposited on the demand deposit in cash; 2. remittances of funds to accounts opened with branches of "Kapitalbank" JSCB; 3. remittances of funds received to the customer's demand account as a result of the sale/exchange/
		In national currency to card accounts of individuals opened in any of Kapitalbank JSCB's branches	0.4% of a transaction amount (at least 1,000 UZS)	0.5% of a transaction amount (at least 1,000 UZS)	conversion of foreign currency into the national currency Except for: 1. transfers of funds deposited in cash to a demand deposit account; 2. transfers of alimony received by bank transfer; 3. repayment of overdraft loans granted by Kapitalbank JSCB; 4. transfers of funds received as a return of funds previously sent in national currency via international money transfer systems;
					<ol> <li>transfers of funds received to a demand account as a result of the sale / exchange / conversion of foreign currency to the national currency.</li> </ol>

			No charge applied	0.1% of a transaction amount	6. On funds received in the demand deposits of the
				(at least 1,000 UZS)	customer from the accounts of legal entities from the
					motor vehicle sale (in reliance upon the documents
					submitted) within the framework of the lending program of "Kapitalbank" JSCB in the secondary
					market
	///	In national currency to the accounts of individuals opened	0,45% from the transaction	0,5% from the transaction	Except for:
		with "Kapital 24" retail business branch or other banks the		amount (minimum 1 000 UZS)	1. remittances to the customer's accounts opened in
		Federal Reserve" or other banks	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	the branches of "Kapitalbank" JSCB;
					2. remittances of funds received as a return of
					previously sent in the national currency using
					international money transfer systems;
					3. remittances of funds deposited to the customer's
					demand account in cash; 4. remittances of funds received to the customer's
					demand account as a result of the sale/exchange/
					conversion of foreign currency into the national
					currency
	///	Re-sending money in case of money return (an error in the	Bank commission is not charged	Bank commission is not	For foreign currency the commission of the foreign
		transfer, a refund by the correspondent bank)		charged	bank is paid by the customer at the rate of the Central
					Bank of the Republic of Uzbekistan on the
	D Don	k transfers in the foreign currency	L		transaction date.
a)	D. Dali	To the accounts opened with branches of "Kapitalbank"	0,45% from the transaction	0,5% from the transaction	For currencies:
<i>a)</i>		JSCB and other banks of the Republic of Uzbekistan	amount (minimum 10 000 UZS)	amount (minimum 10 000 UZS)	USD, EUR, GBP, RUB, JPY
		sold and other banks of the republic of Ozbekistan	anount (minimum 10 000 CZS)	anount (minimum 10 000 025)	Commission is paid in the national currency at the
					rate of the Central Bank of the Republic of
					Uzbekistan on the transaction date.
					Except for:
					- replenishment of the authorized fund of legal
					entities opened in Kapitalbank JSCB;
					- transfers for repayment of loans to foreign
					enterprises/ private entrepreneurs/ legal entities in foreign currency received from Kapitalbank JSCB
b)		To the accounts opened outside the Republic of Uzbekistan	0,45% from the transaction	0,5% from the transaction	Commission is paid at the rate of the Central Bank of
(0)		for USD, EUR, GBP, JPY currencies	amount (minimum 100 000	amount (minimum 100 000	the Republic of Uzbekistan on the transaction date.
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			commission (minimum 10 \$ for	commission (minimum 10 \$ for	
			USD, for other currencies –	USD, for other currencies –	
			according to the foreign bank	according to the foreign bank	
			extract)	extract)	
c)		To the accounts opened outside the Republic of Uzbekistan	0,45% from the transaction	0,5% from the transaction	Commission is paid at the rate of the Central Bank of
		for RUB currency	amount (minimum 100 000	amount (minimum 100 000	the Republic of Uzbekistan on the transaction date
			UZS)	UZS)	
d)		Guaranteed payment (the entire transfer amount is remitted	0,45% from the transaction	0,5% from the transaction	For USD currency
		to the beneficiary's account)	amount (minimum 100 000	amount (minimum 100 000	Commission is paid at the rate of the Central Bank of
			UZS) + foreign bank	UZS) + foreign bank	the Republic of Uzbekistan on the transaction date
			commission (OUR/OUR)	commission (OUR/OUR)	
e)		Other services on making interbank payments (change,	No charge applied +	No charge applied +	For all types of foreign currency.
		return, cancellation of a transfer after its acceptance for	commission of foreign bank	commission of foreign bank	Commission is paid in the national currency at the
		execution on the initiative of the customer			rate of the Central Bank of the Republic of
					Uzbekistan on the transaction date.
					Uzbekistan on the transaction date.
	C. Mor		tems outside the Republic of Uz	hekistan (in foreign currency)	Uzbekistan on the transaction date.
	<u>C. Mor</u>	ney transfers made using international money transfer sys	tems outside the Republic of Uz	bekistan (in foreign currency)	Uzbekistan on the transaction date.
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	Money Money Money Money D. Ford E. Safe Issuand M Comm N <sup>®</sup> 1 2 3 4 4 5 6 6 N <sup>®</sup> 1 2 3 4 4 5	transfer         WESTERN UNION           transfer         CONTACT           transfer         CONTACT           transfer         MONEYGRAM           transfer         UNISTREAM           transfer         ZOLOTAYA KORONA           cign         exchange transactions:           one foreign currency into another foreign currency         deposit boxes and other services           ce of letters and statements:         letters on the state of the account for submission to various authorities           a         statement on the performance of the account of an individual / legal entity / individual entrepreneur with a cover letter on the letterhead of "Kapitalbank" JSCB           ission for use of safe deposit boxes:         Size of the safe deposit box           74x300x600mm         256x300x600mm           200x620x600mm         200x620x600mm           200x620x600mm         2256x300x600mm           200x620x600mm         2256x300x600mm           2256x300x600mm         2256x300x600mm           2256x300x600mm         2256x300x600mm           2256x300x600mm         226x300x600mm           2256x300x600mm         226x300x600mm           2256x300x600mm         226x300x600mm	According to the According to the According to the According to the According to the According to the According to the No charge applied 10 000 UZS 10 000 UZS 10 000 UZS 10 000 UZS 10 ocharge applied No charge	tariff of the international complexity         with the international complexity         No charge applied         20 000 UZS         3 500 UZS         3 500 UZS         10 000 UZS         Payment per month         15 000 UZS         25 000 UZS         35 000 UZS         75 000 UZS	pany which provides the service           Foreign exchange transactions are implemented by bank transfer (from account to account) at the exchange rate of the exchange office on the transaction           Except for letters on the loan repayment submitted to notary offices, cadastre authorities and the Municipal Department of Internal Affairs of the Republic of Uzbekistan.           Except for issuing a statement on the performance of the account of:           1. a legal entity / individual entrepreneur who has entered into an agreement with "Kapitalbank" JSCB for servicing Visa cardholders.           At pre-schedule termination of the contract for safe deposit box use at the requirement of the customer, the recalculation of the commission amount is not carried out.           Tariffs for using safe deposit boxes are specified including the VAT.           At pre-schedule termination of the contract for safe deposit box use at the requirement of the customer, the recalculation of the commission amount is not carried out.
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	Money Money Money Money D. Forc	Investment         Investment           investment         international money transfer systment           international money transfer systment         international money transfer System           international money transfer System         international money transfer System           interester on the state of the account for submission to v	According to the According to the According to the According to the According to the According to the No charge applied 10 000 UZS 10 000 UZS 10 000 UZS Payment per day No charge applied No charge applied So charge applied No ch	tariff of the international complexity         variff of the international complexity         No charge applied         20 000 UZS         3 500 UZS         10 000 UZS         Payment per month         15 000 UZS         25 000 UZS         35 000 UZS         35 000 UZS         25 000 UZS         35 000 UZS         100 0000 UZS	pany which provides the service           pany which provides the service         pany which provides the service           pany which provides the service         pany which provides the service           pany which provides the service         pany which provides the service           Foreign exchange transactions are implemented by bank transfer (from account to account) at the exchange rate of the exchange office on the transaction           Except for letters on the loan repayment submitted to notary offices, cadastre authorities and the Municipal Department of Internal Affairs of the Republic of Uzbekistan.           Except for letters on the loan repayment submitted to notary offices, cadastre authorities and the Municipal Department of Internal Affairs of the Republic of Uzbekistan.           Except for issuing a statement on the performance of the account of: <ol> <li>a legal entity / individual entrepreneur who has entered into an agreement with "Kapitalbank" JSCB for servicing Visa cardholders.</li> </ol> At pre-schedule termination of the contract for safe deposit box use at the requirement of the customer, the recalculation of the commission amount is not carried out.           Tariffs for using safe deposit boxes are specified including the VAT.           At pre-schedule termination of the contract for safe deposit box use at the requirement of the customer, the recalculation of the commission amount is not carried out.           Tariffs for using safe deposit boxes are specified including the VAT.
