

COMMISSION FEES TARIFFS
FOR THE FULFILLMENT OF CUSTOMER REQUEST OF JSCB "TRUSTBANK" IN NATIONAL CURRENCY
(for the service of legal entities and individual entrepreneurs without the formation of a legal entity)
Tariff Plan "UZEX" (soum)

№	Name of Services	Measuring Unit	Cost	Comments
1.	CUSTOMER ACCOUNTS TRANSACTIONS			
1.1	Open and close all customer accounts	Customer's account	Free	
1.2.*	Transfer of funds from the customer's account			
1.2.1	- to other accounts of the same customer in JSCB "Trustbank"	Payment amount	Free	
1.2.2	- To accounts of other customers in JSCB "Trustbank"	Payment amount	On contract terms	
1.2.2.1	- To the accounts of "UZEX" JSC	Payment amount		
1.2.3	- To account of other commercial banks of the Republic of Uzbekistan	Payment amount		
1.2.4	- Electron payments	Payment amount	0.17 percent of BCV for each payment document	
1.3.	Cash money withdrawal			
1.3.1	For wages and equivalent payments, as well as all types of social payments		Free	
1.3.2	For other purposes		not less than 0,2%	
1.3.3	Registration of a cash checkbook		Free	
1.3.4	Penalty for loss of cash checkbook	1 checkbook	0,5 BCV	
2.	LETTERS OF CREDIT, LOANS, LEASING, FACTORING			
2.1.	Opening and maintaining a letter of credit account	account	Free	On Local payments
2.2	Providing lending, leasing and factoring services		By agreement	
2.3	Opening and servicing a credit account	account	Free	
2.4	Reconsideration of the terms of the loan agreement at the initiative of the borrower/customer	1 contract/agreement	Up to 5 BCA	
2.5	For the unused part of the open credit line for borrower		Free	
2.6	One-time fee for reviewing credit documents	package of documents	Financing loans through foreign credit lines - on the basis of the terms of the credit line, other loans - for free	
2.7	Fee for project expertise	1 project		
2.8	Commission for bank liabilities	1 project		
2.9	The interest rate charged for the overdue portion of the loan payment		Loans financed from foreign credit lines are subject to the terms and conditions of the respective credit line. For the overdue principal amount, the interest rate shall be 1.5 times the interest rate for the use of credit funds as stipulated in the loan agreement.	
2.10	Penalty applied in case of the overdue interest payment		Loans financed from foreign credit lines shall be provided in accordance with the terms of the respective credit lines. In the event that accrued interest on the loan (including interest accrued at an elevated rate on the overdue principal) is not repaid by the date specified in the loan agreement, a penalty shall be charged at the rate of 0,5% for each day of delay, provided that such penalty shall not exceed 50% of the total amount of the overdue interest debt	
3.	GUARANTEED OPERATIONS AND GRANTING OF GUARANTEES (IN THE NATIONAL CURRENCY)			
3.1	Review of bank guarantee terms		Up to 5 BCA	
3.2	Providing guarantees and sureties		On a contractual basis	
4.	OPERATIONS ON ACCOUNT MANAGEMENT			
4.1.	Keeping accounts	Month	Free	
4.2.	Provision of account statement		Free	At the customer's request
4.3.	Providing duplicate statements, official certificates, other information, as well as correspondence with other banks at the client's request		10% of BCV	According to the client's request
5**	ACCOUNT MANAGEMENT ON THE SYSTEM OF INTERACTIVE SERVICES (Services for electronic remote maintenance of customer accounts)			
5.1.	Account management via interactive services	month	According to the agreement, at least 0.25 BCV	Paid monthly
5.2.	Fine for violation or loss of the "Internet-Bank" electronic digital signature key	1 key	The cost of purchasing an electronic digital signature key by a bank	
6.	FINANCIAL SECURITIES OPERATIONS			
6.1.	Financial Securities transactions on behalf of a customer		On the contractual terms	
7.	OPERATIONS WITH PLASTIC CARDS			
7.1.	Issue of a plastic card in national currency:			
7.1.1.	For transfer of salaries, pensions, studentships and equivalent payments ("UZCARD", "HUMO")	1 plastic card	Free	According to the statement
7.1.2.	For legal entities or individual entrepreneurs for crediting funds (corporate card) ("UZCARD")	1 plastic card	30 000 soum	According to the statement

