

## TARIFFS

### for “Hamkorbank” JSCB services rendered to legal entities and private entrepreneurs

<b>1</b>	<b>Transactions with national and foreign currency accounts of clients</b>	
<b>1.1</b>	<b>Opening and closing of accounts</b>	
1.1.1.	Opening of all types of current accounts of clients	Free
1.1.2	Closing of current accounts of clients	Free
1.1.3	Transferring current accounts	Free
1.1.4	Preparation of documents to transfer primary accounts to other banks or to other branch of "Hamkorbank"	Free
<b>1.2</b>	<b>Client's accounts management</b>	
1.2.1	Fee for management and maintenance of accounts (primary, on-demand, special, balance, loan)	Free
1.2.2	Issue of current account statement regarding transactions performed by a client, once a month	Free
1.2.3	Issue of daily account statement regarding transactions performed based on client's request, per month	Free
1.2.4	Issue of statement confirming the status of current account based on client's request	UZS 20,000
1.2.5	Issue of written or electronic statement on client's current account turnover	UZS 20,000
1.2.6	Preparation and send of requests based on client's written application	UZS 30,000
<b>1.3</b>	<b>Transfer of funds from current accounts of client</b>	
1.3.1	Of the amount of accounts debit turnover (primary, on-demand, secondary, special, balance)	1 %
1.3.2	Transfer of funds from one current account to another or to other special accounts inside a branch	Free
1.3.3	Maintenance of current accounts of budgetary organizations	Free
1.3.4	Transfer of funds as payment of taxes to state budget and other mandatory payments, to individual savings pension account, as well as to the Fund for Development of Youth Union of Uzbekistan by small businesses	Free
1.3.5	Transfer of funds for “Payroll projects” from clients	0.5 %
a)	Through remote banking systems (Internet banking, mobile banking)	0.1 %
1.3.6	When transferring funds from primary current account to card accounts for replenishment of corporate cards of legal entities and private entrepreneurs	1 %
1.3.7	When returning funds from corporate cards of legal entities or private entrepreneurs to primary current account	Free

1.3.8	Per each electronic payment send	UZS 1,000
1.3.9	When transferring a share of retained profit (dividends) to personal bank cards of individuals on behalf of legal entities or transfer of funds in other cases	1 %
1.3.10	Bank service when crediting funds to corporate bank cards of legal entities or private entrepreneurs	Free
1.3.11	When transferring funds to perform currency exchange transactions by private entrepreneurs	Free
<b>1.4</b>	<b>Withdrawal of cash</b>	
1.4.1	Withdrawal of funds for payroll and equal payments by legal entities	Free
1.4.2	Withdrawal of travel expenses	Free
1.4.3	Юридик шахслар ва якка тартибдаги тадбиркорларга нақд пуллар бериш (1.4.1 ва 1.4.2 пунктларида кўрсатилган ҳолатлардан ташқари)	from 1 % to 2 %
1.4.4	Preparation and reregistration of cheque books	UZS 30,000
1.4.5	Issue of a new cheque book in case of its loss	UZS 100,000
<b>1.5</b>	<b>Current account remote servicing</b>	
1.5.1	Fee for current account remote servicing*	UZS 50,000
1.5.2	When making payments through remote servicing systems (Internet banking, mobile banking)	Rate can be set lower then 20% stated in clause 1.3.1.
1.5.3	Connection and reconnection to remote servicing systems (Internet banking, mobile banking, SMS - informer)	Free
1.5.4	When client loses or makes electronic key inoperable	UZS 100,000
<b>1.6</b>	<b>Letters of credit</b>	
1.6.1	Opening sum letters of credit in national currency	UZS 200,000
1.6.2	Confirmation of letter of credit current account	Free
1.6.3	Amendment of letter of credit conditions	UZS 200,000
1.6.4	Closing of letter of credit	Free
<b>2</b>	<b>Foreign currency account transactions</b>	
<b>2.1</b>	<b>Client's accounts management</b>	
2.1.1	Opening of current account	Free
2.1.2	Closing of current account	Free
2.1.3	Issue of current account statement regarding transactions performed by a client, once a month	Free
2.1.4	Send of statement as letter	UZS 30,000
2.1.5	Issue of a copy of account statements	UZS 30,000
2.1.6	Accounts archive (for any period)	UZS 30,000
<b>2.2</b>	<b>Transfer of funds from current accounts of clients</b>	
2.1.2	Credit turnover	Free
2.2.2	Cancel of funds accepted to current accounts of a client (based on client's requests)	UZS 100,000

