

**I. Payments and Cash Services (PCS)**
**1. Transactions in national currency**

№	Name	Commission rate	
		Tariff «Representation»	Note
<b>1.1.</b>	<b>Account keeping</b>		
1.1.1.	Opening an account, closing and transferring of account to other bank (including preparation of documents)	No charge	
1.1.2.	Accrual of interest on deposits in the national currency	in accordance to the conditions approved for deposits to corporate clients (link)	
1.1.3.	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 base rate (including VAT)	
1.1.4.	Opening of a letter of credit	No charge	
1.1.5.	Changing the terms of the letter of credit	No charge	
1.1.6.	Cancellation of a letter of credit	No charge	
1.1.7.	A one-time commission charged for amendments to tariff terms and/or the establishment of individual conversion rates at the initiative of the Client, in cases where preferential terms are granted by a decision of the Bank's Financial Committee, as well as preferential terms granted within the scope of the authority of	50% of base rate (excluding VAT)*	<i>Legal entities / Individual entrepreneurs</i>

1.1.8.	Change of the tariff package at the initiative of the Client	No charge	<i>Legal entities / Individual entrepreneurs</i>
<b>1.2.</b>	<b>Non cash transactions</b>		
1.2.1.	Crediting incoming funds to the account	No charge	
1.2.2.	Outgoing payments processing of corporate customers:		
a)	<i>external (to other banks)</i>	No charge	
b)	<i>internal (within JSCB «Asia Alliance Bank»)</i>	No charge	
1.2.3.	Processing of outgoing payments (debit transactions) via the 'Internet Banking' and 'Alliance Mobile' systems.		
a)	<i>external (to other banks)</i>	No charge	
b)	<i>internal (within JSCB «Asia Alliance Bank»)</i>		
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	0,2% of amount	For regional branches: by agreement up to 0.2% of the amount.
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)	0.1% of the payment amount.	

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)	<i>1% of amount</i>	For exporters** - 0,5% from the amount. No charge if cash is provided by Central Bank
1.3.4.	Providing checkbooks	No charge	
1.3.5.	Penalty for loss of a checkbook	No charge	

**Notes:**

\* In accordance with the Law of the Republic of Uzbekistan “On amendments and additions to the Tax Code of the Republic of Uzbekistan” dated December 29, 2021 No. URK-741, from April 1 of year 2022, banking services with a fixed fee are included in the taxable object for levying VAT in the amount corresponding to the current legislation.

\*\* Exporters - legal entities, as well as individuals carrying out entrepreneurial activities without forming a legal entity - residents of the Republic of Uzbekistan who have concluded export and barter contracts with non-residents of the Republic of Uzbekistan for the export of goods (works, services) and have credited export earnings to the bank accounts in the amount of at least 50 thousand USD in equiv. in half a year (for enterprises whose activities has a seasonal nature - in a year).

**2. Transactions in foreign currency**

№	Name	Commission rate	Note
<b>2.1.</b>	<b>Account keeping</b>		
2.1.1.	Opening an account, closing and transferring an account (preparing documents for transfer) to another bank	No charge	

2.1.2.	Accrual of interest on clients deposits in foreign currency	according to the conditions approved for deposits of corporate clients (link)	
2.1.3.	Search for funds and monetary documents through SWIFT system	140 000 UZS + partner bank commission (including VAT)*	
2.1.4.	Provision of SWIFT confirmations at the written or electronic request of the client	50 000 UZS (excluding VAT)*	
2.1.5.	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
<b>2.2.</b>	<b>Execution of non-cash payments</b>		
2.2.1.	Crediting incoming funds to the account	No charge	
2.2.2. <input type="checkbox"/>	«Standard» package for transfers in foreign currency	0,15% of the payment amount, min – 2 base rate, max – 5 base rate (including OUR) (excluding VAT)	
2.2.3. <input type="checkbox"/>	«VIP» package for transfers in foreign currency	2.5 BRV per payment, regardless of the payment amount (including OUR). (excluding VAT)	
2.2.4.	Transfers withing Asia Alliance Bank system	No charge	
2.2.5.	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)*	
2.2.6.	Return of unpaid or refused payment documents	No charge	
2.2.7.	Sending client's daily account statements via SWIFT	200 US dollars at the exchange rate of the Central Bank of Uzbekistan (excluding VAT) monthly	

