

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 - 6 000 000.00 UZS

№	n/n	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 by the Bank **	Note
Chapter 1. Demand deposit accounts of individuals					
A. Servicing demand deposit account of individuals					
a)	Opening / closing an account:				
///		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:				
///		In the national currency	No charge applied	No charge applied	
///		In the foreign currency	No charge applied	No charge applied	
c)	Crediting funds:				
///		In the national currency	No charge applied	No charge applied	
///		In the foreign currency	No charge applied	No charge applied	
d)	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); More than 20,000,000 UZS – at least 0.3% of a transaction amount	Up to 20 000 000 UZS –1% from the transaction amount (minimum 1000 UZS); More than 20,000,000 UZS – at least 0.75% of a transaction amount	In case of partial withdrawal of the amount received by bank transfer, the commission is charged in proportion to the amount of cash withdrawn.
///		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)	
///		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	
///		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
///		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 customer:				
///		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/ conversion of foreign currency into the national currency
///		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)	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; 5. transfers of funds received to a demand account as a result of the sale / exchange / conversion of foreign currency to the national currency.

			No charge applied	0.1% of a transaction amount (at least 1,000 UZS)	6. On funds received in the demand deposits of the 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 with "Kapital 24" retail business branch or other banks the Federal Reserve" or other banks	0,45% from the transaction amount (minimum 1 000 UZS)	0,5% from the transaction amount (minimum 1 000 UZS)	Except for: 1. remittances to the customer's accounts opened in 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 transfer, a refund by the correspondent bank)	Bank commission is not charged	Bank commission is not charged	For foreign currency the commission of the foreign bank is paid by the customer at the rate of the Central Bank of the Republic of Uzbekistan on the transaction date.
B. Bank transfers in the foreign currency					
a)		To the accounts opened with branches of "Kapitalbank" JSCB and other banks of the Republic of Uzbekistan	0,45% from the transaction amount (minimum 10 000 UZS)	0,5% from the transaction amount (minimum 10 000 UZS)	For currencies: USD, EUR, GBP, RUB, JPY 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 for USD, EUR, GBP, JPY currencies	0,3% from the transaction amount (minimum 100 000 UZS) + foreign bank's commission (minimum 10 \$ for USD, for other currencies – according to the foreign bank extract)	0,5% from the transaction amount (minimum 100 000 UZS) + foreign bank's commission (minimum 10 \$ for USD, for other currencies – according to the foreign bank extract)	Commission is paid at the rate of the Central Bank of the Republic of Uzbekistan on the transaction date.
c)		To the accounts opened outside the Republic of Uzbekistan for RUB currency	0,45% from the transaction amount (minimum 100 000 UZS)	0,5% from the transaction amount (minimum 100 000 UZS)	Commission is paid at the rate of the Central Bank of the Republic of Uzbekistan on the transaction date
d)		Guaranteed payment (the entire transfer amount is remitted to the beneficiary's account)	0,45% from the transaction amount (minimum 100 000 UZS) + foreign bank commission (OJUR/OJUR)	0,5% from the transaction amount (minimum 100 000 UZS) + foreign bank commission (OJUR/OJUR)	For USD currency Commission is paid at the rate of the Central Bank of the Republic of Uzbekistan on the transaction date
e)		Other services on making interbank payments (change, return, cancellation of a transfer after its acceptance for execution on the initiative of the customer)	No charge applied + commission of foreign bank	No charge applied + commission of foreign bank	For all types of foreign currency. Commission is paid in the national currency at the rate of the Central Bank of the Republic of Uzbekistan on the transaction date.
C. Money transfers made using international money transfer systems outside the Republic of Uzbekistan (in foreign currency)					
Money transfer WESTERN UNION			According to the tariff of the international company which provides the service		
Money transfer CONTACT			According to the tariff of the international company which provides the service		
Money transfer MONEYGRAM			According to the tariff of the international company which provides the service		
Money transfer UNISTREAM			According to the tariff of the international company which provides the service		
Money transfer ZOLOTAYA KORONA			According to the tariff of the international company which provides the service		
D. Foreign exchange transactions					
	///	Foreign exchange transactions: one foreign currency into another foreign currency	No charge applied	No charge applied	Foreign exchange transactions are implemented by bank transfer (from account to account) at the exchange rate of the exchange office on the transaction
E. Safe deposit boxes and other services					
Issuance of letters and statements:					
	///	letters on the state of the account for submission to various authorities	10 000 UZS	20 000 UZS	Except for letters on the loan repayment submitted to notary offices, cadastre authorities and the Municipal Department of Internal Affairs of the Ministry of Internal Affairs of the Republic of Uzbekistan.