2.2.3.	When making payments with beneficiary expenses (BEN, SHA) for debit turnovers (outside the Republic, regular transfers)	0.15% + SWIFT expenses + foreign bank expenses <sup>2</sup>
2.2.4.	When making payments without beneficiary expenses (OUR) for debit turnovers (when making regular payments outside the Republic)	From 0.15% to 0.25%+ SWIFT expenses + foreign bank expenses <sup>2</sup>
2.2.5.	Amendment of transfer conditions after its acceptance for performance (for each message)	75% of minimum wage amount + mail expenses + foreign bank expenses <sup>2</sup>
2.2.6.	Cancel of transfer after its acceptance for performance and send of request for its return	75% of minimum wage amount + mail expenses + foreign bank expenses <sup>2</sup>
2.2.7.	Return of documents due to payment refusal or failure to pay	mail expenses + foreign bank expenses
2.2.8.	Send of an inquiry to foreign bank upon request of a client and investigation works (for each message)	2 minimum wage amounts
2.2.9.	“Money transfers inside “Hamkorbank” JSCB (to current account of another client)	20% of minimum wage amount
2.2.10	Transfers inside the Republic (to other banks)	0.10 % (our, sha, ben) + SWIFT expenses <sup>1</sup>
2.2.11	Money transfers inside Hamkorbank system between accounts of client who has one unique number	Free
2.2.12	Return of foreign currency under foreign exchange agreements	
a)	up to USD 50	UZS 10,000
b)	from USD 50 to USD 100	UZS 25,000
c)	from USD 100 to up to USD 500	UZS 50,000
d)	over USD 500	UZS 130,000
2.2.13	Guaranteed payment	0.15% + SWIFT expenses <sup>1</sup> + foreign bank expenses <sup>2</sup> + UZS 250,000
2.2.14	When private entrepreneur makes SWIFT transfers as individual	
a)	If recipient incurs foreign bank expenses	0.3 % + UZS 150,000
b)	“Guaranteed SWIFT” payment service	UZS 500,000
	<sup>1</sup> SWIFT service outside the Republic of Uzbekistan	1 minimum wage amount
	<sup>1</sup> SWIFT service inside the Republic of Uzbekistan	30 % of minimum wage amount
	<sup>2</sup> Foreign bank service	1 minimum wage amount
<b>2.3</b>	<b>Trade financing</b>	
<b>2.3.1.</b>	<b>Import letters of credit</b>	
<b>2.3.1.1</b>	<b>For letters of credit not covered by foreign currency</b>	
a)	Establishment of letters of credit, renewal	from 1% to 2% of the amount of letter of credit establishment Renewal - 2 minimum wage amounts
b)	Letter of credit maintenance	From 1% to 10% (per annum)
c)	Amendment of letter of credit conditions (except for amendment of amount and term)	2 minimum wage amounts + foreign bank fee <sup>3</sup>
d)	Increase in the amount of letter of credit	2 minimum wage amounts

e)	Acceptance of documents submitted with differences in shipped goods	1 minimum wage amount + foreign bank fee <sup>3</sup>
f)	For acceptance and verification of documents on shipped goods	1 minimum wage amount
f)	Letter of credit approval (taking into account delays of payment)	Foreign bank expenses <sup>3</sup>
g)	For letter of credit cancellation	2 minimum wage amounts + foreign bank fee <sup>3</sup>
h)	Fee when post financing of letter of credit payment	Based on agreement
i)	Renewal of post financing	Based on agreement
j)	Early return or cancellation of post financing	Based on agreement
<b>2.3.1.2</b>	<b>For letters of credit covered by foreign currency</b>	
a)	Establishment of letters of credit, renewal	up to 1 % of the amount of letter of credit establishment Renewal - 2 minimum wage amounts
b)	Letter of credit maintenance (per each month)	1% (per annum)
c)	Amendment of letter of credit conditions (except for amendment of amount and term) 2 minimum wage amounts + foreign bank fee	2 minimum wage amounts + foreign bank fee <sup>3</sup>
d)	Increase in the amount of letter of credit	2 minimum wage amounts
e)	Acceptance of documents submitted with differences in shipped goods	1 minimum wage amount + foreign bank fee <sup>3</sup>
f)	For acceptance and verification of documents on shipped goods	1 minimum wage amount
f)	Letter of credit approval	Free + foreign bank fee <sup>3</sup>
g)	For letter of credit cancellation	2 minimum wage amounts + foreign bank fee <sup>3</sup>
<b>2.3.2.</b>	<b>Export letters of credit</b>	
a)	Preliminary report	2 minimum wage amounts
b)	Acceptance, verification and provision of information on letter of credit	2 minimum wage amounts
c)	Amendment of letter of credit conditions and cancellation on letter of credit	2 minimum wage amounts+ foreign bank fee <sup>3</sup> +mail expenses
d)	Acceptance and verification of documents	per each type of document - 0.5 minimum wage amount + foreign bank fee <sup>3</sup> + mail expenses
e)	Negotiation and discounting of documents	By agreement

