

I. Settlement and cash services for individuals on demand accounts in national and current accounts in foreign currency.			
Demand deposits of individuals		In foreign currency	In national currency
Commission type		Commission amount	
Account management			
1.1	Account opening	No commission	No commission
1.2	Closing an account	No commission	No commission
1.3	Issuance of certificates on a special form for submission at the place of demand	30 000 soum VAT	30 000 soum VAT
1.4	Issuance of certificates to the consumer on lending (once a month)	No commission	No commission
1.5	Issuance of other information	30 000 soum VAT	30 000 soum VAT
1.6	Calculation of interest on the balance of funds on demand deposit accounts	-	-
Implementation of non-cash payments			
1.7	Crediting funds to the account	No commission	No commission
1.8	Transfer of funds to your savings and time deposit accounts in the system of JSCB "InFinBank"	No commission	No commission
Cashless transfer from the account at the request of the client			
1.9	Transfer of funds from the client's account within "InFinBank"	No commission	No commission ^③
1.10	Transfer of funds from the client's account to other banks	-	0.5% of the amount - max 600,000 soum VAT ^②
1.10.1	Transfer of down payment on a car loan issued by InFinBANK to other banks	-	No commission
1.11	Transfer of funds in favor of the budget and budgetary institutions	-	No commission
Transfers via SWIFT system			
1.12	Transfers within Uzbekistan	250 000 soum VAT	-
1.13	Transfers outside Uzbekistan	300 000 soum VAT	-
1.14	Investigation, cancellation, change of conditions and sending requests for transfers	125 000 UZS VAT + commission of another bank, also commission of a third bank upon debiting	-

I. Settlement and cash services for individuals on demand accounts in national and current accounts in foreign currency.			
Demand deposits of individuals		In foreign currency	In national currency
Commission type		Commission amount	
Transfers through money transfer systems			
1.15	Withdrawal/Sending of funds via international money transfer systems	According to the tariffs of international money transfer systems	-
1.16	Payment of money transfers received in foreign currency through international money transfer systems in national currency	According to the tariffs of international money transfer systems, with the payment of funds in national currency at the rate of purchase of the exchange office without additional fees	-
1.17	Sending money transfers in foreign currency through international money transfer systems accepted in national currency	According to the tariffs of international money transfer systems, with the acceptance of funds in the national currency at the exchange office's selling rate without additional commissions	-
Cash service			
1.18	Acceptance of undamaged cash foreign currency with crediting to a foreign currency account	No commission	-
1.19	Acceptance of cash foreign currency for collection from residents and non-residents	3% of the amount	-
1.20	Acceptance of cash foreign currency for examination from residents and non-residents	0.1% of the amount	-
1.21	Exchange of banknotes in cash foreign currency for other banknotes in the same foreign currency	0.2% of the amount	-
1.22	Replacement of damaged foreign currency banknotes with undamaged foreign currency banknotes of the same type	5% of the amount	-
Cash withdrawal			
1.23	Cash withdrawal	0.5% of the amount ^④	1% of the amount
1.24	Issuance of cash received on microloans	-	No commission
1.25	Issuance of cash received through the money transfer system	No commission	No commission
1.26	Issuance of interest and return of the principal amount on term and savings deposits of JSCB "InFinBank"	No commission	No commission
Making one-time cash payments without opening an account			
1.27	Transfer of funds to customer accounts in the system of JSCB "InFinBank"	-	No commission ^③
1.28	Transfer of funds to customer accounts in other banks	-	0.5% of the amount - max 600,000 soum VAT ^②
1.29	Transfer of funds in favor of the budget and budgetary institutions	-	No commission
Conversion operations			
1.30	Conversion operations of any one foreign currency into US dollars	0.5% of the amount ^①	-
1.31	Conversion operations from US dollar to Euro, English pound, Japanese yen, Swiss franc, etc.	0.1% of the amount ^①	-
Other operations			
1.32	Making payments through the "MUNIS" system (with the exception of tax payments to the budget and payments to UzAutoMotors JSC)	-	0.5% of the amount

vat - the amounts are indicated including VAT

(-) no commission is applied to this type of service

① - this commission is charged in national currency at the exchange rate of the Central Bank.

② - this commission in the Kashkadarya regional branch - Free of charge.

This commission when paying for the purchase of vehicles manufactured by "UzAuto Motors" in Andijan region, Bukhara region, Namangan region, Navoi region, Karakalpak, Fergana region, Khorezm region and Zangiota branches - Free.

③ - to "OOO AVTOSANOAT INVEST" accounts - 1.0% of the amount.