	///	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	10 000 UZS	20 000 UZS	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.
Commission for use of safe deposit boxes:					
	№	Size of the safe deposit box	Payment per day	Payment per month	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.
	1	74x300x600mm	No charge applied	1 500 UZS	
	2	126x300x600mm	No charge applied	2 500 UZS	
	3	256x300x600mm	No charge applied	3 500 UZS	
	4	525x300x600mm	No charge applied	5 000 UZS	
	5	200x620x600mm	No charge applied	7 500 UZS	
	6	650x620x600mm	No charge applied	10 000 UZS	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.
	№	Size of the safe deposit box	Payment per day	Payment per month	
	1	74x300x600mm	No charge applied	15 000 UZS	
	2	126x300x600mm	No charge applied	25 000 UZS	
	3	256x300x600mm	No charge applied	35 000 UZS	
	4	525x300x600mm	No charge applied	50 000 UZS	
	5	200x620x600mm	No charge applied	75 000 UZS	
	6	650x620x600mm	No charge applied	100 000 UZS	
F. Penalty sanctions					
a)		Penalty for the savings book loss constitutes	No charge applied	15 000 UZS	
b)		b) Penalty for failure to perform obligations under the contract for the safe deposit box use:			

	///	loss (damage) by the customer of the key (lock) from the safe deposit box or damage to the safe deposit box due to the customer's fault	2 basic calculation amounts	2 basic calculation amounts	On the transaction date
	///	overdue release of the safe deposit box	At the rate of clause F of Chapter 1 for each day.	At the rate of clause F of Chapter 1 for each day.	When the customer releases the depository box later than the term specified in the contract
Chapter 2. Plastic cards issued by UZCARD EMV system in the national currency					
A. Plastic cards UZCARD EMV within the framework of the salary projects of legal entities					
a)		Issue of the main card	No charge applied	No charge applied	
b)		Issue of the additional card	No charge applied	30 000 UZS	
c)		Re-issue of the main or additional card in case of loss or damage	No charge applied	30 000 UZS	Except for cases of failure of the cards for reasons 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:			
	///	By cash			
	///	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			
j)		Processing of transactions on cash withdrawal at 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 services in the terminal network of other banks	At the rates of the servicing bank	At the rates of the servicing bank	
j)		Processing of transactions on cash withdrawal from the card 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 order of the cardholder	No charge applied	No charge applied	
l)		Re-issue of the card after the card's expiry date	No charge applied	No charge applied	
B. Standard cards UZCARD EMV.					
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/ auto loans of individuals
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	20 000 UZS	30 000 UZS	Except for cases of failure of the cards for reasons 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 at the cash desk of "Kapitalbank" JSCB	No charge applied	No charge applied	
g)		Processing of transactions on payment for goods and services in the terminal network of "Kapitalbank" JSCB	No charge applied	No charge applied	
h)		Processing of transactions on cash withdrawal from the card 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	
i)		Processing of transactions on payment for goods and services in the terminal network of other banks	At the rates of the servicing bank	At the rates of the servicing bank	
j)		Non-cash remittance of funds from the card account by order of the card holder	No charge applied	No charge applied	
k)		Re-issue of the card after the card's expiry date	No charge applied	No charge applied	
C. Plastic cards UZCARD EMV of unemployed pensioners					
a)		Issue of the main card	No charge applied	No charge applied	
b)		Issue of the additional card	10 000 UZS	20 000 UZS	
c)		Re-issue of the main or additional card in case of loss or damage	20 000 UZS	20 000 UZS	Except for cases of failure of the cards for reasons not attributable to the customer
d)		Expiry date of the card	No charge applied	No charge applied	
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 services in the terminal network of other banks	At the rates of the servicing bank	At the rates of the servicing bank	
j)		Processing of transactions on cash withdrawal from the card 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	
k)		Non-cash remittance of funds from the card account by the order of the card holder	No charge applied	No charge applied	
l)		Re-issue of the card after the card's expiry date	No charge applied	No charge applied	
