Asia Alliance Bank

Tariffs are valid from October 23, 2026

Tariff "IT Park - Partner"

Payments and Cash Services (PCS)

1. Transactions in national currency

№	Name	Commission rate	Note
1.1.	**Account keeping**		
1.1.1.	Opening an account, closing and transfering of account to other bank (including preparation of documents)	No charge	
1.1.2.	Issuance of a statement in written form and/or on an electronic medium regarding the account balance and transactions over a specified period, based on the client's request, including requests from an auditing firm		
a)	according to the request of the client with a valid account	No charge	
b)	according to the request of the client who was previously served and closed bank accounts	1 of base rate for each statement (excluding VAT)*	
1.2.	**Non cash transactions**		
1.2.1.	Crediting incoming funds to the account	No charge	
1.2.2.	Outgoing payments processing of corporate customers:		
a)	*external (to other banks)*	No charge	
b)	*internal (within JSCB "Asia Alliance Bank")*	No charge	
1.2.3.	Processing of outgoing payments (debit transactions) via the 'Internet Banking' and 'Alliance Mobile' systems.		
a)	external (to other banks)	No charge	
b)	*internal (within JSCB "Asia Alliance Bank")*	No charge	
1.2.4.	Execution of outgoing tax payments to the budget, as well as all types of utility payments paid to the unified treasury account, including those made through the MUNIS system.	No charge	
1.2.5.	Transfer of collected cash funds (including those deposited directly) to the client's account (primary or secondary) opened in another bank	No charge	
1.2.6.	Transfer of funds from the settlement account to the transit account 23120 for replenishment of an individual's plastic card at JSCB "Asia Alliance Bank", in national currency (excluding salary and equivalent payments).	No charge	
1.3.	**Cash transactions (cash services)**		
1.3.1.	Accepting and recounting cash (currency notes), deposited to the bank	No charge	
1.3.2.	Cash withdrawal for salary, pension, allowances, stipend and business trip expenses	No charge	
1.3.3.	Cash withdrawal for other purposes (except for those specified in clauses 1.3.2) **	No charge	
1.3.4.	providing checkbooks	No charge	
1.3.5.	Penalty for loss of a checkbook	1 base rate (excluding VAT)*	

2. Servicing corporate clients using remote banking channels and self-service devices

№	Name	Commission rate	Note
2.1.	**Interactive services**		
2.1.1.	Installation (connection) of the "Internet Banking" and "Alliance Mobile" systems, delivery of certificates, re-registration and change of password of the electronic digital signature	No charge	
2.1.2.	Account management fee for "Internet Banking" system (monthly)	No charge	
2.1.3.	Account management fee for "Alliance Mobile" system (monthly)	No charge	
2.1.4.	Fine for loss or damage of electronic key of "Internet Banking" by the client	2 base rate for every case (excluding VAT)*	
2.1.5.	Connection to the "SMS-Banking" system	No charge	
2.1.6.	Monthly subscription for "SMS-Banking" services per telephone number	No charge	

3. Servicing of trade and service enterprises

№	Name	Commission rate	Note
3.1.	***Rent of trade terminal***		
3.1.1.	Rent of trade terminal serving the card system UzCard, HUMO (per month)	No charge	
3.1.2.	Rent of a pin pad serving plastic cards of the UzCard, HUMO system (per month)	No charge	
3.2.	***Processing of the transactions:***		
a)	**Conducted through UZCARD terminals through bank cards:**		
-	***UzCard***	0,2%	Commission is charged on the amount of the transaction. When servicing MasterCard/Visa cards (except for local ones), a commission of 2 %/1,5% is charged from the card account in addition to the commission specified in this section.
	MasterCard/VISA	1%	
-	***UPI***	No charge	
-	***Tez QR***	1%	

