"Approved"
By Resolution of the Management Board
of JSC "Octobank"
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(No. 45)
Chairman of the Management Board
of JSC "Octobank"
I.B. Tursunov

JSC "Octobank"

TARIFFS FOR BANKING SERVICES TO INDIVIDUALS AND TRANSACTIONS INVOLVING PAYMENT CARDS

Effective from 05 September 2026

Tashkent – 2026

SECTION I - TRANSACTIONS IN THE NATIONAL CURRENCY OF THE REPUBLIC OF UZBEKISTAN

№	Customer instruction; name of transaction or service	Fee	Explanation
1. Maintenance of individuals' demand deposit accounts and escrow accounts			
Maintenance of individuals' demand deposit accounts			
1.1.	Opening and closing an individual's demand deposit account.	No fee is charged	
1.2.	Cash deposit into an individual's demand deposit account. Crediting funds in non-cash form to an individual's demand deposit account.	No fee is charged	
	Subsequent account transactions:		
1.2.1.	• transfer of funds from a demand deposit account, upon the customer's instruction, to the beneficiary's account held with JSC "Octobank";	No fee is charged	
1.2.2	• transfer of funds from a demand deposit account, upon the customer's instruction, to the beneficiary's account held with another bank in the Republic of Uzbekistan;	0,50% of the transaction amount	Except for transfers of funds accepted as an initial contribution for loans issued by JSC "Octobank", as well as payments for insurance policies.
1.3.	Cash withdrawal through JSC "Octobank" cash desks:	No fee is charged	
	Subsequent account transactions:		
1.3.1.	• amounts deposited in cash to the customer's account through JSC "Octobank" cash desks; interest received on deposits;	No fee is charged	
1.3.2.	• amounts credited to the customer's account in non-cash form;	1,00% of the transaction amount	Except for funds received from transactions involving shares and securities.
Maintenance of individuals' escrow accounts			
1.4.	Opening and closing an individual's escrow account.	No fee is charged	
1.5.	Servicing an escrow account for real estate transactions	103 000,00 UZS	Including VAT. The fee is charged for each transaction regardless of the number of parties to the transaction. If the transaction is cancelled by the Bank's customer or by the party receiving the payment, the fee is non-refundable. In other cases, if the transaction is cancelled by JSC "Octobank", the fee is refunded to the customer.

№	Customer instruction; name of transaction or service	Fee	Explanation
1.6.	Servicing an escrow account for motor vehicle transactions	51 000,00 UZS	Including VAT. The fee is charged for each transaction regardless of the number of parties to the transaction. If the transaction is cancelled by the Bank's customer or by the party receiving the payment, the fee is non-refundable. In other cases, if the transaction is cancelled by JSC "Octobank", the fee is refunded.
1.7.	Cash deposit into an individual's escrow account. Crediting funds in non-cash form to an individual's escrow account.	No fee is charged	
	Subsequent account transactions:		
1.7.1.	• Transfer of funds from an escrow account, upon the customer's instruction, to the beneficiary's account held with JSC "Octobank"; (Upon cancellation of the transaction)	No fee is charged	
1.7.2.	• Transfer of funds from an escrow account, upon the customer's instruction, to the beneficiary's account held with another bank in the Republic of Uzbekistan; (Upon cancellation of the transaction)	0,50% of the transaction amount	
1.8.	Cash withdrawal through JSC "Octobank" cash desks:		
1.8.1.	• amounts deposited in cash to the customer's account through JSC "Octobank" cash desks;	No fee is charged	
1.8.2.	• amounts credited to the customer's account in non-cash form;	1,00% of the transaction amount	
2. Acceptance of payments from individuals			
2.1.	Acceptance of payments in cash and by payment cards at JSC "Octobank" cash desks for payment for services through the UZPAYNET and MUNIS systems. Acceptance of one-time payments in cash or non-cash form.	No fee is charged	
2.2.	Acceptance of payments in cash and by payment cards at JSC "Octobank" cash desks for utility services	No fee is charged	
2.3.	Acceptance of loan repayments through JSC "Octobank" ATMs and ADMs.	0,50% of the transaction amount.	
2.4.	Acceptance of loan repayments through remote banking systems (Payme, Click)	1,00% of the transaction amount	
2.5.	Acceptance of loan repayments through UZPAYNET payment acceptance points	2,00% of the transaction amount	
2.6.	Acceptance of loan repayments through the	1,00% of the transaction	

