

**TARIFFS  
for “Hamkorbank” JSCB services rendered to  
individuals\***

<b>1</b>	<b>Payment Cards:</b>	
<b>1.1</b>	<b>Bank services for the issue of bank payment cards:</b>	
1.1.1	Issue of payment cards (payroll, benefit, pension and scholarship) of individuals	Free
1.1.2	Issue of individuals cards (for purposes other than set out in 1.1.1, such as currency exchange transactions, insurance contributions, dividends and other)	UZS 30,000
<b>1.2</b>	<b>Re-issue of payment card in case of its loss or damage:</b>	UZS 30,000
<b>1.3</b>	<b>Payment for bank services for the maintenance of local payment cards:</b>	
1.3.1	Reissue/exchange of card upon expiration regardless of its type	UZS 30,000
1.3.2	Card unblocking	Free
1.3.3	Listing card in “Stop list”	Free
<b>1.4</b>	<b>Cash receipts in any forms and types of individuals’ cards</b>	Free
<b>1.5</b>	<b>Payment for bank services rendered to individuals for the use of monetary funds from payment card:</b>	
1.5.1	For withdrawal of cash from individuals’ cards	1 %
1.5.2	Payments for bank services rendered or bank products purchased based on tariffs from payment cards through terminal.	Free
1.5.3	When accepting loan payments received from Hamkorbank through terminal from individuals’ payment cards or when transferring upon application	Free
1.5.4	When transferring tax or other mandatory payments through terminal upon client’s application	Free
1.5.5	When wire transferring funds from individual's payment cards to bank’s branch or to other bank upon application for other payments through terminal	0.5 %
1.5.6	Withdrawal of cash from individuals’ cards using ATMs	1 %
1.5.7	Withdrawal of cash credited to payment card for “online deposit” handling through terminal	Free
<b>1.6</b>	<b>Payment of interest on individuals’ payment card balance</b>	0 %
<b>1.7</b>	<b>Furnishing cardholders or his/her legal representative with information on the following using card account number:</b>	

a)	For current month	Free
b)	For month other than current	UZS 50,000
<b>1.8</b>	<b>Foreign currency VISA cards:</b>	
1.8.1	Issue of VISA Classic cards	UZS 50,000
a)	Immediate card issue (within 2 hours in branches in Andijan, Tashkent, Urgench and Samarkand)	UZS 100,000
1.8.2	Reissue of VISA Classic card in case of loss or expiration	UZS 50,000
1.8.3	VISA Classic card account replenishment:	
a)	Cash	Free
b)	By transfer within Hamkorbank system	Free
c)	By transfer from another bank	0.5 % of the amount
1.8.4	Minimum balance on card account	USD 10
1.8.5	Listing in global stop list	Expenses for listing in IPC list and foreign banks' mail expenses
1.8.6	Sending a request on VISA Classic card balance through an ATM and canceling a request	USD 0.5
1.8.7	Withdrawal of cash from VISA Classic using bank's cash departments or ATMs:	
a)	In Hamkorbank	Free
b)	Other banks	1.5 % of the amount (at least USD 2) + Foreign banking services
c)	Withdrawal of cash from VISA cards issued by other banks through terminals and ATMs	1.0 % of the amount (at least USD 1)
1.8.8	When paying for goods and services from card using terminals	0.5 % of the amount
1.8.9	Temporary blocking of VISA Classic cards	UZS 25,000
1.8.10	VISA Classic cards unblocking	UZS 25,000
1.8.11	Change of limits on VISA Classic cards	Free
1.8.12	Enable Internet service to perform trade operations	Free
1.8.13	"SMS-banking" service activation	Free
1.8.14	Information on card balance via SMS	Free
1.8.15	Information on VISA card account balance	UZS 50,000
1.8.16	Investigation for each conflict transaction within VISA system ( per transaction)	UZS 200,000
<b>1.9</b>	<b>UnionPay cards in international currency :</b>	
1.9.1	Issue of UnionPay Classic cards	UZS 30,000
a)	Immediate card issue (within 2 hours in branches in Andijan, Tashkent, Urgench and Samarkand)	UZS 80,000
1.9.2	Reissue of UnionPay Classic cards when card is lost or becomes inoperable	UZS 30,000
1.9.3	UnionPay Classic card account replenishment:	
a)	Cash	Free
b)	By transferring within Hamkorbank system	Free