D. Plastic cards KIDS UZCARD EMV.					
a)		Issue of the main card	No charge applied	No charge applied	
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	10 000 UZS	20 000 UZS	Except for cases of failure of the cards for reasons 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 desk "Kapitalbank" JSCB	No charge applied	No charge applied	
g)		Processing of transactions on payment for goods and services in the terminal network of "Kapitalbank" JSCB	No charge applied	No charge applied	
h)		Processing of transactions on cash withdrawal from the card 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	
i)		Processing of transactions on payment for goods and services in the terminal network of other banks	At the rates of the servicing bank	At the rates of the servicing bank	
j)		Non-cash remittance of funds from the card account by the order of the card holder	No charge applied	No charge applied	
k)		Re-issue of the card after the card's expiry date	No charge applied	No charge applied	
Chapter 3. Plastic cards issued according to HUMO system in the national currency					
A. Plastic cards HUMO within the framework of the salary projects of legal entities					
a)		Issue of the main card	No charge applied	No charge applied	

b)	Issue of the additional card	10 000 UZS	10 000 UZS	
c)	Re-issue of the main or additional card in case of loss or damage	No charge applied	10 000 UZS	Except for cases of failure of the cards for reasons 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 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 services in the terminal network of other banks	At the rates of the servicing bank	At the rates of the servicing bank	
j)	Processing of transactions on cash withdrawal from the card 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	
k)	Non-cash remittance of funds from the card account by order of the cardholder	No charge applied	No charge applied	
l)	Re-issue of the card after the card's expiry date	No charge applied	No charge applied	
B. Standard 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 damage			Except for cases of failure of the cards for reasons not attributable to the customer
d)	Expiry date of the card	5 лет	5 лет	
e)	Replenishment of the card account:	No charge applied	No charge applied	
f)	Processing of transactions on cash withdrawal at the cash desk "Kapitalbank" JSCB	No charge applied	No charge applied	
g)	Processing of transactions on payment for goods and services in the terminal network of "Kapitalbank" JSCB	No charge applied	No charge applied	
h)	Processing of transactions on cash withdrawal from the card 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	
i)	Processing of transactions on payment for goods and services in the terminal network of other banks	At the rates of the servicing bank	At the rates of the servicing bank	
j)	Non-cash remittance of funds from the card account by order of the cardholder	No charge applied	No charge applied	
k)	Re-issue of the card after the card's expiry date	No charge applied	No charge applied	
l)	Non-cash remittance of funds of one card of the individual to another card of individual	0,5% from the transaction	0,5% from the transaction	
C. Plastic cards KIDS HUMO				
a)	Issue of the main or additional card	No charge applied	No charge applied	
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	10 000 UZS	Except for cases of failure of the cards for reasons 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	
e)	Processing of transactions on cash withdrawal at the cash desk "Kapitalbank" JSCB	No charge applied	No charge applied	
f)	Processing of transactions on payment for goods and services in the terminal network of "Kapitalbank" JSCB	No charge applied	No charge applied	
g)	Processing of transactions on cash withdrawal from the card 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	
h)	Processing of transactions on payment for goods and services in the terminal network of other banks	At the rates of the servicing bank	At the rates of the servicing bank	
i)	Non-cash remittance of funds from the card account by order of the cardholder	No charge applied	No charge applied	
j)	Re-issue of the card after the card's expiry date	No charge applied	No charge applied	
Chapter 4. Plastic cards in foreign currency				
A. VISA Electron Card				
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 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	Not applicable	Not applicable	
f)	Minimum balance on the card account that is not available for use by the card	15 USD	15 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
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)	Not applicable	Not applicable	
i)	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 withdrawing cash by cards of "Kapitalbank" JSCB in other banks	2% (minimum 1 USD)	2% (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 "Kapitalbank" JSCB	0,5% (minimum 0,01 USD)	0,5% (minimum 0,01 USD)	Commission is charged from a full amount of transaction
l)	Card re-issue in connection with:			
	/// Loss / damage of the card	No charge applied	20 000 UZS	Visa Classic card is issued instead of a Visa Electron card
	/// Change of the card holder name	No charge applied	20 000 UZS	
	/// 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 сум	When requesting a copy of the check receipt from the servicing bank (acquirer)
n)	Investigating on the unreasonably dishonoured payment	425 000 UZS	425 000 UZS	At the rate of each transaction

o)	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 not more than 10 (ten) 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)	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
B. VISA Classic Card				
a)	Issue of the main card	10 000 UZS	20 000 UZS	
b)	Issue of the additional card	No charge applied	15 000 UZS	
c)	Expiry date of the card	3 years	3 years	
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)	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)	10 000 UZS	20 000 UZS	
i)	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 withdrawing cash by cards of "Kapitalbank" JSCB in other banks	2% (minimum 1 USD)	2% (minimum 1 USD)	
k)	Processing of transactions on payment for goods and services inside and outside the terminal network of "Kapitalbank" JSCB	0,5% (minimum 0,01 USD)	0,5% (minimum 0,01 USD)	
l)	Card re-issue in connection with:			