-	Fee for each disputed transaction (MasterCard) lost by the acquirer	15 Euros (at the Central Bank's exchange rate on the day of payment, in accordance with the MasterCard payment system rules).	
b)	***Conducted through HUMO terminals through bank cards:***		
-	***Humo***	0,2%	
-	***Visa/MasterCard/UPI***	1%	Commission is charged on the amount of the transaction. When servicing VISA and MasterCard cards (except for local ones), a commission of 1,5 % is charged from the card account in addition to the commission specified in this section.
-	***QR Code Payment***	1%	
c)	***Carried out via HUMO MPOS terminals via bank cards:***		
-	***Humo***	0,3%	Commission is charged on the amount of the transaction. When servicing VISA and MasterCard cards (except for local ones), a commission of 1,5 % is charged from the card account in addition to the commission specified in this section.
-	***Visa***	1,5%	
-	***MasterCard***	1,5%	
3.3.	Compensation of the cost of repaired trading terminal	cost of repair	
3.4.	Fine for loss and/or damage caused to terminal that cannot be repaired	1 500 000 UZS (including VAT) + residual value of the terminal	
3.5.	Fine for loss and/or damage caused to terminal spare parts (power supply) that cannot be repaired	350 000 soum (including VAT)*	
3.6.	Accepting payments through the "UzQR" system	0,65% from the amount transfer	Register and issue a QR code for free
3.7.	**Internet acquiring services in national currency**		
3.7.1.	Through service providers, payment systems, and payment organizations	By agreements	Registration of a virtual terminal (E-POS) is free of charge
3.7.2.	Via the “Alliance e-com” billing platform***	1%	The commission is charged to the merchant based on the amount of successfully processed transactions****
3.7.3.	Transfers of funds from a legal entity’s bank account to bank cards (A2C)	1%	The commission is charged to the merchant based on the amount of successfully processed transactions****
3.8.	Connecting the serial number of the terminal device (for each device)	No charge	In case the terminal is the property of the client

4. Servicing of corporate plastic cards in the national currency for legal entities and individual entrepreneurs.

№	Name	UzCard/HUMO
4.1.	**Servicing of legal entities for corporate bank cards, and servicing of trade and service enterprises**	
4.1.1.	Issuance of main/additional corporate cards, re-issuance of card upon card expiry, loss or damage	10% of base rate (including VAT)*
4.1.2.	Transfer of funds from a transit account to a customer’s corporate card account	0,3% from the amount transfer
4.1.3.	Deposit of funds to the account of the corporate card	No charge
4.1.4.	Blocking a card and activating a blocked card	No charge
4.1.5.	Commission for monthly card service	No charge
№	**Name**	**Uzcard Business**
4.2.	**Provision of services via Uzcard Business cards for individual entrepreneurs**	
4.2.1.	Issuance of the primary card	10% of base rate (including VAT)*
4.2.2.	Issuance of an additional card	Not provided
4.2.3.	Reissuance upon card expiration	No charge
4.2.4.	Reissuance of the card in case of loss or damage	10% of base rate (including VAT)*
4.2.5.	Blocking a card and activating a blocked card	No charge
4.2.6.	Transfer of funds from a transit account to a customer’s corporate card account	0,3% from the amount transfer
4.2.7.	Deposit of funds to the account of the corporate card	No charge
4.2.8.	Cash withdrawal from an ATM	1% of the amount

5. Commission fees for issuing and servicing corporate international bank plastic cards

	Service description	Commission rate	Note
5.1.	**Issuance of bank cards**		
5.1.1	Issuance of a primary/additional corporate plastic card	10% of base rate (including VAT)*	Commission is paid before the card is issued. Card validity period - 3 years
5.1.2	Re-issuance of a card upon expiration, at the request of the client in case of loss or damage to the card	10% of base rate (including VAT)*	paid by the client simultaneously with the application
5.2.	**Maintaining a bank card account:**		

5.2.1	Annual card account service fee	No charge	The commission is paid by the client at the same time as submitting the application. In case of early closing of the card, the paid commission for the year of service is not refundable.
5.2.2	Insurance deposit	not available	
5.2.3	Replenishment of the card through non-cash transfer to the card account	No charge	
5.2.4	Card blocking upon customer request	No charge	
5.2.5	Payment for goods / works / services	0,50%	excluding the commission of other bank
5.2.6	Issuance of a certificate on the state of the card account with a cover letter from the bank	60 000 soum (including VAT)*	
5.2.7	Consideration of disputed operations upon a client's statement of disagreement with the operation	150 000 UZS (including VAT)* consideration of each transaction	
5.2.8	Connection of 3D service - Secure	No charge	
Special conditions:			

Payment of goods / works / services by a corporate card on the territory of the Republic of Uzbekistan is not allowed (except for payment for air and train tickets - MMS code TSP-4511 and 4722).