2.2.8.	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.
<b>2.3.</b>	<b>Cash services in foreign currency for legal entities</b>		
2.3.1.	Acceptance of cash in foreign currency and crediting to clients' accounts (excluding Russian rubles)	No charge	
2.3.2.	Cash acceptance and crediting to the clients account in Russian rubles	2% 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
2.3.3.	Cash withdrawal of foreign currency from the client's account	0,3% of amount	
2.3.4.	Acceptance and processing of damaged foreign currency notes	5% of the par value of the amount	
<b>2.4.</b>	<b>Conversion transactions</b>		
2.4.1.	Buying / Selling of foreign currency against national currency	No charge	According to the banks exchange rate
2.4.2.	Acceptance and consideration of an application for the purchase of foreign currency for national currency	50 000 UZS (excluding VAT)*	
2.4.3.	An operation to convert one foreign currency to another type	No charge	According to the banks exchange rate
<b>2.5.</b>	<b>Servicing of foreign trade contracts for legal entities</b>		
2.5.1.	Deregistration of unexecuted export, import and barter contract due to transferring to other bank	100 000 UZS for each contract (excluding VAT)*	
2.5.2.	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)*	

2.5.3.	Reply to written inquiries of clients on export-import contracts	140 000 UZS (including VAT)*	
2.5.4.	Implementation of mutual settlements under foreign trade contracts in the Single Electronic Information System for Foreign Trade Operations	2 base rate (excluding VAT)*	
2.5.5.	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)*	
<b>2.6.</b>	<b>Servicing of external borrowing agreements</b>		
2.6.1.	Servicing an external borrowing agreement	140 000 UZS (including VAT)*	payment is charged monthly for each contract
<b>2.7.</b>	<b>Bank services related with direct financing of clients by International financial institutions and/or foreign banks</b>		
2.7.1.	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)
2.7.2.	Other services related with direct financing of clients by international financial institutions and/or foreign banks	By agreement	
<b>2.8.</b>	<b>Other transactions in foreign currency</b>		
2.8.1.	SWAP Operations	By agreement	

## II. Credit operations (including leasing, guarantees) in national and foreign currencies\*\*

№	Name	In percentage or monetary units	Note
2.1.	Interest rate for bank loans (lease)	in accordance with the conditions approved by the bank for lending to corporate clients	Based on the decision of the Credit Committee
2.2.	Fine for overdue loans (lease)	up to 1,5 times of interest rate of the loan (lease)	Based on the decision of the Credit Committee

2.3.	Fine for overdue interests on loans (lease)	in accordance with the conditions approved by the bank for lending to corporate clients	Based on the decision of the Credit Committee
2.4.	Opening and servicing loan (lease) account	No charge	
2.5.	Review of documents of the loan (lease)	No charge	
2.6.	Taking collateral, partial and full discharge of collateral for bank loans (lease)	No charge	
2.7.	When issuing a power of attorney for managing a pledged vehicle	0,5 base rate (excluding VAT)*	At the same time, the client should not have overdue debts
2.8.	Change of loan (lease) conditions by the initiative of the borrower	Up to 5 x base rate (excluding VAT)*	Based on the decision of the Credit Committee
2.9.	Transfer of loan (lease) claims to another bank (entity/person)	No charge	
2.10.	Fee for the Undrawn Balance of the Credit Line	No charge	(excluding loans, financed by sources of foreign credit lines)
<b>2.11.</b>	<b>Issuance of guarantees**</b>		
a)	Review of documents for guarantee issuance	1% of the guarantee amount based on a positive decision of the Corporate Lending Committee	
b)	Commission for guarantee issuance and increasing the guarantee amount	1% - 5% of the guarantee amount (amount of increase) for each year (complete or incomplete). MIN 3 Base rate (excluding VAT)*	Based on the decision of the Corporate Lending Committee
c)	Commission for issuing a guarantee and increasing the guarantee amount when providing cash coverage of at least 110% of the guarantee amount (amount of increase)	0,7% of the guarantee amount (amount of increase) for each year (complete or incomplete). MIN 3 Base rate (excluding VAT)*	

d)	Changes to extend the guarantee period	1% - 5% of the guarantee amount for each year (complete or incomplete). MIN 10 Base rate (excluding VAT)*	Based on the decision of the Corporate Lending Committee
e)	Changes in the terms of guarantees, not related to changes in the amount and duration of the guarantee	1,5 Base rate (excluding VAT)*	
2.12.	Issuance of guarantees in favor of the ICD/ITFC	Based on the decision of the Corporate Lending Committee	