///	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	No charge applied	20 000 UZS	
///	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	
o)	Blocking the card and adding it in the global stop-list	600 000 UZS	600 000 UZS	
p)	Connecting and maintaining the 3D Secure service	No charge applied	No charge applied	
q)	Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB at ATMs of "Kapitalbank" JSCB	No charge applied	No charge applied	
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 not more than 10 (ten) 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)	
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	1% from the transaction amount (minimum 1 USD)	1% from the transaction amount (minimum 1 USD)	
C. VISA Gold Card				
a)	Issue of the main card	100 000 UZS	100 000 UZS	Only Visa Classic and Visa Gold can be used as an additional card
b)	Issue of the additional card	70 000 UZS	85 000 UZS	
c)	Expiry date of the card	3 years	3 years	
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)	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 than 30 days after the application for closing the card account
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)	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)	100 000 UZS	100 000 UZS	
i)	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	2% (minimum 1 USD)	2% (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 "Kapitalbank" JSCB	0,5% (minimum 0,01 USD)	0,5% (minimum 0,01 USD)	Commission is charged from a full amount of transaction
l)	Card re-issue in connection with:			
///	Loss / damage of the card	100 000 UZS	100 000 UZS	
///	Change of the card holder name	100 000 UZS	100 000 UZS	
///	Change of PIN code	80 000 UZS	100 000 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	When requesting a copy of the check receipt from the servicing bank (acquirer)
n)	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 not more than 10 (ten) 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)	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.
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)	
D. Visa Platinum Card				
a)	Issue of the main card	150 000 UZS	150 000 UZS	
b)	Issue of the additional card	Service is not available	Service is not available	
c)	Expiry date of the card	3 years	3 years	
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)	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 account
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)	Servicing a card account	1 USD per month	1 USD per month	Monthly charged in USD
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)	150 000 UZS	150 000 UZS	
i)	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
l)	Card re-issue in connection with:			
	/// Loss / damage of the card	150 000 UZS	150 000 UZS	
	/// Change of the card holder name	No charge applied	150 000 UZS	
	/// Change of PIN code	No charge applied	150 000 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	When requesting a copy of the check receipt from the servicing bank (acquirer)
n)	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 not more than 10 (ten) 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)	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
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)	
E. Visa Infinity card				
a)	Issue of the main card	300 000 UZS	300 000 UZS	
b)	Issue of the additional card	Service is not available	Service is not available	
c)	Expiry date of the card	3 years	3 years	
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)	Minimum balance on the card account that is not available for use by the card	200 USD	200 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
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)	Servicing a card account	5 USD per month	5 USD per month	Monthly charged in USD
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)	300 000 UZS	300 000 UZS	
i)	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% (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 "Kapitalbank" JSCB	No charge applied	No charge applied	
l)	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	
	Change of the expiry date of the card	Комиссия не взимается	Комиссия не взимается	
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	When requesting a copy of the check receipt from the servicing bank (acquirer)
n)	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 not more than 10 (ten) 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)	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.
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				
a)	Issue of the main card	No charge applied	No charge applied	
b)	Issue of the additional card	15 000 UZS	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	
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	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
g)	Minimum initial payment to the card account	none	none	Amount available for use will be calculated with the account of the minimum balance.
h)	Servicing a card account	No charge applied	No charge applied	
i)	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)	15 000 UZS	15 000 UZS	
j)	Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB	No charge applied	No charge applied	
k)	Processing of transactions on receiving cash by cards of "Kapitalbank" JSCB in other banks	2% (minimum 1 USD)	2% (minimum 1 USD)	Commission is charged from a full amount of transaction
l)	Processing of transactions on payment for goods and services inside and outside the terminal network of "Kapitalbank" JSCB	0,5% (minimum 0,01 USD)	0,5% (minimum 0,01 USD)	Commission is charged from a full amount of transaction
m)	Card re-issue in connection with:			
	Loss / damage of the card	20 000 UZS	20 000 UZS	
	Change of the card holder name	20 000 UZS	20 000 UZS	
	Change of PIN code	20 000 UZS	20 000 UZS	
	Change of the expiry date of the card	No charge applied	No charge applied	
n)	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)
o)	Investigating on the unreasonably dishonoured payment	425 000 UZS	425 000 UZS	At the rate of each transaction
p)	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
q)	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
r)	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

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 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)	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.