④ - commission amount is rounded up to hundredths

II. Issue, maintenance of bank cards and maintenance of bank cards through the bank's ATM and terminal network													
Bank card	In national currency						Foreign currency ①						
	Uzcard	HUMO	Uzcard - Unionpay Kofeikaz	MHP Kofeikaz	MASTER CARD	UNIONPAY CLASSIC	VISA VIRTUAL ②	VISA CLASSIC (Hots) as of 01.09.2022	VISA CLASSIC e 01.09.2022	VISA GOLD	VISA PLATINUM	UNIONPAY CLASSIC	
Commission type	Commission amount												
Servicing bank cards through the bank's ATM and terminal network													
Through terminals installed in Uzcard/HUMO bank branches:													
2.31	Transfer of funds in favor of the budget and budgetary institutions	No commission	No commission	No commission	-	-	-	-	-	-	-	-	-
2.32	Transfer of funds from a bank card for payments to accounts in other banks (indicating the Bank's MFO, account, TIN and payment details)	0.5% of the amount	0.5% of the amount	0.5% of the amount	-	-	-	-	-	-	-	-	-
2.33	Transfer of funds from a bank card to accounts opened in InFinBank e (indicating the Bank's MFO, account, TIN and payment details)	No commission	No commission	No commission	-	-	-	-	-	-	-	-	-
Through the terminals installed at the cash desks of the bank:													
2.34	Issuance of cash from bank cards of JSCB "InFinBank"	1% of the amount			-	-	-	-	No commission				
2.35	Issuance of cash from bank cards of third-party banks	1% of the amount			-	-	-	-	1.5% of the transaction amount				
Via bank ATMs:													
Uzcard ATMs													
2.36	Issuance of cash from bank cards of JSCB "InFinBank"	1% of the amount	-	1% of the amount	-	-	-	1.5% of the amount	1.5% of the amount	1.5% of the amount	1.5% of the amount	1.0% of the amount	1.0% of the amount
2.37	Issuance of cash from bank cards of third-party banks	1% of the amount	-	1% of the amount	1% of the amount	-	1% of the amount	1.5% of the amount	1.5% of the amount	1.5% of the amount	1.5% of the amount	1.0% of the amount	1.0% of the amount
2.38	Replenishment of cash plastic cards of any banks	0.5% of the amount	-	-	0.5% of the amount	-	-	-	-	-	-	-	-
Humo ATMs													
2.39	Issuance of cash from bank cards of JSCB "InFinBank"	-	1% of the amount	-	-	-	-	1.5% of the amount (minimum 5000 soum VAT)	1.5% of the amount (minimum 5000 soum VAT)	1.5% of the amount (minimum 5000 soum VAT)	1.5% of the amount (minimum 5000 soum VAT)	1.5% of the amount (minimum 5000 soum VAT)	1% of the amount
2.40	Issuance of cash from bank cards of third-party banks	-	1% of the amount	-	-	1.5% of the amount (minimum 5000 LZS VAT)	1% of the amount (minimum 2500 LZS VAT)	-	1.5% of the amount (minimum 5000 soum VAT)	1.5% of the amount (minimum 5000 soum VAT)	1.5% of the amount (minimum 5000 soum VAT)	1.5% of the amount (minimum 5000 soum VAT)	1% of the amount
2.41	Replenishment of cash plastic cards of any banks	-	0.5% of the amount	-	-	-	-	-	-	-	-	-	-
Via Self-Service Terminals (info kiosk/automated deposit machines):													
2.42	Repayment of a loan issued in JSCB "InFinBank" from bank cards of any banks	No commission			-	-	-	-	-	-	-	-	-
Servicing bank cards through remote banking systems													
2.43	Transfer of funds from any banks to repay the InFinBank loan	No commission	No commission	No commission	-	-	-	-	-	-	-	-	-
2.44	Payment for cellular services, internet providers, etc.	No commission	No commission	No commission	-	-	-	-	-	-	-	-	-

vat - the amounts are indicated including VAT

(-) no commission is applied to this type of service

① - the indicated commissions are charged from the client's card account

② - virtual VISA card is opened through the Bank's mobile application

③ - These Bank's tariffs do not determine and do not take into account the tariffs of acquiring banks, commissions for which are charged at the places where the card is used.

④ - the security deposit is taken into account if the card is used outside the Republic of Uzbekistan

⑤ - Transfer limits: □

The maximum amount for a daily transfer is \$1,000. □

The total amount of transfers for one month is no more than - 10,000 US dollars.