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Cha           A. P           a)           b)           c)           d)           e)           f)           V	the customer's fault overdue release of the safe deposit box apter 2. Plastic cards issued by UZCARD EMV system in Plastic cards UZCARD EMV within the framework of the sala Issue of the main card Issue of the additional card Re-issue of the main or additional card in case of loss or damage Blocking the card if it is lost or damaged Expiry date of the card		At the rate of clause F of Chapter 1 for each day. No charge applied 30 000 UZS	When the customer releases the depository box late than the term specified in the contract
A. P a) b) c) d) c) f) f) y y y y y y y y y y y y y	Plastic cards UZCARD EMV within the framework of the sala Issue of the main card Issue of the additional card Re-issue of the main or additional card in case of loss or damage Blocking the card if it is lost or damaged	ny projects of legal entities No charge applied 15 000 UZS		
a)	Issue of the main card Issue of the additional card Re-issue of the main or additional card in case of loss or damage Blocking the card if it is lost or damaged	No charge applied 15 000 UZS		]
() () () () () () () () () ()	Re-issue of the main or additional card in case of loss or damage Blocking the card if it is lost or damaged		30 000 UZS	
1) c) f) // // // //	damage Blocking the card if it is lost or damaged	No charge applied		
e) f) //	Blocking the card if it is lost or damaged	no enarge applied	30 000 UZS	Except for cases of failure of the cards for reas not attributable to the customer
f) // // j)	Expiry date of the card	No charge applied	No charge applied	
И И j)		5 years	5 years	
j)	Replenishment of the card account: By cash			+
j)	Crediting of salaries and other payments equal within the framework of agreements on the implementation of salary projects with companies			
	Other crediting of cash to the card account			
h)	Processing of transactions on cash withdrawal at the cash	No charge applied	No charge applied	
	desk "Kapitalbank" JSCB Processing of transactions on payment for goods and			+
<u>′</u>	services in the terminal network of "Kapitalbank" JSCB	No charge applied	No charge applied	
i)	Processing of transactions on payment for goods and	At the rates of the servicing	At the rates of the servicing	
j)	services in the terminal network of other banks Processing of transactions on cash withdrawal from the card	bank	bank	
J)	account at the cash desk of another bank or through the ATM of another bank At the rates of the servicing bank	At the rates of the servicing bank	At the rates of the servicing bank	
k)	Non-cash remittance of funds from the card account by	No charge applied	No charge applied	
<u>n</u>	order of the cardholder	No charge applied	No charge applied	4
1) B. S	Re-issue of the card after the card's expiry date Standard cards UZCARD EMV.	No charge applied	No charge applied	J
a)	Issue of the main or additional card	No charge applied	30 000 UZS	Except for: 1.card issue when opening term deposit; 2. Cases of formalizing consumer/mortgage/ a
b)	Blocking the card if it is lost or damaged	No charge applied	No charge applied	loans of individuals
c)	Re-issue of the main or additional card in case of loss or	No charge applied	30 000 UZS	Except for cases of failure of the cards for reas
·	damage			not attributable to the customer
d) e)	Expiry date of the card Replenishment of the card account:	5 years No charge applied	5 years No charge applied	
f)	Processing of transactions on cash withdrawal at the cash		No charge applied	
-)	desk of "Kapitalbank" JSCB	0 11	0 11	
g)	Processing of transactions on payment for goods and	No charge applied	No charge applied	
h)	services in the terminal network of "Kapitalbank" JSCB Processing of transactions on cash withdrawal from the card	At the rates of the servicing	At the rates of the servicing	-
<i>,</i>	account at the cash desk of another bank or through the ATM of another bank	bank	bank	
i)	Processing of transactions on payment for goods and services in the terminal network of other banks	At the rates of the servicing	At the rates of the servicing	
j)	Non-cash remittance of funds from the card account by	bank No charge applied	bank No charge applied	
	order of the card holder			
k)	Re-issue of the card after the card's expiry date	No charge applied	No charge applied	
a)	Plastic cards UZCARD EMV of unemployed pensioners Issue of the main card	No charge applied	No charge applied	
b)	Issue of the additional card	No charge applied	20 000 UZS	
c)	Re-issue of the main or additional card in case of loss or	No charge applied	20 000 UZS	Except for cases of failure of the cards for reas
d)	damage Expiry date of the card	No charge applied	No charge applied	not attributable to the customer
e)	Expiry date of the card	5 years	5 years	
f)	Replenishment of the card account:	No charge applied	No charge applied	
g)	Processing of transactions on cash withdrawal in the cash desk "Kapitalbank" JSCB	No charge applied	No charge applied	
h)	Processing of transactions on payment for goods and services in the terminal network of "Kapitalbank" JSCB	No charge applied	No charge applied	
i)	Processing of transactions on payment for goods and	At the rates of the servicing	At the rates of the servicing	
j)	services in the terminal network of other banks Processing of transactions on cash withdrawal from the card account at the cash desk of another bank or through the	bank At the rates of the servicing bank	bank At the rates of the servicing bank	
k)	ATM of another bank Non-cash remittance of funds from the card account by the	No charge applied	No charge applied	1
	order of the card holder			
1) D B	Re-issue of the card after the card's expiry date	No charge applied	No charge applied	
a)	Plastic cards KIDS UZCARD EMV Issue of the main card	No charge applied	No charge applied	1
b)	Blocking the card if it is lost or damaged	No charge applied	No charge applied	
c)	Re-issue of the main or additional card in case of loss or damage	No charge applied	20 000 UZS	Except for cases of failure of the cards for reas not attributable to the customer
d)	Expiry date of the card	5 years	5 years	
e)	Replenishment of the card account	No charge applied	No charge applied	
f)	Processing of transactions on cash withdrawal in the cash	No charge applied	No charge applied	
1	desk "Kapitalbank" JSCB Processing of transactions on payment for goods and	No charge applied	No charge applied	+
g)	services in the terminal network of "Kapitalbank" JSCB			
g)	Processing of transactions on cash withdrawal from the card	At the rates of the servicing bank	At the rates of the servicing bank	
g) h)	account at the cash desk of another bank or through the ATM of another bank	1		
h)	account at the cash desk of another bank or through the ATM of another bank Processing of transactions on payment for goods and	At the rates of the servicing	At the rates of the servicing	
h) i)	ATM of another bank Processing of transactions on payment for goods and services in the terminal network of other banks	bank	bank	
h)	ATM of another bank Processing of transactions on payment for goods and services in the terminal network of other banks Non-cash remittance of funds from the card account by the		_	
h) i)	ATM of another bank Processing of transactions on payment for goods and services in the terminal network of other banks Non-cash remittance of funds from the card account by the order of the card holder	bank	bank No charge applied	
n) (i) (i) (i) (c) Cha	ATM of another bank Processing of transactions on payment for goods and services in the terminal network of other banks Non-cash remittance of funds from the card account by the	bank No charge applied No charge applied in the national currency	bank	

b) c)					
c)		Issue of the additional card	10 000 UZS	10 000 UZS	
0)		Re-issue of the main or additional card in case of loss or	10 000 UZS	10 000 UZS	Except for cases of failure of the cards for reason
		damage			not attributable to the customer
d)		Blocking the card if it is lost or damaged	No charge applied	No charge applied	
e)		Expiry date of the card	5 years	5 years	
f)		Replenishment of the card account (credit turnover on the			
		card account):			
g)		Processing of transactions on cash withdrawal at the cash	No charge applied	No charge applied	
		desk "Kapitalbank" JSCB			
h)		Processing of transactions on payment for goods and	No charge applied	No charge applied	
		services in the terminal network of "Kapitalbank" JSCB			
i)		Processing of transactions on payment for goods and	At the rates of the servicing	At the rates of the servicing	
-		services in the terminal network of other banks	bank	bank	
j)		Processing of transactions on cash withdrawal from the card	At the rates of the servicing	At the rates of the servicing	
		account at the cash desk of another bank or through the	bank	bank	
		ATM of another bank			
k)		Non-cash remittance of funds from the card account by	No charge applied	No charge applied	
-		order of the cardholder			
1)		Re-issue of the card after the card's expiry date	No charge applied	No charge applied	
	B. Sta	ndard cards Humo			
a)		Issue of the main or additional card	No charge applied	10 000 UZS	
b)		Blocking the card if it is lost or damaged	No charge applied	No charge applied	
c)		Re-issue of the main or additional card in case of loss or	······································		Except for cases of failure of the cards for reason
		damage			not attributable to the customer
d)		Expiry date of the card	5 лет	5 лет	
e)	1	Replenishment of the card account:	No charge applied	No charge applied	1
f)	1	Processing of transactions on cash withdrawal at the cash	No charge applied	No charge applied	1
-)		desk "Kapitalbank" JSCB	marge appried	Shange appried	
g)	1	Processing of transactions on payment for goods and	No charge applied	No charge applied	
6/		services in the terminal network of "Kapitalbank" JSCB	marge appried	Shange appried	
h)	1	Processing of transactions on cash withdrawal from the card	At the rates of the servicing	At the rates of the servicing	
-/		account at the cash desk of another bank or through the	bank	bank	
		ATM of another bank	Julik	Ualix	
i)		Processing of transactions on payment for goods and	At the rates of the servicing	At the rates of the servicing	
9		services in the terminal network of other banks	bank	bank	
j)		Non-cash remittance of funds from the card account by	No charge applied	No charge applied	
IJ		order of the cardholder	no enarge applieu	no enarge applieu	
k)		Re-issue of the card after the card's expiry date	No charge applied	No charge applied	1
1)		Non-cash remittance of funds of one card of the individual	0,5% from the transaction	0,5% from the transaction	
1)		to another card of individual	0,576 from the transaction	0,576 from the transaction	
	C Plac	stic cards KIDS HUMO			
a)	C. Flas	Issue of the main or additional card	No charge applied	No charge applied	
a) b)		Blocking the card if it is lost or damaged	No charge applied	No charge applied	
c)		Re-issue of the main or additional card in case of loss or	No charge applied	10 000 UZS	Except for cases of failure of the cards for reason
0)		damage	No charge applied	10 000 023	not attributable to the customer
d)		Expiry date of the card	5 years	5	not attributable to the customer
			2	5 years	
e)		Replenishment of the card account	No charge applied	No charge applied	
e)		Processing of transactions on cash withdrawal at the cash	No charge applied	No charge applied	
0		desk "Kapitalbank" JSCB			
f)		Processing of transactions on payment for goods and	No charge applied	No charge applied	
		services in the terminal network of "Kapitalbank" JSCB			
g)		Processing of transactions on cash withdrawal from the card	At the rates of the servicing	At the rates of the servicing	
		account at the cash desk of another bank or through the	bank	bank	
		ATM of another bank			
h)		Processing of transactions on payment for goods and	At the rates of the servicing	At the rates of the servicing	
		services in the terminal network of other banks	bank	bank	
i)		Non-cash remittance of funds from the card account by	No charge applied	No charge applied	
		order of the cardholder			
j)		Re-issue of the card after the card's expiry date	No charge applied	No charge applied	
		er 4. Plastic cards in foreign currency			
	A. VIS	A Electron Card			1
a)		Issue of the main card	Not applicable	Not applicable	
b)		Issue of the additional card	Not applicable	Not applicable	Only Visa Electron can be used as an additional card
			-	-	
c)		Expiry date of the card	2 years	2 years	
d)		The card issuance period from the day of receiving the	Not more than 3 business days	Not more than 3 business days	
		application for the issue of the main or additional card			
		Urgent issue / re-issue of the main or additional card	Not applicable	Not applicable	
e)			Not applicable		D 1 1 1 1
e) f)		Minimum balance on the card account that is not available	15 USD	15 USD	Reimbursed to the customer after completion of all
					mutual settlements with the customer but no later