G. Online Visa card				
a)	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 account of the minimum balance.
e)	Servicing a card account	No charge applied	No charge applied	
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 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)	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)	Обработка транзакций, проведенных через E-POS терминал банка по системе P2P *) с карт Visa АКБ «Капиталбанк» на карту Visa любого банка	1% от суммы операции (не менее 1 Доллара США)	1% от суммы операции (не менее 1 Доллара США)	
H. Mastercard Standard				
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* 25 000 UZS	Free of charge* 25 000 UZS	*When applying before or one month after the expiry date of the card
e)	Pre-schedule re-issue of the main or additional card	25 000 UZS	25 000 UZS	When applying earlier than 1 month before the expiry date
f)	Card re-issue in connection with:	25 000 UZS	25 000 UZS	
	/// Loss			
	/// 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)	Servicing a card account	No charge applied	No charge applied	
j)	Processing of transactions on withdrawing cash by MasterCard “Kapitalbank” JSCB through a cash desk / terminal of “Kapitalbank” JSCB	No charge applied	No charge applied	
k)	Processing of transactions on withdrawing cash by cards of “Kapitalbank” JSCB in other banks	1,5% (minimum 3 Euro)	1,5% (minimum 3 Euro)	
l)	Processing of transactions on payment for goods and services inside and outside the terminal network of “Kapitalbank” JSCB	1,0% (minimum 1,00 Euro)	1,0% (minimum 1,00 Euro)	
m)	Maintaining a bank account in terms of investigating on the account and transactions	100 000 UZS	100 000 UZS	
n)	Commission charge for blocking the card with the sign “stolen or lost”	No charge applied	No charge applied	
o)	Подключение и обслуживание услуги 3D Secure	No charge applied	No charge applied	
p)	Maintaining card account and mutual settlements on transactions			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.
I. Mastercard Gold				
a)	Issue of the main card	Free of charge ***	Free of charge ***	
b)	Issue of the additional card	50 000 UZS	50 000 UZS	Only Mastercard Gold 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* 50 000 UZS	Free of charge* 50 000 UZS	*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	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			
	/// Change of PIN code			
g)	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 card account
h)	Minimum initial payment to the card account	none	none	The amount available for use will be calculated minus the minimum balance

i)		Servicing card account	No charge applied	No charge applied	
j)		Processing of transactions on withdrawing cash by MasterCard "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB	No charge applied	No charge applied	
k)		Processing of transactions on withdrawing cash by cards of "Kapitalbank" JSCB in other banks	1,5% (minimum 2 Euro)	1,5% (minimum 2 Euro)	Commission charged on the full amount of the transaction
l)		Обработка транзакций по оплате товаров и услуг в вне сети обслуживания АКБ «Капиталбанк»	0,5% (minimum 0.5 Euro)	0,5% (minimum 0.5 Euro)	Commission charged on the full amount of the transaction
m)		Processing of transactions on payment for goods and services inside and outside the terminal network of "Kapitalbank" JSCB	100 000 UZS	100 000 UZS	
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-informing service
p)		Maintaining card account and mutual settlements on transactions			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.
Chapter 5. Servicing plastic cards VISA of other banks					
a)		Processing of transactions for withdrawing cash by Visa cards issued by other banks through the cash desk / terminal of "Kapitalbank" JSCB	1,50%	1,50%	Commission is written off the card account when performing the transaction.