№	Customer instruction; name of transaction or service	Fee	Explanation
	UZPAYNET mobile application	amount	
3. Other services			
3.1.	Issuance of letters, certificates and permits upon the customer's request:		
3.1.1.	• letters confirming the existence of an account and its balance or confirming payment (regardless of the requesting authority); as well as certificates concerning account activity	No fee is charged	
3.2.	Tokenization of a Visa/Mastercard card issued by JSC "Octobank":		See Note No.1
3.2.1.	• cards in national currency	1 200,00 UZS	Including VAT.
3.2.2.	• cards in foreign currency	0,12 USD	Including VAT.
4. Transactions performed through the JSC "Octobank" mobile application			
4.1.	Foreign exchange transactions (conversion of national currency into foreign currency and of foreign currency into national currency)[2]	Conversion is performed at the exchange rate of the JSC "Octobank" Mobile Application and the processing centre	The rate applicable on the transaction date
4.2.	Transfer of funds from an UzCard payment system card issued by any bank in the Republic of Uzbekistan to a term deposit account opened through the mobile application	No fee is charged	
4.3.	Transfer of funds from a HUMO payment system card issued by any bank in the Republic of Uzbekistan to a term deposit account opened through the mobile application	No fee is charged	
4.4.	Card-to-card (P2P) transfer in national currency:[3]		
4.4.1.	• Transfers between Humo payment system cards	0,30% of the transaction amount	
4.4.2.	• from a Humo payment system card issued by JSC "Octobank" to a Visa or Mastercard card denominated in national currency and issued by JSC "Octobank";	0,20% of the transaction amount	
4.4.3.	• from a Visa or Mastercard card denominated in national currency and issued by JSC "Octobank" to a Humo, Visa or Mastercard card denominated in national currency and issued by JSC "Octobank";	0,10% of the transaction amount	
4.4.4.	• from an UzCard payment system card issued by JSC "Octobank" to a Visa or Mastercard card denominated in national currency and issued by JSC "Octobank";	0,30% of the transaction amount	
4.4.5.	• Transfers between UzCard payment system cards	0,50% of the transaction amount	
4.4.6.	• Transfers involving the UzCard and Humo payment systems	0,70% of the transaction amount	
4.4.7.	• from an UzCard or Humo payment	0,50% of the transaction	

№	Customer instruction; name of transaction or service	Fee	Explanation
	system card issued by another bank to a Visa or Mastercard card issued by JSC "Octobank";	amount	
4.4.8.	• from a Visa or Mastercard card denominated in national currency and issued by JSC "Octobank" to an UzCard card issued by any bank or a Humo card issued by another bank.	0,50% of the transaction amount	
4.5.	Repayment of loans issued by JSC "Octobank"	No fee is charged	
4.6.	Delivery of Mastercard and Visa cards opened through the Octo-Mobile application.	18 000 UZS	Including VAT.
4.7.	Acceptance of payments in favour of suppliers of goods and services	No fee is charged	
4.8.	Payment using bank details	0,50% of the transaction amount	
4.9.	Transfers between payment cards and 20206 accounts:		
4.9.1.	• Transfer from a Humo card issued by JSC "Octobank" to 20206 accounts	0,20% of the transaction amount.	
4.9.2.	• Transfer from a Humo card issued by any bank to 20206 accounts	0,40% of the transaction amount.	
4.9.3.	• Transfer from an UzCard card issued by JSC "Octobank" to 20206 accounts	0,20% of the transaction amount.	
4.9.4.	• Transfer from an UzCard card issued by any bank to 20206 accounts	0,60% of the transaction amount.	
4.9.5.	• Transfer from a Visa or Mastercard international payment card denominated in UZS and issued by JSC "Octobank" to 20206 accounts	no fee is charged	
4.9.6.	• Top-up of Humo payment system cards from 20206000 accounts	to a Humo card issued by JSC "Octobank" - 0,10% of the transaction amount. to a Humo card issued by any bank - 0,20% of the transaction amount.	
4.9.7.	• Top-up of UzCard payment system cards from 20206000 accounts	0,50% of the transaction amount	
4.9.8.	• Top-up of Visa and Mastercard payment system cards from 20206000 accounts	No fee is charged	
4.9.9.	• Top-up of Visa and Mastercard payment system cards from 20206840 accounts	0,30% of the transaction amount	
4.10.	Cash withdrawal from Wallet[12] at a JSC "Octobank" cash desk	1,00% of the transaction amount	
4.11.	Transfers to recipients' wallets opened with JSC "Octobank":		
4.11.1.	• from a demand deposit account or wallet in national currency held with JSC "Octobank"	0%	