		Minimum balance on the card account that is not available			mutual settlements with the customer but no later than 30 days after the application for closing the care
f)		Minimum balance on the card account that is not available for use by the card	15 USD	15 USD	mutual settlements with the customer but no later
f) g)		Minimum balance on the card account that is not available for use by the card Servicing a card account	15 USD No charge applied	15 USD No charge applied	mutual settlements with the customer but no later than 30 days after the application for closing the care
f)		Minimum balance on the card account that is not available for use by the card Servicing a card account Pre-schedule re-issue of the main or additional card (if a	15 USD	15 USD	mutual settlements with the customer but no later than 30 days after the application for closing the care
f) g)		Minimum balance on the card account that is not available for use by the card Servicing a card account Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry	15 USD No charge applied	15 USD No charge applied	mutual settlements with the customer but no later than 30 days after the application for closing the care
f) g) h)		Minimum balance on the card account that is not available for use by the card Servicing a card account Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card)	15 USD No charge applied Not applicable	15 USD No charge applied Not applicable	mutual settlements with the customer but no later than 30 days after the application for closing the care
f) g)		Minimum balance on the card account that is not available for use by the card Servicing a card account Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card) Processing of transactions on withdrawing cash by Visa	15 USD No charge applied	15 USD No charge applied	mutual settlements with the customer but no later than 30 days after the application for closing the care
f) g) h)		Minimum balance on the card account that is not available for use by the card Servicing a card account Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card) Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB through a cash desk / terminal of	15 USD No charge applied Not applicable	15 USD No charge applied Not applicable	mutual settlements with the customer but no later than 30 days after the application for closing the care
f) g) h)		Minimum balance on the card account that is not available for use by the card Servicing a card account Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card) Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB	15 USD <u>No charge applied</u> Not applicable No charge applied	15 USD No charge applied Not applicable No charge applied	mutual settlements with the customer but no later than 30 days after the application for closing the care account
f) g) h)		Minimum balance on the card account that is not available for use by the card Servicing a card account Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card) Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB	15 USD No charge applied Not applicable	15 USD No charge applied Not applicable	mutual settlements with the customer but no later than 30 days after the application for closing the car account
f) g) h) i) j)		Minimum balance on the card account that is not available for use by the card Servicing a card account Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card) Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB Processing of transactions on withdrawing cash by cards of "Kapitalbank" JSCB	15 USD No charge applied Not applicable No charge applied 2% (minimum 1 USD)	15 USD No charge applied Not applicable No charge applied 2% (minimum 1 USD)	mutual settlements with the customer but no later than 30 days after the application for closing the card account Commission is charged from a full amount of transaction
f) g) h)		Minimum balance on the card account that is not available for use by the card Servicing a card account Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card) Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB Processing of transactions on withdrawing cash by cards of "Kapitalbank" JSCB in other banks Processing of transactions on payment for goods and	15 USD <u>No charge applied</u> Not applicable No charge applied	15 USD No charge applied Not applicable No charge applied	mutual settlements with the customer but no later than 30 days after the application for closing the care account Commission is charged from a full amount of transaction Commission is charged from a full amount of
f) g) h) i) j)		Minimum balance on the card account that is not available for use by the card Servicing a card account Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card) Processing of transactions on withdrawing eash by Visa "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB Processing of transactions on withdrawing eash by cards of "Kapitalbank" JSCB in other banks Processing of transactions on payment for goods and services inside and outside the terminal network of	15 USD No charge applied Not applicable No charge applied 2% (minimum 1 USD)	15 USD No charge applied Not applicable No charge applied 2% (minimum 1 USD)	mutual settlements with the customer but no later than 30 days after the application for closing the card account Commission is charged from a full amount of transaction
f) g) h) i) k)		Minimum balance on the card account that is not available for use by the card Servicing a card account Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card) Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB mouth a cash desk / terminal of "Kapitalbank" JSCB in other banks Processing of transactions on payment for goods and services inside and outside the terminal network of "Kapitalbank" JSCB	15 USD No charge applied Not applicable No charge applied 2% (minimum 1 USD)	15 USD No charge applied Not applicable No charge applied 2% (minimum 1 USD)	mutual settlements with the customer but no later than 30 days after the application for closing the car account Commission is charged from a full amount of transaction Commission is charged from a full amount of
f) g) h) i)		Minimum balance on the card account that is not available for use by the card Servicing a card account Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card) Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB mough a cash desk / terminal of "Kapitalbank" JSCB Processing of transactions on withdrawing cash by cards of "Kapitalbank" JSCB Processing of transactions on payment for goods and services inside and outside the terminal network of "Kapitalbank" JSCB Card re-issue in connection with:	15 USD No charge applied Not applicable No charge applied 2% (minimum 1 USD) 0,5% (minimum 0,01 USD)	15 USD No charge applied Not applicable No charge applied 2% (minimum 1 USD) 0,5% (minimum 0,01 USD)	mutual settlements with the customer but no later than 30 days after the application for closing the car account Commission is charged from a full amount of transaction Commission is charged from a full amount of transaction
f) g) h) i) k)		Minimum balance on the card account that is not available for use by the card Servicing a card account Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card) Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB mouth a cash desk / terminal of "Kapitalbank" JSCB in other banks Processing of transactions on payment for goods and services inside and outside the terminal network of "Kapitalbank" JSCB	15 USD No charge applied Not applicable No charge applied 2% (minimum 1 USD)	15 USD No charge applied Not applicable No charge applied 2% (minimum 1 USD)	mutual settlements with the customer but no later than 30 days after the application for closing the car account Commission is charged from a full amount of transaction Commission is charged from a full amount of transaction Visa Classic card is issued instead of a Visa Electron
f) g) h) i) k)		Minimum balance on the card account that is not available for use by the card Servicing a card account Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card) Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB Processing of transactions on withdrawing cash by cards of "Kapitalbank" JSCB in other banks Processing of transactions on payment for goods and services inside and outside the terminal network of "Kapitalbank" JSCB Card re-issue in connection with: Loss / damage of the card	15 USD <u>No charge applied</u> Not applicable No charge applied 2% (minimum 1 USD) 0,5% (minimum 0,01 USD) 20 000 UZS	15 USD No charge applied Not applicable No charge applied 2% (minimum 1 USD) 0,5% (minimum 0,01 USD) 20 000 UZS	mutual settlements with the customer but no later than 30 days after the application for closing the car account Commission is charged from a full amount of transaction Commission is charged from a full amount of transaction
f) g) h) i) k)		Minimum balance on the card account that is not available for use by the card Servicing a card account Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card) Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB in other banks Processing of transactions on withdrawing cash by cards of "Kapitalbank" JSCB in other banks Processing of transactions on payment for goods and services inside and outside the terminal network of "Kapitalbank" JSCB Card re-issue in connection with: Loss / damage of the card Change of the card holder name	15 USD No charge applied Not applicable No charge applied 2% (minimum 1 USD) 0,5% (minimum 0,01 USD) 20 000 UZS 20 000 UZS	15 USD No charge applied Not applicable 2% (minimum 1 USD) 0,5% (minimum 0,01 USD) 20 000 UZS 20 000 UZS	mutual settlements with the customer but no later than 30 days after the application for closing the car account Commission is charged from a full amount of transaction Commission is charged from a full amount of transaction Visa Classic card is issued instead of a Visa Electron
f) g) h) i) k)		Minimum balance on the card account that is not available for use by the card Servicing a card account Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card) Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB in other banks Processing of transactions on withdrawing cash by cards of "Kapitalbank" JSCB Card re-issue in connection on payment for goods and services inside and outside the terminal network of "Kanitalbank" JSCB Card re-issue in connection with: Loss / damage of the card Change of the card holder name Change of PIN code	15 USD No charge applied Not applicable No charge applied 2% (minimum 1 USD) 0,5% (minimum 0,01 USD) 20 000 UZS 20 000 UZS No charge applied	15 USD No charge applied Not applicable No charge applied 2% (minimum 1 USD) 0,5% (minimum 0,01 USD) 20 000 UZS 20 000 UZS 20 000 UZS	mutual settlements with the customer but no later than 30 days after the application for closing the car account Commission is charged from a full amount of transaction Commission is charged from a full amount of transaction Visa Classic card is issued instead of a Visa Electron
f) g) h) i) k) l)		Minimum balance on the card account that is not available for use by the card Servicing a card account Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card) Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB in other banks Processing of transactions on withdrawing cash by cards of "Kapitalbank" JSCB in other banks Processing of transactions on payment for goods and services inside and outside the terminal network of "Kanitalbank" JSCB Card re-issue in connection with: Loss / damage of the card Change of the card holder name Change of PIN code Change of the expiry date of the card	15 USD No charge applied Not applicable No charge applied 2% (minimum 1 USD) 0,5% (minimum 0,01 USD) 20 000 UZS 20 000 UZS No charge applied No charge applied	15 USD No charge applied Not applicable No charge applied 2% (minimum 1 USD) 0,5% (minimum 0,01 USD) 20 000 UZS 20 000 UZS 20 000 UZS No charge applied	mutual settlements with the customer but no later than 30 days after the application for closing the car account Commission is charged from a full amount of transaction Commission is charged from a full amount of transaction Visa Classic card is issued instead of a Visa Electron card
f) g) h) i) k)		Minimum balance on the card account that is not available for use by the card Servicing a card account Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card) Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB in other banks Processing of transactions on withdrawing cash by cards of "Kapitalbank" JSCB in other banks Processing of transactions on payment for goods and services inside and outside the terminal network of "Kapitalbank" JSCB Card re-issue in connection with: Loss / damage of the card Change of the card holder name Change of the card card investigating on the account and transactions with the	15 USD No charge applied Not applicable No charge applied 2% (minimum 1 USD) 0,5% (minimum 0,01 USD) 20 000 UZS 20 000 UZS No charge applied	15 USD No charge applied Not applicable No charge applied 2% (minimum 1 USD) 0,5% (minimum 0,01 USD) 20 000 UZS 20 000 UZS 20 000 UZS	mutual settlements with the customer but no later than 30 days after the application for closing the car account Commission is charged from a full amount of transaction Commission is charged from a full amount of transaction Visa Classic card is issued instead of a Visa Electron card When requesting a copy of the check receipt from th