*\*Provision of loans (leasing) under international credit lines is carried out according to the terms of the respective credit line*

*\*\* On guarantees, provided in foreign currency, commission charged in UZS in accordance with currency exchange on the date of payment*

### III. Documentary operations and Trade finance for Corporates

<b>№</b>	<b>Name</b>	<b>Commission rate</b>	<b>Note</b>
<b>1.</b>	<b>Documentary Collections</b>		
1.1.	Release of documents against acceptance or payment	1,5 base rate (excluding VAT)*	
1.2.	Release of documents free from payment	0,5 base rate (excluding VAT)*	
1.3.	Cancellation or Amendment of documentary collection instructions	1 base rate (excluding VAT)*	
1.4.	Examination and sending documents for collection	0,2% of the amount according to the documents	MIN-0,5xBase rate
1.5.	Transfer of collection instructions of foreign banks to other banks	1 base rate (excluding VAT)*	
1.6.	Return of facilities to the remitting bank due to client's refusal to pay or accept	1 Base rate + postal service fees (excluding VAT)*	
1.7.	Actions related with protest	1,5 base rate (excluding VAT)*	
<b>2.</b>	<b>Documentary letters of credit (Import)</b>		

2.1.	Opening/ Increase the amount / Prolongation of a letter of credit	0,25 % from the amount every quarter (complete or incomplete)	MIN- 3xBase rate
2.2.	Amendment of a letter of credit / Cancellation	1,5xBase rate (excluding VAT)*	
2.3.	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)*	
2.4.	Payment under a letter of credit	0,25% from the amount	MIN-1xBase rate MAX-8xBase rate
2.5.	Commission for Discrepancies in documents presented under a letter of credit	2,5 base rate (excluding VAT)*	
2.6.	Issuance and Maintenance of LCs with financing (post-financing, discounting etc.)	according to agreement	
<b>3.</b>	<b>Documentary letters of credit (Export)</b>		
3.1.	Pre-advice of a letter of credit / an Amendment	1 base rate (excluding VAT)*	
3.2.	Advising of a letter of credit / an Amendment	1 base rate (excluding VAT)* + commissions and expenses of advising banks	
3.3.	Confirmation of a letter of credit	according to agreement	
3.4.	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)
3.5.	Receipt and sending of documents under a letter of credit (without examination)	2 base rate (excluding VAT)* + postal service fees	
3.6.	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)*	
3.7.	Negotiation and discounting by request	according to agreement	

<b>4.</b>	<b>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)</b>		
4.1.	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	
4.2.	Issuance, Amount increase and prolongation		
a)	<i>upon presentation of cash cover in foreign currency</i>	according to agreement	MIN 3 base rate
b)	<i>upon presentation cash cover in national currency</i>	according to agreement	
c)	<i>without providing cover</i>	according to agreement	
4.3.	Amendment of a guarantee conditions	1,5xBase rate (excluding VAT)*	
4.4.	Examination of documents under the guarantee	0,1% from the amount of documents	MIN-2x Base rate, MAX-15x Base rate
4.5.	Payment against demand under the guarantee	1,5 base rate (excluding VAT)*	
4.6.	Annulation of a guarantee	3 base rate (excluding VAT)*	

#### **IV. Servicing corporate clients using corporate bank cards, servicing trade and service enterprises**

##### **1.Servicing corporate clients with corporate bank cards in national currency.**

<b>№</b>	<b>Name</b>	<b>UzCard/HUMO</b>
1.1.	Issuance of main/additional corporate cards, re-issuance of card upon card expiry, loss or damage	60 000 UZS (including VAT)
1.2.	Transfer of funds from a transit account to a customer's corporate card account	0,5% from the amount transfer
1.3.	Deposit of funds to the account of the corporate card	No charge
1.4.	Blocking a card and activating a blocked card	No charge
1.5.	Commission for monthly card service	No charge