b)		Processing of transactions for withdrawing cash the ATM of "Kapitalbank" JSCB in foreign currency by Visa cards issued 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 issued by other banks	1,50%	1,50%	Commission is written off the card account when performing the transaction
Chapter 6. Servicing on the mobile application of the bank "Kapitalbank"					
a)		processing of transactions made through E-POS terminal of the bank on the P2P *) system	Commission is charged according to the public offer	Commission is charged according to the public offer	For all types of cards of individuals "Kapitalbank" JSCB from plastic cards Uzcard of other banks
	aa	non-cash remittance of funds from VISA plastic cards of "Kapitalbank" JSCB to an international VISA plastic card of another bank	1% but minimum 1 USD	1% but minimum 1 USD	
	ab	reissue of UZCARD plastic card via mobile application	30 000 UZS	30 000 UZS	For all types of cards of individuals in the national currency and by International VISA cards
	ac	reissue of HUMO plastic card through a mobile payment application	10 000 UZS	10 000 UZS	By cards of "Kapitalbank" JSCB (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)		Remittance of funds from the soum plastic card UZCARD EMV of any bank to the soum plastic card UZCARD EMV of other banks	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 plastic card of "Kapitalbank" JSCB	No charge applied	No charge applied	For all types of cards
i)		Remittance of the funds from the wallet/deposit to the account of the legal person by its details (indicating the MFA of the bank, current account, TIN and payment details)	0,1% (minimum 1000 UZS)	0,1% (minimum 1000 UZS)	
j)		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 account, TIN and payment details)	0,5% from the transaction amount (minimum 1000 UZS)	0,5% from the transaction amount (minimum 1000 UZS)	
k)		Remittance of funds from the plastic card of "Kapitalbank" JSCB to the wallet/demand deposit	0,3% (minimum 1000 UZS)	0,3% (minimum 1000 UZS)	For all types of cards, except for Humo cards
l)		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	No charge applied	For all types of cards
o)		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)		Processing of the transactions on transferring the funds from Uzcard plastic card of other banks to the plastic cards Humo of other banks	0,5% from the transaction amount	0,5% from the transaction amount	
u)		Processing of transactions on the remittance of funds from the accounts and wallets of individuals to the plastic cards Humo of other banks	0,5% from the transaction amount	0,5% from the transaction amount	
v)		"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)	0,1% from the transaction amount	0,1% from the transaction amount	
w)		Bank commission for cross-conversion between the accounts opened with "Kapitalbank" JSCB	1% from the transaction amount	1% from the transaction amount	
x)		Opening cards Uzcard EMV through mobile application	30 0000 UZS	30 0000 UZS	
y)		Collection of funds to the current account received to account 23520 through QR-online	1% from the transaction amount	1% from the transaction amount	
z)		Non-cash of funds between international plastic cards Visa of one customer	No charge applied	No charge applied	Transactions are made inside the network of "Kapitalbank" JSCB only for individuals
aa)		Non-cash remittance of funds from one holder to another holder of the international plastic card Visa	0,5% (minimum 1 USD)	0,5% (minimum 1 USD)	Transactions are made inside the network of "Kapitalbank" JSCB only for individuals
Chapter 7. Other services					
a)		Non-cash remittance of funds from the card account on the order of the card holder of another bank	No charge applied	No charge applied	
b)		Issuance of letters, certificates and permits on the customer's application for transactions accomplished on accounts and account status:			Except for letters on the loan repayment submitted to notary offices, cadastre authorities and the Municipal Department of Internal Affairs of the Ministry of Internal Affairs of the Republic of Uzbekistan.
	///	letters for submission to companies issued on the letterhead of "Kapitalbank" JSCB	No charge applied	20 000 UZS	
	///	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	No charge applied	20 000 UZS	Commission isn't charged in case of issuance of the statement on the performance of the account of: 1. legal entity / individual entrepreneur who has concluded a contract with "Kapitalbank" JSCB for servicing Visa card holders
b)		Withdrawal of cash through the terminals installed at the cashier's desks of banks and minibanks of "Kapitalbank" JSCB from the plastic cards issued by other banks of the Republic of Uzbekistan	1% from the transaction amount	1% from the transaction amount	
r)		d) Processing of transactions for various services through the self-service terminals of "Kapitalbank" JSCB	1% from the amount of payment accepted	1% from the amount of payment accepted	Commission is charged from the total amount credited to the self-service terminal
д)		e) Processing of transactions on accepting payments on repaying the loans through the self-service terminals of "Kapitalbank" JSCB	No charge applied	No charge applied	
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	1% from the transaction amount	1% from the transaction amount	Except for: Cash withdrawn at ATMs installed within the territory of agencies according to the contact concluded.
	///	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 withdrawal from Union Pay plastic cards issued by other banks at ATMs of "Kapitalbank" JSCB	1% from the transaction amount	1% from the transaction amount	
	///	Cash withdrawal from MIR National Payment Card System plastic cards issued by other banks at ATMs of "Kapitalbank" JSCB	No charge applied	No charge applied	
	///	Cash withdrawal from Mastercard plastic cards issued by other banks at ATMs of "Kapitalbank" JSCB	1% from the transaction amount	1% from the transaction amount	

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

** 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-5" 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-5" 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)