f) g) h) i) k) l)		Minimum balance on the card account that is not available for use by the card Servicing a card account Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card) Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB mother banks Processing of transactions on withdrawing cash by cards of "Kapitalbank" JSCB in other banks Processing of transactions on payment for goods and services inside and outside the terminal network of "Kapitalbank" JSCB Card re-issue in connection with: Loss / damage of the card Change of the card holder name Change of PIN code Change of the expiry date of the card Investigating on the account and transactions with the provision of the document copy confirming the transaction	15 USD No charge applied Not applicable No charge applied 2% (minimum 1 USD) 0,5% (minimum 0,01 USD) 20 000 UZS 20 000 UZS No charge applied No charge applied	15 USD No charge applied Not applicable No charge applied 2% (minimum 1 USD) 0,5% (minimum 0,01 USD) 20 000 UZS 20 000 UZS 20 000 UZS No charge applied	mutual settlements with the customer but no later than 30 days after the application for closing the car account Commission is charged from a full amount of transaction Commission is charged from a full amount of transaction Visa Classic card is issued instead of a Visa Electron
f) g) h) i) j) k) l)		Minimum balance on the card account that is not available for use by the card Servicing a card account Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card) Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB in other banks Processing of transactions on withdrawing cash by cards of "Kapitalbank" JSCB in other banks Processing of transactions on payment for goods and services inside and outside the terminal network of "Kapitalbank" JSCB Card re-issue in connection with: Loss / damage of the card Change of the card holder name Change of the card card investigating on the account and transactions with the	15 USD No charge applied Not applicable No charge applied 2% (minimum 1 USD) 0,5% (minimum 0,01 USD) 20 000 UZS 20 000 UZS No charge applied No charge applied	15 USD No charge applied Not applicable No charge applied 2% (minimum 1 USD) 0,5% (minimum 0,01 USD) 20 000 UZS 20 000 UZS 20 000 UZS No charge applied	mutual settlements with the customer but no later than 30 days after the application for closing the car account Commission is charged from a full amount of transaction Commission is charged from a full amount of transaction Visa Classic card is issued instead of a Visa Electro card When requesting a copy of the check receipt from th

0)		Blocking the card and entering it into the global stop-list	600 000 UZS	600 000 UZS	Carried out by a written application of the customer. The customer's application can be sent to the bank by fax, in the form of a scanned document sent by e-mail to. cards@kapitalbank.uz. If the customer applies to the bank personally, the application is replaced by the original
p)		Connecting and maintaining the 3D Secure service	No charge applied	No charge applied	Connecting the 3D Secure service is rendered only under condition if the customer is connected to sms- informing service
q)		Processing of transactions on receiving cash by Visa "Kapitalbank" JSCB at the ATMs of "Kapitalbank" JSCB	No charge applied	No charge applied	For national and foreign currencies
r)		Investigating on the account and transactions	Up to 100\$ - 5 (five) USD (at the Central Bank rate); From 100\$ (inclusive) – 1% from the transaction amount but		Payment is made in the national currency at the Central Bank rate on the transaction date. Herewith the amount of the voidable transaction must not be less than 25 (twenty-five) USD
			not more than 10 (ten) USD (at the Central bank rate)	not more than 10 (ten) USD (at the Central bank rate)	
	B. VIS.	A Classic Card			
a) b)		Issue of the main card Issue of the additional card	10 000 UZS No charge applied	20 000 UZS 15 000 UZS	
c)		Expiry date of the card	3 years	3 years	
d)		The card issuance period from the day of receiving the	Not more than 3 business days	Not more than 3 business days	
,		application for the issue of the main or additional card Minimum balance on the card account that is not available	141/00		
e)		Minimum balance on the card account that is not available for use by the card	15 USD	15 USD	
f)		Minimum initial payment to the card account	none	none	
g)		Servicing a card account	No charge applied	No charge applied	
h)		Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card)	No charge applied	20 000 UZS	
i)		Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB through a cash desk / terminal of	No charge applied	No charge applied	
j)		"Kapitalbank" JSCB Processing of transactions on withdrawing cash by cards of "Kapitalbank" ISCP is other banks	2% (minimum 1 USD)	2% (minimum 1 USD)	
k)		"Kapitalbank" JSCB in other banks Processing of transactions on payment for goods and services inside and outside the terminal network of	0,5% (minimum 0,01 USD)	0,5% (minimum 0,01 USD)	
D		"Kapitalbank" JSCB Card re-issue in connection with:			
1)	///	Loss / damage of the card	No charge applied	20 000 UZS	Issuance of Visa Classic card instead of expired Visa Electron
	///	Change of the card holder name	20 000 UZS	20 000 UZS	
	<u> </u>	Change of PIN code	No charge applied	20 000 UZS	
	///	Change of the expiry date of the card	No charge applied	No charge applied	
m)		Investigating on the account and transactions with the provision of the document copy confirming the transaction on the card	130 000 UZS	130 000 UZS	
n)		Investigating on the unreasonably dishonoured payment	425 000 UZS	425 000 UZS	
0)		Blocking the card and adding it in the global stop-list	600 000 UZS	600 000 UZS	
p) q)		Connecting and maintaining the 3D Secure service Processing of transactions on withdrawing cash by Visa	No charge applied No charge applied	No charge applied No charge applied	
4)		"Kapitalbank" JSCB at ATMs of "Kapitalbank" JSCB	ivo enarge applied	ivo enarge applied	
r)		Investigating on the account and transactions	Up to 100\$ - 5 (five) USD (at the Central Bank rate);	Up to 100\$ - 5 (five) USD (at the Central Bank rate);	
			From 100\$ (inclusive) $-1\%$ from the transaction amount but		
			not more than 10 (ten) USD (at the Central bank rate)	not more than 10 (ten) USD (at the Central bank rate)	
s)		Processing of the transactions made via E-POS terminal of	1% from the transaction amount		
		the bank according to the system P2P*) from Visa card of "Kapitalbank" JSCB to the VISA card of any bank	(minimum 1 USD)	(minimum 1 USD)	
a)	<u>C. VIS</u>	A Gold Card Issue of the main card	No charge applied	100 000 UZS	Only Visa Classic and Visa Gold can be used as an
· ·		Terre of the additional sect		05 000 TIZO	additional card
b) c)		Issue of the additional card Expiry date of the card	No charge applied 3 years	85 000 UZS 3 years	
d)		The card issuance period from the day of receiving the	Not more than 3 business days	Not more than 3 business days	
e)		application for the issue of the main or additional card Minimum balance on the card account that is not available for use by the card	30 USD	30 USD	Reimbursed to the customer after completion of all mutual settlements with the customer but no later
f)		Minimum initial payment to the card account	none	none	than 30 days after the application for closing the card account Amount available for use will be calculated with the
g)		Servicing a card account	No charge applied	No charge applied	account of the minimum balance.
h)		Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card)	No charge applied	100 000 UZS	
i)		Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB through a cash desk / terminal of	No charge applied	No charge applied	
j)		"Kapitalbank" JSCB Processing of transactions on receiving cash by cards of	2% (minimum 1 USD)	2% (minimum 1 USD)	Commission is charged from a full amount of
k)		"Kapitalbank" JSCB in other banks Processing of transactions on payment for goods and	0,5% (minimum 0,01 USD)	0,5% (minimum 0,01 USD)	transaction Commission is charged from a full amount of
		services inside and outside the terminal network of "Kapitalbank" JSCB			transaction
		Card re-issue in connection with:		100.000	
1)		T / 1 C.1 1			
1)		Loss / damage of the card Change of the card holder name	100 000 UZS	100 000 UZS	
1)		Loss / damage of the card Change of the card holder name Change of PIN code	100 000 UZS No charge applied No charge applied	100 000 UZS 100 000 UZS 100 000 UZS	

	 L		1	
m)	Investigating on the account and transactions with the provision of the document copy confirming the transaction	50 000 UZS	130 000 UZS	When requesting a copy of the check receipt from the servicing bank (acquirer)
n)	on the card Investigating on the unreasonably dishonoured payment	425 000 UZS	425 000 UZS	At the rate of each transaction
o)	Blocking the card and adding it in the global stop-list	600 000 UZS	600 000 UZS	Carried out by a written application of the customer. The customer's application can be sent to the bank by fax, in the form of a scanned document sent by e-mail to. cards@kapitalbank.uz. If the customer applies to the bank personally, the application is replaced by the original
p)	Connecting and maintaining the 3D Secure service	No charge applied	No charge applied	Connecting the 3D Secure service is rendered only under condition if the customer is connected to sms- informing service
q)	Processing of transactions on receiving cash by Visa "Kapitalbank" JSCB at the ATMs of "Kapitalbank" JSCB	No charge applied	No charge applied	For national and foreign currencies
r)	Investigating on the account and transactions	Up to 100\$ - 5 (five) USD (at the Central Bank rate); From 100\$ (inclusive) – 1% from the transaction amount but	Up to 100\$ - 5 (five) USD (at the Central Bank rate); From 100\$ (inclusive) – 1% from the transaction amount but	Payment is made in the national currency at the Central Bank rate on the transaction date. Herewith the amount of the voidable transaction must not be less than 25 (twenty-five) USD.
		not more than 10 (ten) USD (at the Central bank rate)		
s)	Processing of the transactions made via E-POS terminal of the bank according to the system P2P*) from Visa card of "Kapitalbank" JSCB to the VISA card of any bank	0,8% from the transaction amount (minimum 1 USD)	0,8% from the transaction amount (minimum 1 USD)	
a)	Platinum Card Issue of the main card	No abarga applied	150 000 UZS	
a) b)	Issue of the additional card	No charge applied Service is not available	Service is not available	
c) d)	Expiry date of the card The card issuance period from the day of receiving the	3 years Not more than 3 business days	3 years Not more than 3 business days	
e)	application for the issue of the main or additional card Minimum balance on the card account that is not available for use by the card	100 USD	100 USD	Reimbursed to the customer after completion of all mutual settlements with the customer but no later than 30 days after the application for closing the card
f)	 Minimum initial payment to the card account	none	none	Amount available for use will be calculated with the account of the minimum balance.
g) h)	Servicing a card account Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry	1 USD per month 150 000 UZS	1 USD per month 150 000 UZS	Monthly charged in USD
i)	date of the card) Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB»	No charge applied	No charge applied	
j)	Processing of transactions on receiving cash by cards of "Kapitalbank" JSCB in other banks	1,5% (minimum 2 USD)	1,5% (minimum 2 USD)	Commission is charged from a full amount of transaction
k)	Processing of transactions on payment for goods and services inside and outside the terminal network of "Kapitalbank" JSCB	0,1% (minimum 0,01 USD)	0,1% (minimum 0,01 USD)	Commission is charged from a full amount of transaction
1)	Card re-issue in connection with: Loss / damage of the card	150 000 UZS	150 000 UZS	
	Change of the card holder name	50 000 UZS	150 000 UZS	
	Change of PIN code	No charge applied	150 000 UZS	
m)	Change of the expiry date of the card Investigating on the account and transactions with the provision of the document copy confirming the transaction	No charge applied 130 000 UZS	No charge applied 130 000 UZS	When requesting a copy of the check receipt from the servicing bank (acquirer)
n)	on the card Investigating on the unreasonably dishonoured payment	425 000 UZS	425 000 UZS	At the rate of each transaction
o)	Blocking the card and adding it in the global stop-list	600 000 UZS	600 000 UZS	Carried out by a written application of the customer.