#### **IV.Servicing corporate clients using corporate bank cards, servicing trade and service enterprises**

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

	Service description	Commission rate	Note
<b>2.1.</b>	<b>Commission fees for issuing and servicing corporate international bank plastic cards in foreign currency.</b>		
2.1.1	Issuance of a primary/additional corporate plastic card	250 000 soum (including VAT)*	Commission is paid before the card is issued. Card validity period - 3 years
2.1.2	Re-issuance of a card upon expiration, at the request of the client in case of loss or damage to the card	250 000 soum (including VAT)*	paid by the client simultaneously with the application
<b>2.2.</b>	<b>Maintaining a bank card account:</b>		
2.2.1	Annual card account service fee	250 000 soum (including VAT)*	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.
2.2.2	Insurance deposit	200 \$/2 000 000 cym	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 with the card.
2.2.3	Replenishment of the card through non-cash transfer to the card account	No charge	
2.2.4	Card blocking upon customer request	No charge	
2.2.5	Payment for goods / works / services	No charge	excluding the commission of other bank
2.2.6	Issuance of a certificate on the state of the card account with a cover letter from the bank	250 000 soum (including VAT)*	

2.2.7	Consideration of disputed operations upon a client's statement of disagreement with the operation	150 000 UZS (including VAT)* consideration of each transaction
2.2.8	Provision of information services: SMS notification of completed transactions, access to your personal account	No charge
2.2.9	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).

These bank tariffs do not determine and do not take into account the tariffs of acquirer banks, whose fees are charged at the places of card use.

**3. Servicing of trade and service enterprises**

<b>№</b>	<b>Name</b>	<b>Commission rate</b>	<b>Note</b>
<b>3.1.</b>	<b>Rent of trade terminal</b>		
3.1.1.	Rent of trade terminal serving the card system UzCard, HUMO (monthly)		
a)	<i>for corporate clients</i>	No charge	
3.1.2.	Rent of a pin pad serving plastic cards of the UzCard, HUMO system (per month)	No charge	
a)	<i>for corporate clients</i>	No charge	
<b>3.2.</b>	<b>Processing of the transactions:</b>		
a)	<b>Conducted through UZCARD terminals through bank cards:</b>		
-	<i>UzCard</i>	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.
	<i>MasterCard/VISA</i>	1%	
-	<i>UPI</i>	No charge	

-	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)	<i>Conducted through HUMO terminals through bank cards:</i>		
-	<i>Humo</i>	0,2%	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.
-	<i>Visa/MasterCard/UPI</i>	1%	
c)	<i>Carried out via HUMO MPOS terminals via bank cards:</i>		
-	<i>Humo</i>	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.
-	<i>Visa</i>	1,5%	
-	<i>MasterCard</i>	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.	Obtaining an authorization code to activate the terminal in the UzCard system	30 000 UZS (including VAT) for each year	Charged from a point of sale in case of terminal repair not by authorized suppliers
3.7.	Rent of self-service bank info-kiosks (monthly)	By agreements	
3.8.	Internet acquiring services in national currency through the service providers	By agreements	Free registration of virtual terminal (E-POS)
3.9.	Accepting payments through the "Qr-Online" system	No charge	Register and issue a QR code for free

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

### 1. Interactive services

№	Name	Commission rate	Note
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	
1.2.	Account management fee for "Internet Banking" system (monthly)	No charge	
1.3.	Account management fee for "Alliance Mobile" system (monthly)	No charge	If the client is connected to the Internet Banking system, the account maintenance fee for the 'Alliance Mobile' system is 10,000 UZS per month (excluding VAT). See also Notes №1, 2, 3."
1.4.	Fine for loss or damage of electronic key of "Internet Banking" by the client	No charge	
1.5.	Connection to the "SMS-Banking" system	No charge	
1.6.	Monthly subscription for "SMS-Banking" services per telephone number	No charge	

## 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

Base rate – an estimation (instead of minimum wage), implemented as of 1st of September, 2019 in accordance with Presidential Decree No.5723 dd.21.05.2019

\* 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.

### **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.