c)	By transfer from another bank	0.5 % of the amount
1.9.4	Minimum balance on card account	USD 10
1.9.5	Listing in global stop list	Expenses for listing in IPC list and foreign banks' mail expenses
1.9.6	Sending a request on UnionPay Classic card balance through an ATM and canceling a request	USD 0.5
1.9.7	Withdrawal of cash from UnionPay Classic using bank's cash departments or ATMs:	
a)	In Hamkorbank	Free
b)	Other banks	1 % of the amount (at least USD 2) + Foreign banking services
c)	Withdrawal of cash in USD from UnionPay through terminals or ATMs of other banks	1.0 % of the amount (at least USD 1)
1.9.8	When paying for goods and services from card using terminals	0.4 % of the amount
1.9.9	Temporary blocking of UnionPay Classic cards	UZS 25,000
1.9.10	Unblocking of UnionPay Classic cards	UZS 25,000
1.9.11	Change of limits on UnionPay Classic cards	Free
1.9.12	"SMS-banking" service activation	Free
9/1/2013	Information on card balance via SMS	Free
9/1/2014	Information on UnionPay card account balance	UZS 50,000
1.9.15	Investigation for each conflict transaction within VISA system ( per transaction)	UZS 200,000
<b>1.10</b>	<b>VISA Exchange International Cards:</b>	
1.10.1	Issue of VISA Exchange cards	UZS 50,000
a)	Immediate card issue (within 2 hours in branches in Andijan, Tashkent, Urgench and Samarkand)	UZS 100,000
1.10.2	Reissue of VISA Exchange cards when card is lost or becomes inoperable	UZS 50,000
1.10.3	Withdrawal of cash from VISA Exchange through cash departments or ATMs:	
a)	Within the Republic of Uzbekistan (when withdrawing in national currency (sums) using bank's conversion departments)	Free
b)	Outside the Republic of Uzbekistan	1.5 % (at least USD 2) + Foreign bank services
c)	Withdrawal of cash in USD from "Hamkorbank" VISA Exchange cards through terminals or ATMs.	0.3% (at least USD 1)
d)	Withdrawal of cash in USD from VISA Exchange cards issued by other banks through terminals or ATMs.	1.0 % of the amount (at least USD 1)
1.10.4	Payment for goods and services from card using terminals	0.5 % of the amount
1.10.5	Card account replenishment	Free

1.10.6	Minimum balance on card account	USD 10
1.10.7	Listing in global stop list (excluding account closing)	Expenses for listing in IPC list and foreign banks' mail expenses
1.10.8	Enable Internet service to perform trade operations	Free
1.10.9	"SMS-banking" service activation	Free
1.10.10	Information on card balance via SMS	Free
1.10.11	Sending a request on UnionPay Classic card balance through an ATM and canceling a request	USD 0.5
1.10.12	Transfer of funds from VISA Exchange card to other VISA Exchange or UnionPay Hamkorbank cards	0.5 % of the amount
1.10.13	Temporary blocking of VISA Exchange cards	UZS 25,000
1.10.14	VISA Exchange cards unblocking	UZS 25,000
1.10.15	Change of limits on VISA Exchange cards	Free
1.10.16	Information on VISA Exchange card account balance	UZS 50,000
1.10.17	Investigation for each conflict transaction within VISA Exchange system ( per transaction)	UZS 200,000
<b>1.11</b>	<b>UnionPay Exchange International Cards:</b>	
1.11.1	Issue of UnionPay Exchange cards	UZS 30,000
a)	Immediate card issue (within 2 hours in branches in Andijan, Tashkent, Urgench and Samarkand)	UZS 80,000
1.11.2	Reissue of UnionPay Exchange cards when card is lost or becomes inoperable	UZS 30,000
1.11.3	Withdrawal of cash from UnionPay Exchange cards using POS-terminals or ATMs:	
a)	Within the Republic of Uzbekistan (when withdrawing in national currency (sums) using bank's conversion departments)	Free
b)	Outside the Republic of Uzbekistan	1 % (at least USD 2) + Foreign bank services
c)	Withdrawal of cash in USD from "Hamkorbank" UnionPay Exchange cards through terminals or ATMs.	0.3% (at least USD 1)
d)	Withdrawal of cash in USD from UnionPay Exchange cards issued by other banks through terminals and ATMs	1.0 % of the amount (at least USD 1)
1.11.4	When paying for goods and services with card using terminals	0.4 % of the amount
1.11.5	Card account replenishment	Free
1.11.6	Minimum balance on card account	USD 10
1.11.7	Listing in global stop list (excluding account closing)	Expenses for listing in IPC list and foreign banks' mail expenses
1.11.8	Enable SMS-notification service	Free
1.11.9	Information on card balance via SMS	Free
1.11.10	Sending a request on card balance through an ATM and canceling a request	USD 0.5