				The customer's application can be sent to the bank by fax, in the form of a scanned document sent by e-mail to. cards@kapitalbank.uz. If the customer applies to the bank personally, the application is replaced by the original
p)	Connecting and maintaining the 3D Secure service	No charge applied	No charge applied	Connecting the 3D Secure service is rendered only under condition if the customer is connected to sms- informing service
q)	Processing of transactions on receiving cash by Visa "Kapitalbank" JSCB at the ATMs of "Kapitalbank" JSCB	No charge applied	No charge applied	For national and foreign currencies
r)	Investigating on the account and transactions	Up to 100\$ - 5 (five) USD (at the Central Bank rate); From 100\$ (inclusive) - 1% from the transaction amount but	Up to 100\$ - 5 (five) USD (at the Central Bank rate); From 100\$ (inclusive) – 1% from the transaction amount but	Payment is made in the national currency at the Central Bank rate on the transaction date. Herewith the amount of the voidable transaction must not be less than 25 (twenty-five) USD
		not more than 10 (ten) USD (at the Central bank rate)	not more than 10 (ten) USD (at the Central bank rate)	
s)	Processing of the transactions made via E-POS terminal of the bank according to the system P2P*) from Visa card of "Kapitalbank" JSCB to the VISA card of any bank	0,7% from the transaction amount (minimum 1 USD)	0,7% from the transaction amount (minimum 1 USD)	
	Infinity card Issue of the main card	300 000 UZS	300 000 UZS	
	Issue of the additional card	Service is not available	Service is not available	
a) b)			3 years	
a) b) c)	Expiry date of the card	3 years		
a) b) c) d)	Expiry date of the card The card issuance period from the day of receiving the application for the issue of the main or additional card	Not more than 3 business days	Not more than 3 business days	Reimburged to the outpower offer completion of the
a) b) c)	Expiry date of the card The card issuance period from the day of receiving the			Reimbursed to the customer after completion of all mutual settlements with the customer but no later than 30 days after the application for closing the card account Amount available for use will be calculated with the

	Complete a configuration of the contract of th	5 LICD a sa as such	5 USD per month	Monthly charged in USD
g) h)	Servicing a card account Pre-schedule re-issue of the main or additional card (if a	5 USD per month 300 000 UZS	300 000 UZS	Monthly charged in USD
n)	card holder applied earlier than 2 months before the expiry date of the card)	500 000 025	300 000 023	
i)	Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB through a cash desk / terminal of	No charge applied	No charge applied	
j)	"Kapitalbank" JSCB Processing of transactions on receiving cash by cards of "Kapitalbank" JSCB in other banks	1% (minimum 1 USD)	1% (minimum 1 USD)	Commission is charged from a full amount of transaction
k)	Processing of transactions on payment for goods and services inside and outside the terminal network of	No charge applied	No charge applied	Galleton
1)	"Kapitalbank" JSCB Card re-issue in connection with:			
.)	Loss / damage of the card	300 000 UZS	300 000 UZS	
	Change of the card holder name	300 000 сум	300 000 UZS	
	Change of PIN code	300 000 сум	300 000 UZS	
m)	Change of the expiry date of the card Investigating on the account and transactions with the	Комиссия не взимается 130 000 UZS	Комиссия не взимается 130 000 UZS	When requesting a copy of the check receipt from the
III)	provision of the document copy confirming the transaction on the card	150 000 023	130 000 023	servicing bank (acquirer)
n)	Investigating on the unreasonably dishonoured payment	425 000 UZS	425 000 UZS	At the rate of each transaction
0)	Blocking the card and adding it in the global stop-list	600 000 UZS	600 000 UZS	Carried out by a written application of the customer. The customer's application can be sent to the bank by fax, in the form of a scanned document sent by e-mail to. cards@kapitalbank.uz. If the customer applies to the bank personally, the application is replaced by the original
p)	Connecting and maintaining the 3D Secure service	No charge applied	No charge applied	Connecting the 3D Secure service is rendered only under condition if the customer is connected to sms- informing service
q)	Processing of transactions on receiving cash by Visa "Kapitalbank" JSCB at the ATMs of "Kapitalbank" JSCB	No charge applied	No charge applied	For national and foreign currencies
r)	Investigating on the account and transactions	Up to 100\$ - 5 (five) USD (at the Central Bank rate);	Up to 100\$ - 5 (five) USD (at the Central Bank rate);	Payment is made in the national currency at the Central Bank rate on the transaction date. Herewith the amount of the voidable transaction must not be
		From 100\$ (inclusive) – 1% from the transaction amount but not more than 10 (ten) USD (at the Central bank rate)	From 100\$ (inclusive) – 1% from the transaction amount but not more than 10 (ten) USD (at the Central bank rate)	less than 25 (twenty-five) USD.
s)	Processing of the transactions made via E-POS terminal of the bank according to the system P2P*) from Visa card of "Kapitalbank" JSCB to the VISA card of any bank	0,5% from the transaction amount (minimum 1 USD)	0,5% from the transaction amount (minimum 1 USD)	
	F. Classic Kids Card	NT 1 1' 1	<b>NT 1 1' 1</b>	
a) b)	Issue of the main card Issue of the additional card	No charge applied 10 000 UZS	No charge applied 15 000 UZS	Only Visa Classic Kids card can be used as an additional card
c)	Expiry date of the card	3 years	3 years	additional card
d)	The card issuance period from the day of receiving the application for the issue of the main or additional card	Not more than 3 business days	Not more than 3 business days	
e)	Urgent issue / re-issue of the main or additional card	100 000 UZS	100 000 UZS	Issued within 24 hours. Charged in addition to the commission for issuing the
				main / additional card.
f)	Minimum balance on the card account that is not available for use by the card	15 USD	15 USD	main / additional card. Reimbursed to the customer after completion of all mutual settlements with the customer but no later than 30 days after the application for closing the card
		15 USD none	none	main / additional card.           Reimbursed to the customer after completion of all mutual settlements with the customer but no later
f) g) h)	for use by the card Minimum initial payment to the card account Servicing a card account	none No charge applied	none No charge applied	main / additional card. Reimbursed to the customer after completion of all mutual settlements with the customer but no later than 30 days after the application for closing the card account Amount available for use will be calculated with the
f) g)	for use by the card Minimum initial payment to the card account Servicing a card account Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card)	none	none	main / additional card. Reimbursed to the customer after completion of all mutual settlements with the customer but no later than 30 days after the application for closing the card account Amount available for use will be calculated with the
f) g) h)	for use by the card Minimum initial payment to the card account Servicing a card account Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card) Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB through a cash desk / terminal of	none No charge applied	none No charge applied	main / additional card. Reimbursed to the customer after completion of all mutual settlements with the customer but no later than 30 days after the application for closing the card account Amount available for use will be calculated with the
f) g) h) i)	for use by the card Minimum initial payment to the card account Servicing a card account Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card) Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB Processing of transactions on receiving cash by cards of "Kapitalbank" JSCB	none No charge applied No charge applied	none No charge applied 15 000 UZS	main / additional card.         Reimbursed to the customer after completion of all mutual settlements with the customer but no later than 30 days after the application for closing the card account         Amount available for use will be calculated with the account of the minimum balance.         Commission is charged from a full amount of transaction
f) g) h) i) j)	for use by the card Minimum initial payment to the card account Servicing a card account Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card) Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB Processing of transactions on receiving cash by cards of "Kapitalbank" JSCB in other banks Processing of transactions on payment for goods and services inside and outside the terminal network of "Kapitalbank" JSCB	none No charge applied No charge applied No charge applied	none No charge applied 15 000 UZS No charge applied	main / additional card. Reimbursed to the customer after completion of all mutual settlements with the customer but no later than 30 days after the application for closing the card account Amount available for use will be calculated with the account of the minimum balance.
