

II. Servicing bank cards

2. Servicing of international cards

2.3. Commission rates for issuing and servicing of international plastic cards for non - residents

№	Service description	Visa Classic USD/EUR	Visa Gold USD/EUR	MasterCard Standard	MasterCard Gold	Visa Platinum	Visa Infinite	Note
1.	Issuance of bank cards							
1.1.	Issue of the main card	1 000 000 soum (including VAT)	2 000 000 soum (including VAT)	1 000 000 soum (including VAT)	2 000 000 soum (including VAT)	4 000 000 soum (including VAT)	6 000 000 soum (including VAT)	the card is issued for a period of 3 years
1.2.	Issue of the additional card	1 000 000 soum (including VAT)	2 000 000 soum (including VAT)	1 000 000 soum (including VAT)	2 000 000 soum (including VAT)	4 000 000 soum (including VAT)	6 000 000 soum (including VAT)	number of additional cards to one account - no more than 2 pcs.
1.3.	Card reissue upon expiration	no charge						
1.4.	Card reissue in case of loss or damage to the card	1 000 000 soum (including VAT)	2 000 000 soum (including VAT)	1 000 000 soum (including VAT)	2 000 000 soum (including VAT)	4 000 000 soum (including VAT)	6 000 000 soum (including VAT)	
2.	Maintaining a bank card	account:						

2.1.	Annual card account service fee *	no charge	150\$	For the first year of service, it is charged when the card is issued to the client in the account currency from the client's card account. In case of premature closure of the card charged fee for the next year will not be refunded. Charged for each card attached to the account***.				
2.2.	Insurance deposit**	50\$/50€	50\$/50€	150\$	300\$	150\$	300\$	The amount of the insurance deposit is formed at the expense of the client's funds recorded on the card account. The amount of the insurance deposit is not available for use on the card.
2.3.	Payment for goods and services by card in retail outlets (including via the Internet)	no charge	Deducted in the currency of the card account for each transaction					
2.4.	Card account balance certificate with a cover letter Bank issuing fee							
2.5.	Card account statement							

2.6.	Dispute processing of card transactions according to client disagreement with performed operation							
2.7.	Connection of 3D service - Secure	no charge	no charge	It connects when there is a connected SMS notification service				
3.	Cash service							
3.1.	Cash withdrawals and getting cash from cards issued by JCB "ASIA ALLIANCE BANK" at ATMs and cash desks of other banks	1%	1%	1%	1%	1%	1%	Does not include commission of other bank. Withheld in the account currency from the card account for each transaction
3.2.	Cash withdrawals in foreign currency via terminals of JCB "ASIA ALLIANCE BANK"							
a)	from cards issued by JCB "ASIA ALLIANCE BANK"	no charge	no charge					
b)	from cards issued by other banks	1,5%	1,5%	1,5%	1,5%	1.5% of the amount for all types of Visa cards of other banks issued in the name of an individual		Excluding the commission of the issuing bank. Withheld in the account currency from the card account for each transaction

3.3.	Cash withdrawal at ATMs and terminals of JCB "ASIA ALLIANCE BANK" connected to the UzCard payment system in the national currency of the Republic of Uzbekistan	1,5% of the amount	for all cards regardless of issuer					
3.4.	Cash withdrawal from ATMs and terminals of JCB "ASIA ALLIANCE BANK" connected to the HUMO payment system in the national currency of the Republic of Uzbekistan							
a)	at the Bank's cash desks	1% of the amount	for all cards regardless of issuer					
b)	at ATMs	1,5% of the amount	for all cards regardless of issuer					

^{*} The annual card account maintenance fee is debited even if the client has not made transactions on the card account.

^{**} For additional cards, an additional insurance deposit is not required. The amount of insurance deposit on the main card applies to all additional cards of client.

^{***} Does not apply to cards opened before March 1, 2024.