№	Customer instruction; name of transaction or service	Fee	Explanation
4.11.2.	• from a UZCARD, HUMO, Visa or Mastercard card issued in national currency by JSC "Octobank"	0,5% of the transfer	Including VAT
4.11.3.	• from a UZCARD or HUMO card issued by another bank	0,5% of the transfer	Including VAT
4.11.4.	• from a demand deposit account or wallet held with JSC "Octobank", with conversion from one foreign currency into another currency	0%	When one currency is converted into another, conversion is performed at the exchange rate for the relevant currency in the Octo-Mobile mobile application
4.11.5.	• from a Visa or Mastercard card issued by JSC "Octobank", with conversion from one foreign currency into another currency	0,5% of the transfer	Including VAT At the exchange rate of the Octo-Mobile mobile application
4.11.6.	• from a demand deposit account or electronic wallet denominated in one foreign currency to an electronic wallet denominated in the same foreign currency.	0%	
4.12.	Transfers involving Russian banks that are not subject to sanctions, to cards issued in the Russian Federation and from cards issued in the Russian Federation	No fee is charged	
4.13.	Transfers involving Russian banks that are not subject to sanctions, to cards issued in the Russian Federation and from cards issued in the Russian Federation	No fee is charged	Russian banks charge a fee to cards issued in the Russian Federation in accordance with the terms and tariffs of the Russian banks
4.14.	Transfers through SWIFT and correspondent banks[7]	The fee is charged in UZS at the exchange rate of the Central Bank of the Republic of Uzbekistan	
4.14.1.	To an account denominated in roubles and held with another bank in the Russian Federation.	12 000 UZS + 0,50% of the transaction amount	Including VAT. Minimum transfer amount - 1000 RUB.
4.14.2.	To an account denominated in US dollars or euros and held with another bank in the Republic of Uzbekistan.	165 000 UZS + 0,50% of the transaction amount	Including VAT. Minimum transfer amount - 10 USD/EUR
4.14.3.	To an account denominated in US dollars or euros and held with a foreign bank.	1 250 000 UZS + 0,50% of the transaction amount	Including VAT. Minimum transfer amount - 10 USD/EUR
4.15.	Cross-border payment service using an Alipay+ QR code	1,50 % of the transaction amount	This service is available outside the Republic of Uzbekistan; payment can be made to a merchant using an Alipay+ QR code
4.16.	Cross-border payment service using QR scanning	1,00% of the transaction amount	This service is available outside the Republic of Uzbekistan; payment can be made to a merchant by scanning a QR code

№	Customer instruction; name of transaction or service	Fee	Explanation
4.17.	Fee charged to the Payer (user of the Bank's Mobile Application) for making a payment via UzQR	No fee is charged	
4.18.	Transfers of funds in national currency through the Instant Payment System to a recipient's wallet opened with another bank:		
4.18.1.	• from a demand deposit account or wallet in national currency held with JSC "Octobank"	0,5% of the transfer amount and 1500,00 UZS.	Including VAT
4.18.2.	• from a UZCARD, HUMO, Visa or Mastercard card issued in national currency by JSC "Octobank"	0,5% of the transfer amount and 1500,00 UZS.	Including VAT
4.18.3.	• from a UZCARD or HUMO card issued by another bank	0,7% of the transfer amount and 1500,00 UZS.	Including VAT
4.18.4.	• from a demand deposit account or wallet denominated in foreign currency (USD, EUR, RUB) and held with JSC "Octobank"	1500,00 UZS	Including VAT Foreign currency is converted into national currency at the exchange rate for the relevant currency in the Octo-Mobile mobile application
4.18.5.	• from a Visa or Mastercard card denominated in foreign currency and issued by JSC "Octobank"	1500,00 UZS.	Including VAT Foreign currency is converted into national currency at the exchange rate for the relevant currency in the Octo-Mobile mobile application
5. Issuance and servicing of payment cards for individuals (residents and non-residents of the Republic of Uzbekistan)[4]			
5.1.	Issuance of an individual's physical payment card		
5.1.1.	• UzCard Duo payment system	75 000,00 UZS	Including VAT.
5.1.2.	• HUMO payment system	12 000,00 UZS	Including VAT. No fee is charged for opening virtual HUMO cards.
5.2.	Issuance of cards under an agreement for salary payments to cards, cards for pension and benefit payments, and cards issued for the crediting of interest on term deposits opened with JSC "Octobank"	No fee is charged	
5.3.	Issuance of an additional payment card		
5.3.1.	• UzCard Duo payment system	75 000,00 UZS	Including VAT.
5.3.2.	• HUMO payment system	12 000,00 UZS	Including VAT.
5.4.	Replacement of a payment card if it is lost or damaged		
5.4.1.	• UzCard Duo payment system	75 000,00 UZS	Including VAT.
5.4.2.	• HUMO payment system	12 000,00 UZS	Including VAT.
5.5.	Replacement of a payment card upon its expiry		
5.5.1.	• UzCard / UzCard Duo payment system	75 000,00 UZS	Including VAT. Except for payment cards opened for pension and