f) g) h) i) j) k)	for use by the card Minimum initial payment to the card account Servicing a card account Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card) Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB Processing of transactions on receiving cash by cards of "Kapitalbank" JSCB in other banks Processing of transactions on payment for goods and services inside and outside the terminal network of "Kanitalbank" JSCB Card re-issue in connection with:	none No charge applied No charge applied No charge applied 2% (minimum 1 USD) 0,5% (minimum 0,01 USD)	none No charge applied 15 000 UZS No charge applied 2% (minimum 1 USD) 0,5% (minimum 0,01 USD)	main / additional card. Reimbursed to the customer after completion of all mutual settlements with the customer but no later than 30 days after the application for closing the card account Amount available for use will be calculated with the account of the minimum balance. Commission is charged from a full amount of transaction Commission is charged from a full amount of
f) g) h) i) j) k) l)	for use by the card for use by the card Minimum initial payment to the card account Servicing a card account Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card) Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB Processing of transactions on receiving cash by cards of "Kapitalbank" JSCB Processing of transactions on payment for goods and services inside and outside the terminal network of "Kapitalbank" JSCB Card re-issue in connection with: Loss / damage of the card	none No charge applied No charge applied 2% (minimum 1 USD) 0,5% (minimum 0,01 USD)	none No charge applied 15 000 UZS No charge applied 2% (minimum 1 USD) 0,5% (minimum 0,01 USD) 20 000 UZS	main / additional card. Reimbursed to the customer after completion of all mutual settlements with the customer but no later than 30 days after the application for closing the card account Amount available for use will be calculated with the account of the minimum balance. Commission is charged from a full amount of transaction Commission is charged from a full amount of
f) g) h) i) j) k) l)	for use by the card         Minimum initial payment to the card account         Servicing a card account         Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card)         Processing of transactions on withdrawing cash by Visa         "Kapitalbank" JSCB through a cash desk / terminal of         "Kapitalbank" JSCB         Processing of transactions on receiving cash by cards of         "Kapitalbank" JSCB         Processing of transactions on payment for goods and services inside and outside the terminal network of         "Kapitalbank" JSCB         Card re-issue in connection with:         "M         Loss / damage of the card         "M         Change of the card holder name	none No charge applied No charge applied 2% (minimum 1 USD) 0,5% (minimum 0,01 USD)	none No charge applied 15 000 UZS No charge applied 2% (minimum 1 USD) 0,5% (minimum 0,01 USD) 20 000 UZS 20 000 UZS	main / additional card. Reimbursed to the customer after completion of all mutual settlements with the customer but no later than 30 days after the application for closing the card account Amount available for use will be calculated with the account of the minimum balance. Commission is charged from a full amount of transaction Commission is charged from a full amount of
f) g) h) i) j) k) l)	for use by the card for use by the card Minimum initial payment to the card account Servicing a card account Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card) Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB in other banks Processing of transactions on payment for goods and services inside and outside the terminal network of "Kapitalbank" JSCB Card re-issue in connection with: Loss / damage of the card Change of the card holder name	none No charge applied No charge applied 2% (minimum 1 USD) 0,5% (minimum 0,01 USD)	none No charge applied 15 000 UZS No charge applied 2% (minimum 1 USD) 0,5% (minimum 0,01 USD) 20 000 UZS	main / additional card. Reimbursed to the customer after completion of all mutual settlements with the customer but no later than 30 days after the application for closing the card account Amount available for use will be calculated with the account of the minimum balance. Commission is charged from a full amount of transaction Commission is charged from a full amount of
f) g) h) i) j) k) l)	for use by the card for use by the card Minimum initial payment to the card account Servicing a card account Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card) Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB Processing of transactions on receiving cash by cards of "Kapitalbank" JSCB Processing of transactions on payment for goods and services inside and outside the terminal network of "Kapitalbank" JSCB Card re-issue in connection with: Loss / damage of the card Change of PIN code Change of PIN code M Change of the card network of the card Investigating on the account and transactions with the provision of the document copy confirming the transaction	none No charge applied No charge applied 2% (minimum 1 USD) 0,5% (minimum 0,01 USD) No charge applied No charge applied No charge applied	none No charge applied 15 000 UZS No charge applied 2% (minimum 1 USD) 0,5% (minimum 0,01 USD) 20 000 UZS 20 000 UZS 20 000 UZS 20 000 UZS	main / additional card. Reimbursed to the customer after completion of all mutual settlements with the customer but no later than 30 days after the application for closing the card account Amount available for use will be calculated with the account of the minimum balance. Commission is charged from a full amount of transaction Commission is charged from a full amount of
f) g) h) i) j) k) l) m)	for use by the card for use by the card Minimum initial payment to the card account Servicing a card account Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card) Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB in other banks Processing of transactions on payment for goods and services inside and outside the terminal network of "Kapitalbank" JSCB Card re-issue in connection with: Loss / damage of the card Change of the card holder name Change of the expiry date of the card Investigating on the account and transactions with the	none No charge applied No charge applied 2% (minimum 1 USD) 0,5% (minimum 0,01 USD) No charge applied No charge applied No charge applied No charge applied	none No charge applied 15 000 UZS No charge applied 2% (minimum 1 USD) 0,5% (minimum 0,01 USD) 20 000 UZS 20 000 UZS 20 000 UZS No charge applied	main / additional card.         Reimbursed to the customer after completion of all mutual settlements with the customer but no later than 30 days after the application for closing the card account         Arnount available for use will be calculated with the account of the minimum balance.         Commission is charged from a full amount of transaction         Commission is charged from a full amount of transaction         When requesting a copy of the check receipt from the
f) g) h) i) j) k) l) m) n)	for use by the card         Minimum initial payment to the card account         Servicing a card account         Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card)         Processing of transactions on withdrawing cash by Visa         "Kapitalbank" JSCB through a cash desk / terminal of         "Kapitalbank" JSCB         Processing of transactions on receiving cash by cards of         "Kapitalbank" JSCB         Processing of transactions on payment for goods and services inside and outside the terminal network of         "Kapitalbank" JSCB         Card re-issue in connection with:         "M         Loss / damage of the card         "M         Change of PIN code         "M         Change of the expiry date of the card         Investigating on the account and transactions with the provision of the document copy confirming the transaction on the card	none         No charge applied         No charge applied         2% (minimum 1 USD)         0,5% (minimum 0,01 USD)         No charge applied         No charge applied	none No charge applied 15 000 UZS No charge applied 2% (minimum 1 USD) 0,5% (minimum 0,01 USD) 20 000 UZS 20 000 UZS 20 000 UZS No charge applied 130 000 UZS	main / additional card.         Reimbursed to the customer after completion of all mutual settlements with the customer but no later than 30 days after the application for closing the card account         Amount available for use will be calculated with the account of the minimum balance.         Commission is charged from a full amount of transaction         Commission is charged from a full amount of transaction         When requesting a copy of the check receipt from the servicing bank (acquirer)
f)       g)       h)       i)       j)       k)       l)       m)       n)       o)	for use by the card         Minimum initial payment to the card account         Servicing a card account         Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card)         Processing of transactions on withdrawing cash by Visa         "Kapitalbank" JSCB through a cash desk / terminal of         "Kapitalbank" JSCB         Processing of transactions on receiving cash by cards of         "Kapitalbank" JSCB         Processing of transactions on payment for goods and services inside and outside the terminal network of         "Kapitalbank" JSCB         Card re-issue in connection with:         M         Loss / damage of the card         M         Change of PIN code         M         Change of the expiry date of the card         Investigating on the account and transactions with the provision of the document copy confirming the transaction on the card	none         No charge applied         No charge applied         2% (minimum 1 USD)         0,5% (minimum 0,01 USD)         No charge applied         130 000 UZS         425 000 UZS	none No charge applied 15 000 UZS No charge applied 2% (minimum 1 USD) 0,5% (minimum 0,01 USD) 20 000 UZS 20 000 UZS 20 000 UZS No charge applied 130 000 UZS 425 000 UZS	main / additional card.         Reimbursed to the customer after completion of all mutual settlements with the customer but no later than 30 days after the application for closing the card account         Amount available for use will be calculated with the account of the minimum balance.         Commission is charged from a full amount of transaction         Commission is charged from a full amount of transaction         Commission is charged from a full amount of transaction         When requesting a copy of the check receipt from the servicing bank (acquirer)         At the rate of each transaction         Carried out by a written application of the customer. The customer's application can be sent to the bank by fax, in the form of a canned document sent by e-mail

s)		Investigating on the account and transactions	Up to 100\$ - 5 (five) USD (at the Central Bank rate); From 100\$ (inclusive) - 1% from the transaction amount but not more than 10 (ten) USD (at	Up to 100\$ - 5 (five) USD (at the Central Bank rate); From 100\$ (inclusive) – 1% from the transaction amount but not more than 10 (ten) USD (at	Payment is made in the national currency at the Central Bank rate on the transaction date. Herewith the amount of the voidable transaction must not be less than 25 (twenty-five) USD.
	C Onl	ine Visa card	the Central bank rate)	the Central bank rate)	
a)	G. Oni	Issue of online card	No charge applied	No charge applied	
b)		Expiry date of the card	3 years	3 years	
c)		Minimum balance on the card account that is not available for use by the card	5 USD	5 USD	Reimbursed to the customer after completion of all mutual settlements with the customer but no later than 30 days after the application for closing the card account
d)		Minimum initial payment to the card account	none	none	Amount available for use will be calculated with the
e)		Servicing a card account	No charge applied	No charge applied	account of the minimum balance.
f)		Processing of transactions on payment for goods and services inside and outside the terminal network of "Kapitalbank" JSCB	No charge applied	No charge applied	
g)		Investigating on the account and transactions with the provision of the document copy confirming the transaction on the card	130 000 UZS	130 000 UZS	When requesting a copy of the check receipt from the servicing bank (acquirer)
h)		Investigating on the unreasonably dishonoured payment	425 000 UZS	425 000 UZS	At the rate of each transaction
i)		Connecting and maintaining the 3D Secure service	No charge applied	No charge applied	Connecting the 3D Secure service is rendered only under condition if the customer is connected to sms- informing service
j)		Investigating on the account and transactions	Up to 100\$ - 5 (five) USD (at the Central Bank rate); From 100\$ (inclusive) – 1% from the transaction amount but not more than 10 (ten) USD (at the Central hank rate)	Up to 100\$ - 5 (five) USD (at the Central Bank rate); From 100\$ (inclusive) – 1% from the transaction amount but not more than 10 (ten) USD (at the Central bank rate)	Payment is made in the national currency at the Central Bank rate on the transaction date. Herewith the amount of the voidable transaction must not be less than 25 (twenty-five) USD.
k)	H. Mas	Обработка транзакций, проведенных через E-POS терминал банка по системе P2P *) с карт Visa AKБ «Капиталбанк» на карту Visa любого банка stercard Standard	1% от суммы операции (не менее 1 Доллара США)	1% от суммы операции (не менее 1 Доллара США)	
a)		Issue of the main card	No charge applied ***	No charge applied***	
b)		Issue of the additional card	25 000 UZS	25 000 UZS	Only Mastercard Standard can be used as an additional card
c)		Expiry date of the card	3 years	3 years	
d)		Re-issue of the card in connection with the expiry date	Free of charge*	Free of charge*	*When applying before or one month after the expiry
e)		Pre-schedule re-issue of the main or additional card	25 000 UZS 25 000 UZS	25 000 UZS 25 000 UZS	date of the card When applying earlier than 1 month before the expiry
					date
f)	///	Card re-issue in connection with: Loss	25 000 UZS	25 000 UZS	
		Damage			
		Change of the cardholder name Change of PIN code			
g)		Minimum balance on the card account that is not available for use by the card	10 Euro	10 Euro	
h)		Minimum initial payment to the card account	none	none	
i) j)		Servicing a card account Processing of transactions on withdrawing cash by MasterCard "Kapitalbank" JSCB through a cash desk /	No charge applied No charge applied	No charge applied No charge applied	
k)		terminal of "Kapitalbank" JSCB Processing of transactions on withdrawing cash by cards of	1,5%	1,5%	
1)		"Kapitalbank" JSCB in other banks Processing of transactions on payment for goods and services inside and outside the terminal network of	(minimum 3 Euro) 1,0% (minimum 1,00 Euro)	(minimum 3 Euro) 1,0% (minimum 1,00 Euro)	
m)		"Kapitalbank" JSCB Maintaining a bank account in terms of investigating on the	100 000 UZS	100 000 UZS	
n)		account and transactions Commission charge for blocking the card with the sign	No charge applied	No charge applied	
o)		"stolen or lost" Подключение и обслуживание услуги 3D Secure	No charge applied	No charge applied	
p)		Maintaining card account and mutual settlements on transactions	singe upplied		Euro is the currency for MasterCard from "Kapitalbank" JSCB. When a transaction is made in the other currency, the dynamic exchange rate is applied. At the time of the transaction, a preliminary amount is blocked on the card at the rate, and the final writing-off is made at the rate on the day of mutual settlements with MasterCard.