f)	Approval of letter of credit	Covered - 0.8% per annum; Not covered - by agreement
f)	Send of documents on shipped goods	1.5 minimum wage amounts + courier services
<b>2.3.3</b>	<b>Maintenance of bank guarantee on foreign trade transactions within SWIFT system</b>	
a)	Provision of bank guarantee	0.1 %
b)	Amendment, cancellation of guarantee and other submitted documents	3 minimum wage amounts
c)	Send of a message on guarantees without bank's liabilities	3 minimum wage amounts
d)	Send of data to client on amendments and cancellation of bank guarantee without liabilities	2 minimum wage amounts
<sup>3</sup> Foreign bank expenses - expenses related to foreign bank services when rendering services		
<b>2.4</b>	<b>Transactions with foreign currency in cash</b>	
2.4.1	Withdrawal of foreign currency in cash by legal entities, private entrepreneurs and farmers	1.0 % of the amount
2.4.2	Withdrawal of foreign currency in cash from accounts of legal entities and farms out of the funds received from export activity	0.3 % of the amount
2.4.3	Withdrawal of foreign currency in cash from accounts of private entrepreneurs out of the funds received from export activity	0.5 % of the amount
2.4.4	Verification of foreign currency	1 % of the amount
<b>2.5</b>	<b>Monitoring of foreign trade transactions</b>	
2.5.1	Consultation on management of foreign trade monitoring data bases of import/export agreements and additional agreements	Free
2.5.2	Assistance in registration of export and additional agreements in foreign trade monitoring data base	UZS 100,000
2.5.3	Check of export agreements conditions with SPISS base data	Free
2.5.4	Entry and approval of calculation data on proceeds from export agreements in SPISS/ integrated automated banking system	UZS 100,000
2.5.5	Assistance in entry of import agreements and additional data into foreign trade monitoring data bases	UZS 100,000
2.5.6	Check of import agreements conditions with SPISS/ integrated automated banking system base data	Free
2.5.7	Entry of data on import agreement payments in SPISS/ integrated automated banking system	UZS 100,000
2.5.8	Transfer of foreign trade agreements servicing to other authorized bank	UZS 100,000
<b>2.6</b>	<b>Foreign exchange transactions (exchange of one foreign currency to another):</b>	up to 1 %
<b>2.7</b>	<b>Conversion transactions:</b>	
2.7.1	Fee on agreements for foreign currency purchase in NBU (ББРУЗ)	up to 0.8 %
2.7.2	Registration of applications on agreements for foreign currency purchase in NBU (ББРУЗ)	UZS 50,000
2.7.3	Fee on sum part of SPOT deal for purchase of foreign currency from clients	0.3 %