№	Customer instruction; name of transaction or service	Fee	Explanation
			benefit payments.
5.5.2.	• HUMO payment system	12 000,00 UZS	Including VAT. Except for payment cards opened for pension and benefit payments.
5.6.	Card unblocking	No fee is charged	
5.7.	Placing a card on the Stop List	No fee is charged	
5.8.	Payment for goods and services through the terminal network	No fee is charged	
5.9.	Cash withdrawal through JSC "Octobank" cash desks:	No fee is charged	
5.10.	Cash withdrawal through JSC "Octobank" ATMs	1,00% of the transaction amount	
5.11.	Non-cash transfer of funds, upon the cardholder's instruction, to the account of an individual or legal entity or to the account of an individual entrepreneur held with JSC "Octobank";	No fee is charged	
5.12.	Non-cash transfer of funds, upon the cardholder's instruction, to the beneficiary's account held with another bank in the Republic of Uzbekistan;	0,50% of the transaction amount	
5.13.	Card account top-up	No fee is charged	
5.14.	SMS notification to the customer regarding transactions performed	No fee is charged	
5.15.	Non-cash transfer through P2P systems	The fee is charged in accordance with the terms established by P2P transfer operators	
6. Issuance and servicing of international Mastercard Virtual/Visa Virtual cards[5]			
6.1.	Opening a payment card:		Card account currency – UZS
6.1.1.	• primary card	No fee is charged	
6.1.2.	• additional card	No fee is charged	
6.2.	Replacement of the card/PIN due to card expiry	No fee is charged	
6.3.	Card account top-up		
6.3.1.	• by means of foreign exchange transactions and cash;	No fee is charged	
6.3.2.	• using funds credited in non-cash form to the customer's card account from other banks. [8]	0,30% of the transaction amount	Charged except for P2P transfer amounts, transfers from the customer's accounts with JSC "Octobank", and loans issued to credit cardholders.
6.4.	Minimum balance on the card account that is unavailable for use with the card. [9]	12 000,00 UZS	It is not a mandatory initial contribution when opening cards
6.4.1.	Minimum balance on the card account that is unavailable for use with Visa Virtual cards issued as a payment instrument under the MyPalm project	0,00 UZS	
6.5.	Processing of cash withdrawal transactions made with cards issued by JSC "Octobank"		The service is provided for Visa/Mastercard cards