	1. Mast	tercard Gold Issue of the main card	Free of charge ***	Free of charge ***	
a) b)	<u> </u>	Issue of the main card Issue of the additional card	50 000 UZS	50 000 UZS	Only Mastercard Gold can be used as an additional
c) d)		Expiry date of the card Re-issue of the card in connection with the expiry date	3 years Free of charge*	3 years Free of charge*	card *When applying before or one month after the expiry date of the card
e)		Pre-schedule re-issue of the main or additional card	50 000 UZS 50 000 UZS	50 000 UZS 50 000 UZS	date of the card When applying earlier than 1 month before the expiry date
f)		Card re-issue in connection with:	50 000 UZS	50 000 UZS	
		Loss Damage			
		Change of the cardholder name			
g)	- Wi	Change of PIN code Minimum balance on the card account that is not available for use by the card	20 Euro	20 Euro	Returned to the customer after the completion of all mutual settlements with the customer, but not earlier than 30 days after filing an application for closing the
h)		Minimum initial payment to the card account	none	none	card account The amount available for use will be calculated minus the minimum balance
I	·			1	and minimum oundited

		1	1		
i) j)		Servicing card account Processing of transactions on withdrawing cash by	No charge applied No charge applied	No charge applied No charge applied	
37		MasterCard "Kapitalbank" JSCB through a cash desk /	5 11	5 11	
k)		terminal of "Kapitalbank" JSCB Processing of transactions on withdrawing cash by cards of	1,5%	1,5%	Commission charged on the full amount of the
1)		"Kapitalbank" JSCB in other banks Обработка транзакций по оплате товаров и услуг в вне	(minimum 2 Euro) 0,5%	(minimum 2 Euro) 0,5%	transaction Commission charged on the full amount of the
1)		сети обслуживания АКБ «Капиталбанк»	(minimum 0,5 Euro)	(minimum 0,5 Euro)	transaction
m)		Processing of transactions on payment for goods and services inside and outside the terminal network of	100 000 UZS	100 000 UZS	
		"Kapitalbank" JSCB			
n)		Commission charge for blocking the card with the sign "stolen or lost"	No charge applied	No charge applied	
o)		Connecting and maintaining the 3D Secure service	No charge applied	No charge applied	Connecting the 3D Secure service is rendered only under condition if the customer is connected to sms-
p)	Chant	Maintaining card account and mutual settlements on transactions er 5. Servicing plastic cards VISA of other banks			informing service Euro is the currency for MasterCard from "Kapitalbank" JSCB. When a transaction is made in the other currency, the dynamic exchange rate is applied. At the time of the transaction, a preliminary amount is blocked on the card at the rate, and the final writing-off is made at the rate on the day of mutual settlements with MasterCard.
a)	emp	Processing of transactions for withdrawing cash by Visa	1,50%	1,50%	Commission is written off the card account when
		cards issued by other banks through the cash desk / terminal			performing the transaction.
b)		of "Kapitalbank" JSCB Processing of transactions for withdrawing cash the ATM of "Kapitalbank" JSCB in foreign currency by Visa cards lissued by other banks	1,5% (minimum 1 USD)	1,5% (minimum 1 USD)	Commission is written off the card account when performing the transaction.
c)		Processing of transactions for withdrawing cash via ATM of "Kapitalbank" JSCB in the national currency by Visa cards	1,50%	1,50%	Commission is written off the card account when performing the transaction
	Chapt	lissued by other banks ter 6. Servicing on the mobile application of the bank "	'Kapitalbank''		I
a)		processing of transactions made through E-POS terminal of	Commission is charged	Commission is charged	For all types of cards of individuals "Kapitalbank" JSCB from plastic cards Uzcard of other banks
	aa	the bank on the P2P *) system non-cash remittance of funds from VISA plastic cards of	according to the public offer 1% but minimum 1 USD	according to the public offer 1% but minimum 1 USD	JSCB from plastic cards Uzcard of other banks
	ab	"Kapitalbank" JSCB to an international VISA plastic card of another bank reissue of UZCARD plastic card via mobile application	30 000 UZS	30 000 UZS	For all types of cards of individuals in the national
		reissue of HUMO plastic card through a mobile payment	Commission is charged	10 000 UZS	currency and by International VISA cards By cards of "Kapitalbank" JSCB
	ac	application	according to the public offer	10 000 025	(for all types of cards of individuals in the national currency
b)		processing of transactions made through E-POS bank terminal on the repayment of loans extended by "Kapitalbank" JSCB *)	Commission is charged according to the public offer	Commission is charged according to the public offer	For all types of cards of individuals in the national currency and by international VISA cards
c)		Remittance of funds from the soum plastic card of any bank to the soum plastic card of "Kapitalbank" JSCB	Commission is charged according to the public offer	Commission is charged according to the public offer	For all types of cards of individuals in the national currency
d)		Remittance of funds from the soum plastic card HUMO of any bank to the soum plastic card of other banks	No charge applied	No charge applied	For all types of cards HUMO of individuals in the national currency
e)		Employed and the source of the	0.5%	0.5%	For all types of cards UZCARD EMV of individuals in the national currency
f)		Processing of transactions on accepting payments for various services of suppliers	According to the contracts made with suppliers	According to the contracts made with suppliers	For all types of cards
g)		Remittance of funds from the wallet/deposit to the wallet/deposit	No charge applied	No charge applied	
h)		Remittance of the funds from the wallet/deposit to the	No charge applied	No charge applied	For all types of cards
i)		plastic card of "Kapitalbank" JSCB Remittance of the funds from the wallet/deposit to the account of the legal person by its details (indicating the	0,1% (minimum 1000 UZS)	0,1% (minimum 1000 UZS)	
j)		MFA of the bank, current account, TIN and payment details) Remittance of funds from a plastic card to the account of a legal entity with the bank details (indicating the MFO of the			
		bank, a current account, TIN and payment details)			
		from a UZCARD plastic card of any bank by identified customers of "Kapitalbank" JSCB to the account of a legal entity with the bank details indicating the MFO of the bank, a current account. TIN and payment details)	0,3% from the transaction amount (minimum 1000 UZS)	0,3% from the transaction amount (minimum 1000 UZS)	
	///	from UZCARD and / or HUMO plastic card of any bank for unidentified customers to the account of the legal entity with the bank details (indicating the MFO of the bank, a current	0,5% from the transaction amount (minimum 1000 UZS)	0,5% from the transaction amount (minimum 1000 UZS)	
k)		account. TIN and navment details) Remittance of funds from the plastic card of "Kapitalbank"	0,3% (minimum 1000 UZS)	0,3% (minimum 1000 UZS)	For all types of cards, except for Humo cards
1)		JSCB to the wallet/demand deposit Remittance of funds from the plastic card of any bank to the term demand deposit	0,30%	0,30%	For all types of cards, except for Humo cards
m)		Remittance of funds from VISA card of "Kapitalbank" JSCB to the demand deposit of a user	No charge applied	No charge applied	For all types of cards
n)		Foreign exchange transactions from the soum plastic card of any bank to the plastic card of "Kapitalbank" JSCB		No charge applied	For all types of cards
0)		Foreign exchange transactions from the plastic card VISA of "Kapitalbank" JSCB to the soum plastic card of "Kapitalbank" JSCB / to the wallet of the user.	No charge applied	No charge applied	For all types of cards
p)		Repaying the loan extended by "Kapitalbank" JSCB from the plastic card of any bank or wallet	No charge applied	No charge applied	For all types of cards
q)		Repaying the loan extended by other banks from the plastic card of any bank	1%	1%	
r)		Subscription fee for "Monitoring of payments" service to view the history of transactions by plastic cards of the user	No charge applied	No charge applied	
s)		Subscription fee for the service "Penalties of the Public Road Traffic Service" for receiving notifications	No charge applied	No charge applied	

(t)		1		1	
t)		Processing of the transactions on transferring the funds from	0,5% from the transaction	0,5% from the transaction	
		Uzcard plastic card of other banks to the plastic cards Humo	amount	amount	
		of other banks			
u)		Processing of transactions on the remittance of funds from	0,5% from the transaction	0,5% from the transaction	
		the accounts and wallets of individuals to the plastic cards	amount	amount	
		Humo of other banks			
v)		"Kapitalbank" JSCB to the account of a legal entity with the	0,1% from the transaction	0,1% from the transaction	
		bank details (indicating the MFO of the bank, a current	amount	amount	
		account, TIN and payment details)	uniount	uniount	
w)		Bank commission for cross-conversion between the	1% from the transaction amount	1% from the transaction amount	
)		accounts opened with "Kapitalbank" JSCB	176 Hom the transaction amount	170 from the transaction amount	
x)		Opening cards Uzcard EMV through mobile application	30 0000 UZS	30 0000 UZS	
		Collection of funds to the current account received to	1% from the transaction amount	1% from the transaction amount	
y)			1 76 Hom the transaction amount	176 from the transaction amount	
		account 23520 through QR-online	<b>NT 1 1' 1</b>	NT 1 1' 1	
z)		Non-cash of funds between international plastic cards Visa	No charge applied	No charge applied	Transactions are made inside the network of
		of one customer			"Kapitalbank" JSCB only for individuals
aa)		Non-cash remittance of funds from one holder to another	0,5% (minimum 1 USD)	0,5% (minimum 1 USD)	Transactions are made inside the network of
		holder of the international plastic card Visa			"Kapitalbank" JSCB only for individuals
	Chapt	er 7. Other services			
a)		Non-cash remittance of funds from the card account on the	No charge applied	No charge applied	
<i>´</i>		order of the card holder of another bank	5 11	5 11	
б)		b) Issuance of letters, certificates and permits on the		1	Except for letters on the loan repayment submitted to
~,		customer's application for transactions accomplished on			notary offices, cadastre authorities and the Municipal
		accounts and account status:		1	Department of Internal Affairs of the Ministry of
		accounts and account status:			Internal Affairs of the Republic of Uzbekistan.