1.11.11	Transfer of cash from UnionPay Exchange card to other VISA Exchange or UnionPay Exchange Hamkorbank cards	0.5 % of the amount
1.11.12	Temporary blocking of UnionPay Exchange cards	UZS 25,000
1.11.13	UnionPay Exchange cards unblocking	UZS 25,000
1.11.14	Change of limits on UnionPay Exchange cards	Free
1.11.15	Information on UnionPay Exchange card account balance	UZS 50,000
1.11.16	Investigation for each conflict transaction within UnionPay Exchangesystem (per transaction)	UZS 200,000
1.12	<b>VISA Virtual International Cards:</b>	
1.12.1	Registration of VISA Virtual in “Hamkor Mobile” program:	UZS 10,000
1.12.2	Minimum balance on card account	USD 5
1.12.3	Enable Internet service to perform trade operations	0.5 % of the amount
1.12.4	Transfer of cash to VISA and Union Pay international cards using “Hamkor Mobile” program (P2P)	0.5 % of the amount
1.12.5	Daily limit on card turnover	USD 10,000
<b>2</b>	<b>Deposits of individuals</b>	
2.1	Deposit account opening	Free
2.2	Credit of funds from other accounts to deposit account	Free
2.3	Payment of wages and equal payments, financial aid, pensions and travel expenses to employees of head office and branches in cash from deposit	Free
2.4	Transfer of money within one branch to other current accounts on non-cash basis credited cash to deposit current accounts	Free
2.5	Wire transfer of funds received on cash or non-cash basis on deposit account to accounts of "Hamkorbank" JSCB and other commercial banks.	0.5 %
2.6	Withdrawal of all types of cash received on non-cash basis to deposit account	1 %
2.7	Payment of cash and non-cash resources after at least two (2) months of depositing funds received on Fund deposit accounts and fixed-term accounts	Free
2.8	Issue of a new savings book in exchange for the lost one	UZS 20,000
2.9	Issue of written notification to the depositor or his/her legal representative	UZS 20,000
2.10	Issue of written certificate regarding documents stored in archive on grounds of written notification of depositor legal representative or inheritant	UZS 40,000
<b>3</b>	<b>Remote banking services for individuals:</b>	
3.1	Monthly fee for remote banking	Free

3.2	Of money transfer amount for one time payments from mobile banking account of individuals	1.0 %
3.3.	Of each money transfer amount for loan payments from mobile banking account of individuals within Hamkorbank system (individuals)	0.5 %
3.4	Of each money transfer amount from mobile banking account of one individual to mobile banking account of other individual	1.0 %
3.5	Transfer of funds from mobile banking account of individual to own payment card account	Free
3.6	Transfer of funds from payment card of individual to his/her mobile banking account	Free
3.7	Deposit of cash to mobile banking account using deposit account	Free
3.8	Payments through Paynet system (mobile service, utilities, Internet service, home phone service, IP telephony, cable television and etc.)	Free
3.9	Of each money transfer amount from card account to other card account (P2P):	1 %
3.9.1	Of funds transfer amount between payment card accounts of Hamkorbank, Milliy bank, UZPSB, Mikrokredit Bank, Qishloq Qurilish Bank, Turkistonbank, Asia Alliance Bank, Ipak Yuli Bank, Ipoteka bank	0.5 %
3.10	Of each transfer amount for payments to budgetary organizations accounts from mobile banking account (education, military service, kindergarten, school and etc.)	1 %
3.11	Transfer of funds for repayment of loans extended by commercial banks to individuals	0.6 %
3.12	Transfer of funds between international VISA и Union Pay cards (P2P) within “Hamkor Mobile” program.	0.5 % of the amount.
3.13	Yandex Money e-wallet replenishment	3 %
3.14	Yandex Money merchant payments	up to 3 %
<b>4</b>	<b>Foreign currency account management</b>	
4.1.	Individual's current account opening	Free
4.2	Transfer of funds from deposit accounts in foreign currency to accounts in other bank within the Republic of Uzbekistan upon client's request.	0.1 % + SWIFT expenses
<b>5</b>	<b>Foreign currency cash transactions:</b>	
5.1.	Crediting and withdrawal of cash in foreign currency to current account of client	Free
5.2	Withdrawal of cash in foreign currency from bank account credited on a non-cash basis before request	0.7 % of the amount
5.3.	Withdrawal of cash in foreign currency in the event of return of funds send by a client from accounts on a non-cash basis before request	Free
<b>6</b>	<b>Currency exchange transactions:</b>	
6.1.	Exchange of	2 %