№	Customer instruction; name of transaction or service	Fee	Explanation
6.5.1.	• at a JSC "Octobank" cash desk	1,00% of the transaction amount	tokenized by the customer using the Octo-Mobile application or on Garmin devices.
6.5.2.	• at cash desks and ATMs of other banks in the Republic of Uzbekistan	1,00% of the transaction amount (min. 1 200,00 UZS including VAT.)	
6.5.3.	• at cash desks and ATMs of foreign banks	2,50% of the transaction amount (min. 20 000,00 UZS including VAT.)	
6.6.	Processing of transactions for payment for goods and services made with cards		
6.6.1.	Processing of transactions for payment for goods and services made with cards at merchants outside the Republic of Uzbekistan.	2 000,00 UZS	Including VAT. Transaction amount equivalent to up to 50 USD
6.6.2.	Processing of transactions for payment for goods and services made with cards at merchants outside the Republic of Uzbekistan.	No fee is charged	Transaction amount equivalent to 50 USD or more
6.6.3.	Processing of transactions for payment for goods and services made with cards at merchants within the Republic of Uzbekistan.	No fee is charged	
6.7.	Temporary card blocking	No fee is charged	
6.8.	Provision of remote services (SMS notification and protection of online purchases through 3-D Secure)	No fee is charged	
7. Issuance and servicing of international Mastercard Standard/Visa Classic cards in national currency for non-residents of the Republic of Uzbekistan			
7.1.	Opening a payment card:		
7.1.1.	• primary card	No fee is charged	
7.1.2.	• additional card issued in the account holder's name	No fee is charged	
7.2.	Card replacement:		
7.2.1.	• if the card is lost by the cardholder	48 000,00 UZS	Including VAT.
7.2.2.	• in other cases, except for clause 7.2.1.	No fee is charged	
7.3.	Card account top-up:		
7.3.1.	• by means of foreign exchange transactions and cash;	No fee is charged	
7.3.2.	• using funds credited in non-cash form to the customer's card account from other banks. [8]	0,30% of the transaction amount	Charged except for P2P transfer amounts, transfers from the customer's accounts with JSC "Octobank", and loans issued to credit cardholders.
7.4.	Minimum balance on the card account that is unavailable for use with the card. [9]	50 000,00 UZS	It is not a mandatory initial contribution when opening cards
7.5.	Processing of cash withdrawal transactions made with cards issued by JSC "Octobank"		
7.5.1.	• at a JSC "Octobank" cash desk	1,00% of the transaction amount	
7.5.2.	• at cash desks and ATMs of banks in the Republic of Uzbekistan (all	1,00% of the transaction amount	

№	Customer instruction; name of transaction or service	Fee	Explanation
	UzCard and HUMO system ATMs)	(min. 12 000 UZS including VAT.)	
7.5.3.	• at cash desks and ATMs of foreign banks	2,50% of the transaction amount (min. 20 000,00 UZS including VAT.)	
7.6.	Processing of transactions for payment for goods and services made with cards		
7.6.1.	Processing of transactions for payment for goods and services made with cards at merchants outside the Republic of Uzbekistan.	2 000,00 UZS	Including VAT. Transaction amount equivalent to up to 50 USD
7.6.2.	Processing of transactions for payment for goods and services made with cards at merchants outside the Republic of Uzbekistan.	No fee is charged	Transaction amount equivalent to 50 USD or more
7.6.3.	Processing of transactions for payment for goods and services made with cards at merchants within the Republic of Uzbekistan.	No fee is charged	
7.7.	Temporary card blocking	No fee is charged	
7.8.	Provision of remote services (SMS notification and protection of online purchases through 3-D Secure)	No fee is charged	
8. Issuance and servicing of international Mastercard Gold/Visa Gold cards in national currency for non-residents of the Republic of Uzbekistan			
8.1.	Opening a payment card:		Card account currency – UZS
8.1.1.	• primary card	25 000,00 UZS	Including VAT.
8.1.2.	• additional card issued in the account holder's name	25 000,00 UZS	Including VAT.
8.2.	Card replacement:		
8.2.1.	• if the card is lost by the cardholder;	48 000,00 UZS	Including VAT.
8.2.2.	• in other cases, except for clause 8.2.1.;	No fee is charged	
8.3.	Card account top-up:		
8.3.1.	• by means of foreign exchange transactions and cash;	No fee is charged	
8.3.2.	• using funds credited in non-cash form to the customer's card account from other banks. [8]	0,30% of the transaction amount	Charged except for P2P transfer amounts, transfers from the customer's accounts with JSC "Octobank", and loans issued to credit cardholders.
8.4.	Minimum balance on the card account that is unavailable for use with the card. [9]	100 000,00 UZS	It is not a mandatory initial contribution when opening cards
8.5.	Processing of cash withdrawal transactions made with cards issued by JSC "Octobank"		
8.5.1.	• at a JSC "Octobank" cash desk	1,00% of the transaction amount	
8.5.2.	• at cash desks and ATMs of banks in the Republic of Uzbekistan (all UzCard and HUMO system ATMs)	1,00% of the transaction amount (min. 12 000,00 UZS including VAT.)	
8.5.3.	• at cash desks and ATMs of foreign	2,50% of the transaction	