		letters for submission to companies issued on the letterhead	No charge applied	20 000 UZS	
		of "Kapitalbank" JSCB	ito enarge applied	20 000 025	
		a statement on the performance of the account of an	No charge applied	20 000 UZS	Commission isn't charged in case of issuance of the
		individual / legal entity / individual entrepreneur with a	rio enaige appried	20 000 025	statement on the performance of the account of:
					1. legal entity / individual entrepreneur who has
		cover letter on the letterhead of "Kapitalbank" JSCB			concluded a contract with "Kapitalbank" JSCB for
					servicing Visa card holders
					servicing visu card noncers
в)		Withdrawal of cash through the terminals installed at the	1% from the transaction amount	1% from the transaction amount	
2)		cashier's desks of banks and minibanks of "Kapitalbank"			
		JSCB from the plastic cards issued by other banks of the			
->		Republic of Uzbekistan	10/ 6 1 6	1% from the amount of	Commission is charged from the total amount
г)		d) Processing of transactions for various services through	1% from the amount of payment		credited to the self-service terminal
		the self-service terminals of "Kapitalbank" JSCB	accepted	payment accepted	credited to the sen-service terminar
д)		e) Processing of transactions on accepting payments on	No charge applied	No charge applied	
		repaying the loans through the self-service terminals of			
		"Kapitalbank" JSCB			
e)		"Kapitalbank" JSCB Cash withdrawal in the national currency at ATMs installed			
e)		Cash withdrawal in the national currency at ATMs installed			
e)		Cash withdrawal in the national currency at ATMs installed by "Kapitalbank" JSCB from plastic cards of "Kapitalbank"			
e)		Cash withdrawal in the national currency at ATMs installed by "Kapitalbank" JSCB from plastic cards of "Kapitalbank" JSCB / cards issued by other banks of the Republic of			
e)	188.	Cash withdrawal in the national currency at ATMs installed by "Kapitalbank" JSCB from plastic cards of "Kapitalbank" JSCB / cards issued by other banks of the Republic of Uzbekistan	1% from the transaction amount	1% from the transaction amount	Excent for
e)	W	Cash withdrawal in the national currency at ATMs installed by "Kapitalbank" JSCB from plastic cards of "Kapitalbank" JSCB / cards issued by other banks of the Republic of Izbrekistan Cash withdrawal from ATMs installed by "Kapitalbank"	1% from the transaction amount	1% from the transaction amount	Except for: Cash withdrawn at ATMs installed within the
e)		Cash withdrawal in the national currency at ATMs installed by "Kapitalbank" JSCB from plastic cards of "Kapitalbank" JSCB / cards issued by other banks of the Republic of Uzbekistan	1% from the transaction amount	1% from the transaction amount	Cash withdrawn at ATMs installed within the
e)	W	Cash withdrawal in the national currency at ATMs installed by "Kapitalbank" JSCB from plastic cards of "Kapitalbank" JSCB / cards issued by other banks of the Republic of Izbrekistan Cash withdrawal from ATMs installed by "Kapitalbank"	1% from the transaction amount	1% from the transaction amount	Cash withdrawn at ATMs installed within the territory of agencies according to the contact
e)		Cash withdrawal in the national currency at ATMs installed by "Kapitalbank" JSCB from plastic cards of "Kapitalbank" JSCB / cards issued by other banks of the Republic of IIzhekistan Cash withdrawal from ATMs installed by "Kapitalbank" JSCB			Cash withdrawn at ATMs installed within the
e)		Cash withdrawal in the national currency at ATMs installed by "Kapitalbank" JSCB from plastic cards of "Kapitalbank" JSCB / cards issued by other banks of the Republic of Uzbekistan Cash withdrawal from ATMs installed by "Kapitalbank" JSCB Cash withdrawal from Visa plastic cards issued by other	1,5% from the amount of	1,5% from the amount of	Cash withdrawn at ATMs installed within the territory of agencies according to the contact
e)		Cash withdrawal in the national currency at ATMs installed by "Kapitalbank" JSCB from plastic cards of "Kapitalbank" JSCB / cards issued by other banks of the Republic of IIzhekistan Cash withdrawal from ATMs installed by "Kapitalbank" JSCB	1,5% from the amount of transaction (not more than 9200	1,5% from the amount of transaction (not more than 9200	Cash withdrawn at ATMs installed within the territory of agencies according to the contact
e)		Cash withdrawal in the national currency at ATMs installed by "Kapitalbank" JSCB from plastic cards of "Kapitalbank" JSCB / cards issued by other banks of the Republic of Uzbekistan Cash withdrawal from ATMs installed by "Kapitalbank" JSCB Cash withdrawal from Visa plastic cards issued by other banks at ATMs of "Kapitalbank" JSCB	1,5% from the amount of transaction (not more than 9200 UZS)	1,5% from the amount of transaction (not more than 9200 UZS)	Cash withdrawn at ATMs installed within the territory of agencies according to the contact
e)		Cash withdrawal in the national currency at ATMs installed by "Kapitalbank" JSCB from plastic cards of "Kapitalbank" JSCB / cards issued by other banks of the Republic of Uzbekistan Cash withdrawal from ATMs installed by "Kapitalbank" JSCB Cash withdrawal from Visa plastic cards issued by other banks at ATMs of "Kapitalbank" JSCB Cash withdrawal from Union Pay plastic cards issued by	1,5% from the amount of transaction (not more than 9200	1,5% from the amount of transaction (not more than 9200	Cash withdrawn at ATMs installed within the territory of agencies according to the contact
e)	УЛ. УЛ.	Cash withdrawal in the national currency at ATMs installed by "Kapitalbank" JSCB from plastic cards of "Kapitalbank" JSCB / cards issued by other banks of the Republic of Uzbekistan Cash withdrawal from ATMs installed by "Kapitalbank" JSCB Cash withdrawal from Visa plastic cards issued by other banks at ATMs of "Kapitalbank" JSCB Cash withdrawal from Union Pay plastic cards issued by other banks at ATMs of "Kapitalbank" JSCB	1,5% from the amount of transaction (not more than 9200 UZS) 1% from the transaction amount	1,5% from the amount of transaction (not more than 9200 UZS) 1% from the transaction amount	Cash withdrawn at ATMs installed within the territory of agencies according to the contact
e)		Cash withdrawal in the national currency at ATMs installed by "Kapitalbank" JSCB from plastic cards of "Kapitalbank" JSCB / cards issued by other banks of the Republic of Uzbekistan Cash withdrawal from ATMs installed by "Kapitalbank" JSCB Cash withdrawal from Visa plastic cards issued by other banks at ATMs of "Kapitalbank" JSCB Cash withdrawal from Union Pay plastic cards issued by other banks at ATMs of "Kapitalbank" JSCB Cash withdrawal from MIR National Payment Card System	1,5% from the amount of transaction (not more than 9200 UZS)	1,5% from the amount of transaction (not more than 9200 UZS)	Cash withdrawn at ATMs installed within the territory of agencies according to the contact
e)	УЛ. УЛ.	Cash withdrawal in the national currency at ATMs installed by "Kapitalbank" JSCB from plastic cards of "Kapitalbank" JSCB / cards issued by other banks of the Republic of Uzbekistan Cash withdrawal from ATMs installed by "Kapitalbank" JSCB Cash withdrawal from Visa plastic cards issued by other banks at ATMs of "Kapitalbank" JSCB Cash withdrawal from Union Pay plastic cards issued by other banks at ATMs of "Kapitalbank" JSCB	1,5% from the amount of transaction (not more than 9200 UZS) 1% from the transaction amount	1,5% from the amount of transaction (not more than 9200 UZS) 1% from the transaction amount	Cash withdrawn at ATMs installed within the territory of agencies according to the contact
e)	УЛ. УЛ.	Cash withdrawal in the national currency at ATMs installed by "Kapitalbank" JSCB from plastic cards of "Kapitalbank" JSCB / cards issued by other banks of the Republic of Uzhekistan Cash withdrawal from ATMs installed by "Kapitalbank" JSCB Cash withdrawal from Visa plastic cards issued by other banks at ATMs of "Kapitalbank" JSCB Cash withdrawal from Union Pay plastic cards issued by other banks at ATMs of "Kapitalbank" JSCB Cash withdrawal from MIR National Payment Card System plastic cards issued by other banks at ATMs of "Kapitalbank" JSCB	1,5% from the amount of transaction (not more than 9200 UZS) 1% from the transaction amount	1,5% from the amount of transaction (not more than 9200 UZS) 1% from the transaction amount	Cash withdrawn at ATMs installed within the territory of agencies according to the contact
e)	УЛ. УЛ.	Cash withdrawal in the national currency at ATMs installed by "Kapitalbank" JSCB from plastic cards of "Kapitalbank" JSCB / cards issued by other banks of the Republic of Uzbekistan Cash withdrawal from ATMs installed by "Kapitalbank" JSCB Cash withdrawal from Visa plastic cards issued by other banks at ATMs of "Kapitalbank" JSCB Cash withdrawal from Union Pay plastic cards issued by other banks at ATMs of "Kapitalbank" JSCB Cash withdrawal from MIR National Payment Card System plastic cards issued by other banks at ATMs of	1,5% from the amount of transaction (not more than 9200 UZS) 1% from the transaction amount No charge applied	1,5% from the amount of transaction (not more than 9200 UZS) 1% from the transaction amount	Cash withdrawn at ATMs installed within the territory of agencies according to the contact

\* These tariffs are applied within the first 30 calendar days from the date of activation of these service packages.

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These tariffs are applied after the expiration of the first 30 calendar days from the date of activation of these service packages. Customers who have purchased the "Capital-4" service package have the right to order for free 1 Uzcard EMV, Xumo, VISA Classic, Visa Gold and Mastercard Standart cards \*\*\* for themselves or their relatives. Issuance of more than 1 piece of a card of the same type is paid.

Customers who have purchased the "Capital-4" service package have the right to use the product once within the Auto Standard product passport with a 25% reduction in the \*\*\*\* down payment requirement (35% in total) and an increase in the term by 6 months. (total term - 18 months)