7.1.3.	For legal entities or individual entrepreneurs for transfer funds (corporate card) ("HUMO")	1 plastic card	10 000 soum	According to the statement
7.2.	Sanction Penalties:			
7.2.1.	Reissue for damage, loss or upon expiry of a plastic card of an individual in national currency ("UZCARD")	1 plastic card	30 000 soum	According to the statement
7.2.2.	Reissue for damage, loss or on expiry of a plastic card of an individual in national currency ("HUMO")	1 plastic card	10 000 soum	According to the statement
7.2.3.	Reissuing a corporate card for damage, loss or expiry in national currency ("UZCARD")	1 plastic card	30 000 soum	
7.2.4.	Reissuing a corporate card for damage, loss or expiry in national currency ("HUMO")	1 plastic card	10 000 soum	
7.2.5.	For the loss or breakdown of a non-repairable trading terminal	1 terminal	Repair cost + up to 1 BCV; In case of loss or non-repairable trading terminal, the residual value of the terminal + 1 BCV	
7.3.	Commission for conducting operations to pay for goods and services through the UZCARD (acquiring) terminals established by legal entities			
7.3.1.	For transactions carried out with soum plastic cards in trade terminals (charged from the terminal turnover)	From the full amount of the transaction	0.2%	
7.3.2.	For operations carried out by international cards in trade terminals (surcharge, Merchant fee) (using the "UZCARD" system)***			
7.3.2.1.	MasterCard	From the full amount of the transaction	3% (surcharge 2 %, Merchant fee 1%)	Commission income is charged on the payment amount. When making a payment, the Surcharge is withdrawn from the card and sent to the transit account of the terminal, and from the transit account of the terminal is transferred to the bank for further redemption of the surcharge of the MPS.
7.3.2.2.	UnionPay		3% (surcharge 2 %, Merchant fee 1%)	
7.3.2.3.	MIR		0.5 % (surcharge 0 %, Merchant fee 0.5 %)	
7.4.	Rent a terminal for an outlet in the "UZCARD" system			
7.4.1.	For legal entities	1 terminal / month	Free	With a turnover of less than 10,000,000 soums within one month, the cost of rent will be 25,000 soums
7.4.2.	For private entrepreneurs	1 terminal / month	Free	With a turnover of less than 10,000,000 soums within one month, the cost of rent will be 25,000 soums
7.5.	Rent of the foreign currency terminal for the outlet	1 terminal / month	50 000 soum	
7.6.	Commission of currency trading terminals for VISA and MasterCard card transactions (for processing payments)	From the full amount of the transaction	3%	The commission is charged according to the agreement, taking into account the commission of the international payment system
7.7.	Transfer of funds from the main accounts of legal entities and private entrepreneurs for transferring to corporate card accounts	Payment amount	From transferred amount- 0,35%	
7.8.	Provision of a statement on the customer's corporate plastic card account		up to 10% BCV	
7.9.	Bank commission on E-POS terminals:	Transaction amount	1,5%	
7.10.	Commission for the operation of payment for goods and services through the terminals of the national payment system "HUMO" (acquiring)			
7.10.1.	For transactions carried out in Soum plastic cards in trading terminals (charged from terminal turnover)	From the full amount of the transaction	0.2%	Commission income is charged on the payment amount
7.10.2.	For transactions carried out by international cards in trading terminals (Merchant fee) (according to the "HUMO" system)***			
	VISA		1.0%	
	Master Card	1.0%		
7.10.3.	Terminal rental for legal entities and private entrepreneurs (HUMO)	1 terminal / month	25 000 soum	With a turnover of less than 10,000,000 within one month
7.11.	Bank commission on E-POS billing	Transaction amount	until 3%	
7.12.	Making payments through QR-online systems	From the full amount of the transaction	0.5%	
8.	Provision of paid services of retail operations cash desks			
8.1.	Organization of cash desks and provision of cash desk services for legal entities (when concluding a contract at the initiative of the client)		According to the agreement, at least 20,000,000 soums (including VAT)	Monthly paid by the legal entity for the service rendered by the bank
8.2.	Organization of cash desks and provision of cash desk services for legal entities (when concluding an agreement at the initiative of the bank)		Free	

* in case of payment of taxes and fees by a customer from the payment account to the State budget of the Republic of Uzbekistan, there is no fee

** in the following cases, the account maintenance fee for the interactive services system is not accrued and is not charged: there was no transaction during 1 (one) calendar month (no debit and credit transactions), only bank fees were paid, the account turnover was less than 100 000 sum

***The new tariff established by the bank for operations with plastic cards of international payment systems (surcharge, Merchant fee) is based on the rules for carrying out transactions in international payment systems (VISA, MasterCard, UnionPay, MIR, etc.).

Commission payments for banking services not provided for in this tariff plan will be made at a contractually agreed price.