

II. Servicing of bank card transactions

1. Servicing transactions using bank cards in national currency

	Type of bank card								
		Uzcard	Alliance-15* Uzcard	Sherdor Uzcard for residents/ non-residents	HUMO	HUMO Junior/ Uzcard Junior	Uzcard-Unionpay	HUMO-Click	Note
№	Name of services	Commission amount							
1.1.	Issuance of bank cards								
1.1.1.	Issue of the main card	60 000 sum (including VAT)	suspended from 10.06.2025	100 000 sum (including VAT)/ 1 000 000 sum (including VAT)	60 000 sum (including VAT)	free of charge	suspended	60 000 sum (including VAT)	HUMO Junior/ Uzcard Junior card is issued to children aged 14-16 years
1.1.2.	Issuing an additional card	60 000 sum (including VAT)	suspended from 10.06.2025	not provided	60 000 sum (including VAT)	not provided	suspended	60 000 sum (including VAT)	
1.1.3.	Issuance of main cards within the framework of salary projects, as well as for the issuance of pensions and scholarships	free of charge	not provided	not provided	free of charge	not provided	suspended	not provided	
1.1.4.	Reissue of a card due to loss or damage of the card	60 000 sum (including VAT)	suspended from 10.06.2025	100 000 sum (including VAT)/ 1 000 000 sum (including VAT)	60 000 sum (including VAT)	60 000 sum (including VAT)	suspended	60 000 sum (including VAT)	

1.1.5.	Reissue of a card upon expiration	free of charge	not provided	100 000 sum (including VAT)/ 1 000 000 sum (including VAT)	free of charge	not provided	suspended	free of charge	
1.1.6.	Annual subscription fee	not provided	not provided	700 000 sum (including VAT)	not provided	not provided	suspended	not provided	The first year is charged upon submission of the application
1.2.	Bank cards accounts' maintenance								
1.2.1.	Replenishment of bank cards of other banks (including all types of co-badged cards) through ATMs of JSCB "ASIA ALLIANCE BANK" in national currency	1%	not provided	1%	free of charge	not provided	1%	not provided	
1.2.2.	Cash withdrawal from ATMs of foreign banks	free of charge	free of charge	not provided	free of charge -	free of charge	2% of the transaction amount	free of charge	Excluding the acquiring bank's commission
1.2.3.	UnionPay co-badged card ATM card balance request	not provided	not provided	not provided	not provided	not provided	10,000 sum (including VAT)	not provided	
1.2.4.	Adding card to Global Stoplist	not provided	not provided	not provided	not provided	not provided	50% of the BCV (including VAT)	not provided	
1.2.5.	Processing of disputed transactions on bank cards according to the client's statement of disagreement with the transaction carried out	not provided	not provided	not provided	not provided	not provided	150,000 sum (including VAT)	not provided	
1.2.6.	Transfers from card account**, including to bank card accounts	1% of the transaction amount (not less than 15 000 sum including VAT) for each transaction							between the cards of the JSC "ASIA ALLIANCE BANK"- free of charge

1.3.	Cash service		
1.3.1.	Cash withdrawal at the Bank's cash desks using cards of national payment systems	1%	
1.4.	Other services		
1.4.1.	Issuance of a certificate of the status of a card account with a cover letter from the bank	60,000 sum (including VAT)	
1.4.2.	Issuance of a card statement	15,000 sum (including VAT)	

*15% per annum is accrued on the card account balance. Accrued interest is capitalized on the card account balance every 15th day of the month. If the 15th day of the month falls on Friday or a pre-holiday day, interest for weekends or holidays is accrued and capitalized on the card account balance on the same day.

** In the following cases - free of charge:

1. Payments for all types of state duties and administrative fines
2. Payments for government services provided by government service centers, including through the Unified Portal of Interactive Government Services
3. Payments in favor of educational institutions, as well as healthcare institutions registered in the MUNIS system
4. Payments for all types of utilities
5. Payments for the compulsory execution of judicial acts and acts of other bodies, collected by the bodies of the Bureau of Compulsory Enforcement
6. Payments to the Electronic trading platform "E-auksion" and the automated information system "K-Savdo"
7. Payments for the purchase of tickets for travel on air, rail and other types of public transport
8. Payment of taxes (including penalties and fines on taxes)
9. Payments to the accounts of JSC "UZAUTO MOTORS"
10. Accepted as a down payment on loans issued by JSCB "ASIA ALLIANCE BANK", as well as for payment of insurance premiums on them
11. Accepted for international money and bank transfers
12. When returning funds that were mistakenly credited to a client's account, based on a client's application
13. To accounts opened in the JSCB "ASIA ALLIANCE BANK" system in other cases, except for transfers through the Munis system