2.7.4	SWAP transactions, each month	up to 3% on sum part of SWAP deal
2.7.5	Fee on foreign currency purchase agreements of legal entities engaged in export activity.	0.1 %
2.7.6	Fee on foreign currency sale agreements of legal entities engaged in export activity	0.5 %
2.7.7	Fee on purchase of currency using loan accounts under SPOT agreements regarding sum part of a deal	0.3 %
2.7.8	Repayment of a loan extended in foreign currency with national currency at stock exchange price on the day of repayment	from 0.2 % to 0.5 %
<b>3</b>	<b>Payment Cards:</b>	
<b>3.1</b>	<b>Payment for bank services of Bank's cards issue:</b>	
3.1.1	Issue of bank corporate cards to legal entities and private entrepreneurs	UZS 50,000
3.1.2	Reissue/exchange of bank's corporate cards upon expiration	UZS 50,000
3.1.3.	Issue of statement on corporate card	UZS 20,000
<b>3.2</b>	<b>Reissue/exchange of bank's corporate cards in case of loss or damage</b>	UZS 50,000
<b>3.3.</b>	<b>Payment for bank services for sum cards maintenance</b>	
3.3.1	Card unblocking	Free
3.3.2.	Listing card in "Stop list"	Free
<b>3.4</b>	<b>Fee for collection of funds received through trade terminals, installed in retail outlets, catering facilities and paid services</b>	Free
<b>3.5</b>	<b>Fee for renting trade terminals:</b>	
3.5.1	Fee for trade terminals for legal entities and private entrepreneurs (monthly)	UZS 50,000
3.5.2	Repair of trade terminals, penalty for loss or damage of trade terminals	Repair expenses + 1 minimum wage amount; In case of loss or damage: Trade terminal depreciated cost + 1 minimum wage amount
3.5.3	Issue of data on transactions made using trade terminal	for daily data USZ 1,000 (less than UZS 5,000)
3.5.4	Bank fee on E-POS terminals	Based on agreement (from 2% to 3%)
<b>3.6</b>	<b>Interest charged on balance of funds on accounts of corporate card of legal entities or individual entrepreneurs</b>	0 %
<b>3.7</b>	<b>VISA corporate cards:</b>	
3.7.1	Issue of VISA corporate international card	UZS 100,000
3.7.2	Minimum balance on card account	USD 50
3.7.3	Withdrawal of funds from corporate VISA cards through cash advance offices or ATMs:	
a)	abroad	1.5 % of the amount (USD 2 min) + foreign bank services <sup>3</sup>
b)	Within the Uzbekistan	Unavailable
3.7.4	For payments from card for serviced and goods through terminals:	

a)	abroad	0.5 % of the amount
b)	Within the Uzbekistan	Unavailable
3.7.5	Monthly limit on card turnover	USD 20,000
<b>4</b>	<b>Active transactions</b>	
4.1.	One-off payment for handling loan documents	Free
4.2	For preparation of pledged collateral	Free
4.3	Release of collateral	Free
4.4	For information obtained from loan office	Free
4.5	Making an entry in pledge registry	Free
4.6	For loan amount not used from opened loan facilities	Free
4.7	Interest rate calculated on overdue loan debt	Interest rate shall be increased to up to 1.5 times (but less than 50%)
4.8	Monthly fee on loan	Free
4.9	Review of guarantee documents	1% of guarantee amount
4.10	Increase in the amount and term of guarantee	from 0.1% to 1% of guarantee amount
4.11	Granting of guarantee, increase in the amount	up to 5% of guarantee amount
4.12	Advise or transfer of guarantee without bank's liabilities	2 minimum wage amounts
4.13	Amendment of guarantee conditions without change in the amount and term of guarantee	Free
4.14	Provision of guarantee for participation in bids (up to 2% of the initial product cost)	Initially, 1% of the amount (at least 2 minimum wage amounts), after winning the bids from 2% to 5% of the amount (at least 5 minimum wage amounts)
4.15	Upon the initiative of a client to introduce amendments into collateral (exchange of a collateral to other collateral)	From 2 to 5 amounts of minimum wage
<b>5</b>	<b>Information and advice services</b>	
5.1.	Provision of information and advice services	Free
<b>6</b>	<b>Safety deposit box rent</b>	
<b>6.1.</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>6.2</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>6.3</b>	<b>Safety deposit boxes 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>7</b>	<b>Issue of information on banking services to clients</b>	
<b>7.1</b>	<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 load debt repayment	Free
g)	Statement of obligations met by client according to loan agreement	Free
<b>7.2</b>	<b>Issue by the bank of certified copies of documents upon the request of the client: (issue of documents occurs once 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

The fee is charged when performing debit turnover for current month without taking into account transactions related to mandatory payments to state budget and other non-budgetary funds, interest rate payment and fees on loans.