III. Term and savings deposits in national and foreign currencies		
	Commission type	Commission amount
3.1	Account opening	No commission
3.2	Closing an account	No commission
3.3	Issuance of a deposit book when opening an account (at the request of the client)	No commission
3.4	Issuance of a new insert book due to damage / loss	30 000 soum VAT
3.5	Conditions and opening of term or savings deposits as well as interest rate on term and savings deposits	According to the protocol decision of the ALMC
3.6	Transfer of accrued interest and the amount of the main deposit from the accounts of term and savings deposits to demand accounts	No commission
3.7	Issuance of certificates on a special form for submission at the place of demand	30 000 soum VAT
3.8	Issuance of other information	30 000 soum VAT
IV. Rent of bank deposit boxes		
	Daily payment	
4.1	cell size (mm) 70*300*600	3 000 soum VAT
4.2	cell size (mm) 126*300*600	4 000 soum VAT
4.3	cell size (mm) 256*300*600	5 000 soum VAT
	Monthly fee	
4.4	cell size (mm) 70*300*600	30 000 soum VAT
4.5	cell size (mm) 126*300*600	40 000 soum VAT
4.6	cell size (mm) 256*300*600	50 000 soum VAT
	Penalty payments:	
4.7	for each day after the end of the lease term on the basis of the contract	2 000 soum VAT
4.8	for the loss (non-return) of the key by the client of the bank cell	150 000 soum VAT
4.9	for damage to the safe deposit box due to the fault of the client	150 000 soum VAT
V. Servicing individuals using remote banking systems		
	Transfer of funds from a bank card	
5.1	From Uzcard InfinBank bank card to other bank cards Uzcard InfinBank	0.25% of the amount
5.2	From Uzcard bank cards of other Banks to your Uzcard InfinBank bank cards	0.25% of the amount
5.3	From the bank card Uzcard of other Banks to other bank cards Uzcard InfinBank	0.25% of the amount
5.4	From Uzcard InfinBank bank card to your Uzcard bank cards of other Banks	0.25% of the amount
5.5	From Uzcard InfinBank bank card to other Uzcard bank cards of other Banks	0.25% of the amount
5.6	From Uzcard bank cards of other Banks to their Uzcard bank cards of other Banks	0.25% of the amount
5.7	From Uzcard bank cards of other Banks to other people's Uzcard bank cards of other Banks	0.25% of the amount
5.8	From Uzcard bank cards of other Banks to your HUMO InfinBank bank cards	0.25% of the amount
5.9	From the bank card Uzcard of other Banks to other bank cards HUMO InfinBank	0.25% of the amount
5.10	From Uzcard InfinBank bank card to other bank cards HUMO InfinBank	0.25% of the amount
5.11	From a HUMO InfinBank bank card to other HUMO InfinBank bank cards	No commission

5.12	From HUMO bank cards of other Banks to your HUMO bank cards InfinBank	No commission
5.13	From a HUMO bank card of other Banks to other HUMO bank cards InfinBank	No commission
5.14	From HUMO InfinBank bank card to your HUMO bank cards of other Banks	No commission
5.15	From a HUMO InfinBank bank card to other HUMO bank cards of other Banks	No commission
5.16	From the HUMO bank card of other Banks to your bank cards Uzcard InfinBank	0.25% of the amount
5.17	From HUMO bank card of other Banks to other bank cards Uzcard InfinBank	0.25% of the amount
5.18	From HUMO InfinBank bank card to other bank cards Uzcard InfinBank	0.25% of the amount
5.19	From Uzcard/HUMO InfinBank bank card to Uzcard/HUMO InfinBank bank cards of one individual	No commission
5.20	From the UZCARD / HUMO card for payment by details to the budget and budgetary institutions	No commission
5.21	From UZCARD card to legal account persons by details (indicating the Bank's MFO, account, TIN and payment details)	0.30% of the amount
5.22	From HUMO card to legal account persons by details (indicating the Bank's MFO, account, TIN and payment details)	0.30% of the amount
5.23	From Uzcard InfinBank bank card to user's wallet	0.30% of the amount
5.24	From a HUMO InfinBank bank card to a user's wallet	No commission
5.25	From a HUMO bank card of other banks to a user's wallet	No commission
5.26	From the Uzcard bank card of other Banks to the user's wallet	0.50% of the amount
5.27	From Uzcard InfinBank bank card to user's deposit	No commission
5.28	From a HUMO InfinBank bank card to a user's deposit	No commission
	Money transfers from an electronic wallet	
5.29	From a wallet or from a deposit to a user's wallet	No commission
5.30	From a wallet or from a deposit to a user's deposit	No commission
5.31	From a wallet or from a deposit to a bank card Uzcard / HUMO InfinBank	No commission
5.32	From a wallet or from a deposit to a Uzcard / HUMO bank card of other Banks	0.25% of the amount
5.33	From wallet to legal account persons by details (indicating the Bank's MFO, account, TIN and payment details)	0.25% of the amount
5.34	From wallet to user deposit	No commission
5.35	From a wallet to pay for cellular services, Internet providers, etc.	No commission
	Conversion transactions	
5.36	From a VISA / UPI InfinBank bank card to a wallet	No commission
5.37	From Uzcard/HUMO InfinBank bank card to VISA/UPI InfinBank	No commission
5.38	From your bank cards Uzcard/HUMO of other banks to VISA/UPI InfinBank	No commission
5.39	From a VISA / UPI InfinBank bank card to your Uzcard InfinBank bank cards	No commission
5.40	From VISA/UPI InfinBank bank card to your HUMO InfinBank bank cards	No commission
5.41	From a VISA / UPI InfinBank bank card to your Uzcard bank cards of other Banks	No commission
5.42	From a VISA / UPI InfinBank bank card to your HUMO bank cards of other Banks	No commission
5.43	Wallet to wallet	No commission
	Other services	
5.44	Monthly fee for the "Monitoring of payments" service to view the transaction history on the Uzcard / HUMO bank card	No commission
5.45	Making payments through the service "QR-payment", "Payment on the spot"	No commission

**(-) no commission is applied to this type of service
vat - the amounts are indicated including VAT**