<b>7</b>	<b>SWIFT system money transfers:</b>	
7.1	For money transfers in any foreign currency through SWIFT system	In Hamkorbank system free: Other banks - 0.3%+ USD 150,000
7.2	Introduction of amendments upon request of a client after transfer through SWIFT system	UZS 250,000
7.3	Canceling and return of money transfer upon request of a client through SWIFT system	UZS 150,000
7.4	Send of a request and provision of information on request results to the client to specify status of transfer using SWIFT system.	UZS 250,000
7.5	Guaranteed service of SWIFT transfer	UZS 500,000
<b>8</b>	<b>International money transfers:</b>	
8.1	Provision of information on history of payments send and received through international money transfers - information for each month	UZS 20,000 (UZS 400,000 max)
8.2	Delivery of international money transfer to client in accordance with the established procedure	UZS 50,000
<b>9</b>	<b>Safety deposit boxes</b>	
<b>9.1</b>	<b>Daily charge:</b>	
a)	Safety deposit boxes - 74x306x600	UZS 2,000 min
b)	Safety deposit boxes - 126x306x600	UZS 2,500 min
c)	Safety deposit boxes - 256x306x600	UZS 3,500 min
<b>9.2</b>	<b>Monthly charge:</b>	
a)	Safety deposit boxes - 74x306x600	UZS 20,000 min
b)	Safety deposit boxes - 126x306x600	UZS 28,000 min
c)	Safety deposit boxes - 256x306x600	UZS 42,000 min
<b>9.3</b>	<b>Safety deposit boxes (SDB) penalties</b>	
a)	Payments for each day after expiration of rent term based on agreement	UZS 2,000
b)	Penalty for damage caused in case client loses SDB key	Up to 50% of minimum wage amount
c)	Penalty for SDB lock disassembly due to the loss of SDB key by a client	expenses associated with SDB lock replacement
<b>10</b>	<b>Loan transactions:</b>	
10.1	One-off payment for handling loan documents	Free
10.2	Daily fine for overdue loans	Daily 0.4 % (not more than 50% of the total amount of obligations, not performed or performed not properly)
10.3	Interest rate on overdue loan amount	The specified interest rate shall be increased up to 1.5, but less than 50%
10.4	Release or partial release of collateral	Free
10.5	Upon the initiative of a client to introduce amendments into collateral (exchange of a collateral to other collateral)	2 minimum wage
<b>11</b>	<b>Transactions of currency exchange offices</b>	

11.1	Exchange of damaged foreign currency banknote to the same type of foreign currency	5 % of the amount
11.2	Exchange of currency in cash of one type to other types of currencies	1 % of the amount.
11.3	Acceptance of banknotes unacceptable for collection to be sent to a foreign bank	3 % of the amount
11.4	Exchange and expansion of foreign currency	1 % of the amount
11.5	Acceptance of foreign currency for examination for the doubtfulness of authenticity	UZS 500 per banknote
<b>12</b>	<b>Issue of information on banking services to clients</b>	
12.1	<b>Provision of information on the loan agreement within one working day in writing once a month on the basis of a written and oral request of a client:</b>	
a)	Loan limit	Free
b)	The amount of funds paid on loan	Free
c)	Principal amount balance	Free
d)	Amount of regular payments, content and terms (payments table)	Free
e)	The amount of monetary funds necessary to repay loan if a client wants to make full or partial payment early	Free
f)	Amount and content of overdue debt	Free
f)	Information on the amount of monetary funds accepted send for loan debt repayment	Free
g)	Statement of obligations met by client according to loan agreement	Free
12.2	<b>Issue by the bank of certified copies of documents upon the request of the client: (issue of documents occurs ones as per service agreement):</b>	
a)	Service agreement signed by client and the bank	Free
b)	Application submitted by the client (if such an application is mandatory in accordance with the legislation or when making agreement for the provision of banking services in accordance with the internal rules of the bank)	Free
c)	Agreement confirming loan extension (order, payment order, certificate that the funds were transferred to an electronic means of payment)	Free

\* Introduction of amendments into tariffs for banking services rendered to individuals (reduction or free of charge) is made only upon written approval of the Director of Retail Banking Department. Amendments shall not be introduced into tariffs set by tariff commissions of branches.