6. Transactions in foreign currency

№	Name	Commission rate	Note
6.1.	**Account keeping**		
6.1.1.	Search for funds and monetary documents through SWIFT system	140 000 UZS + partner bank commission (including VAT)*	
6.1.2.	Provision of SWIFT confirmations at the written or electronic request of the client	50 000 UZS (excluding VAT)*	
6.1.3.	Commission for processing documents submitted on paper	210 000 UZS (including VAT)*	Commission is charging for the transactions on the hard copy docs basys, while an Internet-banking service is existing
6.2.	**Execution of non-cash payments**		
6.2.1.	Crediting incoming funds to the account	No charge	
6.2.2.	For transfers in foreign currency	0,095% of the payment amount, min – 1,5 base rate, max – 2,5 base rate (including OUR) (excluding VAT)	
6.2.4.	Transfers withing Asia Alliance Bank system	No charge	
6.2.5.	Change of transfer conditions, return, cancellation of the transfer (through no fault of the bank) after accepting it for execution	140 000 UZS + partner bank commission (including VAT)*	
6.2.6.	Return of unpaid or refused payment documents	No charge	
6.2.7.	Sending client's daily account statements via SWIFT	200 US dollars at the exchange rate of the Central Bank of Uzbekistan (excluding VAT) monthly	
6.2.8.	Refund of incorrectly credited funds	500 000 UZS (excluding VAT)*	The commission is charged on the payment amount in foreign currency at the Central Bank of Uzbekistan exchange rate on the day of the transaction.
6.3.	***Cash services in foreign currency for legal entities***		
6.3.1.	Acceptance of cash in foreign currency and crediting to clients' accounts (excluding Russian rubles)	No charge	
6.3.2.	Cash acceptance and crediting to the clients account in Russian rubles	10% of amount	The commission is charged on the payment amount in foreign currency at the Central Bank of Uzbekistan exchange rate on the day of the transaction
6.3.3.	Cash withdrawal of foreign currency from the client's account	0,3% of amount	The commission is charged on the payment amount in foreign currency at the Central Bank of Uzbekistan exchange rate on the day of the transaction
6.3.4.	Acceptance and processing of damaged foreign currency notes	5% of the par value of the amount	The commission is charged on the payment amount in foreign currency at the Central Bank of Uzbekistan exchange rate on the day of the transaction
6.4.	***Conversion transactions***		
6.4.1.	Buying / Selling of foreign currency against national currency	According to the banks exchange rate	Base exchange rate for the US Dollar at +/- 0.2%. Base exchange rate for Other Foreign Currencies at +/- 0.5%.
6.4.2.	Acceptance and consideration of an application for the purchase of foreign currency for national currency	50 000 UZS (excluding VAT)*	
6.4.3.	An operation to convert one foreign currency to another type	According to the banks exchange rate	
6.5.	***Servicing of foreign trade contracts for legal entities***		
6.5.1.	Deregistration of unexecuted export, import and barter contract due to transfering to other bank	100 000 UZS for each contract (excluding VAT)*	

6.5.2.	Issuance of electronic certificate on export and barter contract settlements in the Single Electronic Information System for Foreign Trade Operations	50 000 UZS for each certificate (excluding VAT)*	
6.5.3.	Reply to written inquiries of clients on export-import contracts	140 000 UZS (including VAT)*	
6.5.4.	Implementation of mutual settlements under foreign trade contracts in the Single Electronic Information System for Foreign Trade Operations	2 base rate (excluding VAT)*	
6.5.5.	Write-off of accounts payable under foreign trade contracts in the Single Electronic Information System for Foreign Trade Operations	0,5 base rate (excluding VAT)*	
6.6.	***Servicing of external borrowing agreements***		
6.6.1.	Servicing an external borrowing agreement	140 000 UZS (including VAT)*	payment is charged monthly for each contract
6.7.	***Bank services related with direct financing of clients by International financial institutions and/or foreign banks***		
6.7.1.	Examination and confirmation of documents	0,1% of the amount of documents + SWIFT fees	MIN-30% of Base rate, MAX-15xBase rate (excluding SWIFT fees)
6.7.2.	Other services related with direct financing of clients by international financial institutions and/or foreign banks	By agreement	
6.8.	***Other transactions in foreign currency***		
6.8.1.	SWAP Operations	By agreement	

7. Documentary operations and Trade finance for Corporates

№	Name	Commission rate	Note
7.1.	**Operations under Letters of Credit**		
7.1.1.	Opening of a letter of credit	1 base rate (excluding VAT)*	
7.1.2.	Changing the terms of the letter of credit	1 base rate (excluding VAT)*	
7.1.3.	Cancellation of a letter of credit	No charge	
7.2.	**Documentary Collections**		
7.2.1.	Release of documents against acceptance or payment	1,5 base rate (excluding VAT)*	
7.2.2.	Release of documents free from payment	0,5 base rate (excluding VAT)*	
7.2.3.	Cancellation or Amendment of documentary collection instructions	1 base rate (excluding VAT)*	
7.2.4.	Examination and sending documents for collection	0,2% of the amount according to the documents	MIN-0,5xBase rate
7.2.5.	Transfer of collection instructions of foreign banks to other banks	1 base rate (excluding VAT)*	
7.2.6.	Return of facilities to the remitting bank due to client's refusal to pay or accept	1 Base rate + postal service fees (excluding VAT)*	
7.2.7.	Actions related with protest	1,5 base rate (excluding VAT)*	
7.3.	**Documentary letters of credit (Import)**		
7.3.1.	Opening/ Increase the amount / Prolongation of a letter of credit	0,25 % from the amount every quarter (complete or incomplete)	MIN- 3xBase rate
7.3.2.	Amendment of a letter of credit / Cancellation	1,5xBase rate (excluding VAT)*	
7.3.3.	Receipt, examination and sending of documents under a letter of credit	Commission of partner bank + postal charges + 0,5 Base rate for each document (excluding VAT)*	
7.3.4.	Payment under a letter of credit	0,25% from the amount	MIN-1xBase rate MAX-8xBase rate
7.3.5.	Commission for Discrepancies in documents presented under a letter of credit	2,5 base rate (excluding VAT)*	
7.3.6.	Issuance and Maintenance of LCs with financing (post-financing, discounting etc.)	according to agreement	
7.4.	**Documentary letters of credit (Export)**		
7.4.1.	Pre-advice of a letter of credit / an Amendment	1 base rate (excluding VAT)*	
7.4.2.	Advising of a letter of credit / an Amendment	1 base rate (excluding VAT)* + commissions and expenses of advising banks	
7.4.3.	Confirmation of a letter of credit	according to agreement	
7.4.4.	Receipt, examination (as per request of a Client) and sending documents under a letter of credit	0,1% from the amount of documents+ postal service fees	MIN-2x Base rare, MAX-15x base rate (excluding postal service fees)
7.4.5.	Receipt and sending of documents under a letter of credit (without examination)	2 base rate (excluding VAT)* + postal service fees	
7.4.6.	Payment under letter of credit (when the Bank is indicated as the nominated bank and payment is executed by the Bank as per the terms of an export letter of credit)	3 base rate (excluding VAT)*	
7.4.7.	Negotiation and discounting by request	according to agreement	
7.5.	**Guarantee/standby letter of credit (issued/received according to foreign trade contracts via SWIFT system or in paper form by order/from foreign banks incl. against their counter-guarantee)**		
7.5.1.	Advising a guarantee/standby letter of credit or advising an amendment to a guarantee/standby letter of credit	1 base rate (excluding VAT)* + commissions and expenses of advising banks	
7.6.	**Issuance, Amount increase and prolongation**		
a)	*upon presentation of cash cover in foreign currency*	according to agreement	MIN 3 base rate
b)	*upon presentation cash cover in national currency*	according to agreement	
c)	*without providing cover*	according to agreement	
7.6.1.	Amendment of a guarantee conditions	1,5xBase rate (excluding VAT)*	
7.6.2.	Examination of documents under the guarantee	0,1% from the amount of documents	MIN-2x Base rate, MAX-15x Base rate
7.6.3.	Payment against demand under the guarantee	1,5 base rate (excluding VAT)*	
7.6.4.	Annulation of a guarantee	3 base rate (excluding VAT)*	

Notes:

1. If there are no outgoing payments from the client's accounts and no banking services are used during the current month, or if the bank's commissions (except for loan payments) are paid, the bank's commission for this service is not charged.

2. In the event of early termination of the bank account agreement and the corresponding agreement for the provision of a specific banking service, the commission previously charged is not recalculated or refunded.

3. The monthly commission is charged when debit transactions are performed during the current month

* In accordance with the Law of the Republic of Uzbekistan 'On Amendments and Additions to the Tax Code of the Republic of Uzbekistan' No. URK-741 dated December 29, 2021, starting from April 1, 2022, banking operations with a fixed value are included in the taxation base for VAT in the amount corresponding to the applicable legislation.

**In cases where preferential terms for cash disbursement are granted when obtaining a loan based on the product passport approved by a decision of the Bank's Management Board, the commission shall be charged in accordance with the terms of the relevant product passport.

*** The "Alliance e-com" billing platform provides Merchants with the ability to accept cashless payments remotely from individuals. This mechanism is implemented in the following ways:
- by placing a URL link in the Merchant's online store containing the necessary parameters for processing the payment;
- using a QR code placed at the Merchant's point of sale;
- through the "Alliance Pay" mobile application.

**** Except in cases where an individual commission for internet acquiring services is established for the merchant.

General conditions for tariff application.:

The tariffs established for legal entities also apply to the servicing of permanent establishments, representative offices of foreign companies, state enterprises, organizations, and others, unless otherwise specified separately

In cases where a different commission rate or exemption from commission is established by the requirements of the Central Bank of the Republic of Uzbekistan or other regulatory acts of the Republic of Uzbekistan, the rates and conditions specified in these regulatory documents shall apply

A banking day is considered an official working day of the Bank, as well as of the correspondent bank.

BRV (Base Settlement Value) is a base settlement value that replaced the MMW (Minimum Monthly Wage), introduced on September 1, 2019, in accordance with Decree UP-5723 dated May 21, 2019.