№	Customer instruction; name of transaction or service	Fee	Explanation
	banks	amount (min. 20 000,00 UZS including VAT.)	
8.6.	Processing of transactions for payment for goods and services made with cards		
8.6.1.	Processing of transactions for payment for goods and services made with cards at merchants outside the Republic of Uzbekistan.	2 000,00 UZS	Including VAT Transaction amount equivalent to up to 50 USD
8.6.2.	Processing of transactions for payment for goods and services made with cards at merchants outside the Republic of Uzbekistan.	No fee is charged	Transaction amount equivalent to 50 USD or more
8.6.3.	Processing of transactions for payment for goods and services made with cards at merchants within the Republic of Uzbekistan.	No fee is charged	
8.7.	Temporary card blocking	No fee is charged	
8.8.	Provision of remote services (SMS notification and protection of online purchases through 3-D Secure)	No fee is charged	
9. Servicing of UZS-denominated payment cards issued by other banks			
9.1.	Cash withdrawal at JSC "Octobank" cash desks	1,00% of the transaction amount	
9.2.	Cash withdrawal through JSC "Octobank" ATMs	1,00% of the transaction amount	
9.3.	Non-cash transfer of funds, upon the cardholder's instruction, to the beneficiary's account held with another bank in the Republic of Uzbekistan	0,50% of the transaction amount	
9.4.	Top-up of cards with cash through JSC "Octobank" ATMs and ADMs	1,00% of the transaction amount	

SECTION II - TRANSACTIONS IN FOREIGN CURRENCY

№	Customer instruction; name of transaction or service	Fee	Note / Explanation
10. Maintenance of individuals' demand deposit accounts			
10.1.	Opening and closing an individual's demand deposit account	No fee is charged	
10.2.	Cash deposit into an individual's demand deposit account	No fee is charged	
	Subsequent account transactions:		
10.3.	Cash withdrawal:		
10.3.1.	• funds deposited in cash at a JSC "Octobank" cash desk;	No fee is charged	
10.3.2.	• funds credited in non-cash form to an individual's deposit account in US dollars, euros, pounds sterling, Japanese yen, Russian roubles and Kazakhstani tenge.[6]	0,50% of the transaction amount	
10.4.	Crediting of funds in non-cash form.		

№	Customer instruction; name of transaction or service	Fee	Note / Explanation
10.4.1.	• transfer of funds, upon the customer's instruction, to the account of a legal entity or individual entrepreneur held with JSC "Octobank" in US dollars, euros, pounds sterling, Japanese yen or Kazakhstani tenge;	No fee is charged	
10.4.2.	• transfer of funds, upon the customer's instruction, to the account of a legal entity or individual entrepreneur held with JSC "Octobank" in Russian roubles.	1% of the transaction amount	Charged to the customer in national currency at the exchange rate of the Central Bank of the Republic of Uzbekistan on the transaction date
10.5.	Transfers through SWIFT and correspondent banks[7]	The fee is charged in UZS at the exchange rate of the Central Bank of the Republic of Uzbekistan	
10.5.1.	• to an account denominated in roubles and held with another bank in the Russian Federation.	12 000 UZS + 0,50% of the transaction amount	Including VAT.
10.5.2.	• to an account denominated in US dollars or euros and held with another bank in the Republic of Uzbekistan.	165 000 UZS + 0,50% of the transaction amount	Including VAT.
10.5.3.	• to an account denominated in US dollars, euros, pounds sterling, Japanese yen, Russian roubles or Kazakhstani tenge and held with a foreign bank.	1 250 000 UZS + 0,50% of the transaction amount	Including VAT. Only when using the BEN or SHA option
10.6.	Return, cancellation or amendment of a transfer at the customer's initiative after it has been accepted for execution	No fee is charged	
11. Foreign exchange transactions involving demand deposit accounts			
11.1.	Non-cash exchange (conversion) of one foreign currency into another currency	No fee is charged	Conversion is performed at the exchange-office rate established by the Bank for the transaction date.
12. Money transfers through international money transfer systems			
12.1.	Sending money transfers through the "WESTERN UNION" system	In accordance with the current "WESTERN UNION" tariffs	
12.2.	Payment of money transfers through the "WESTERN UNION" system	No fee is charged	Including by crediting the funds to the customer's account with the Bank, for example, a card account.
12.3.	Payment of money transfers through the "OLMAPAY" system	No fee is charged	
13. Servicing of international payment cards issued by other banks			
13.1.	Cash withdrawal using Visa and Mastercard cards issued by other banks	1,00 % of the transaction amount	Charged to the card account in US dollars
13.2.	Cash withdrawal through JSC "Octobank" ATMs using cards issued by other banks and international payment cards issued by JSC "Octobank".	1,50 % of the transaction amount	
14. Issuance and servicing of international Mastercard Gold – AviaSales payment cards			
14.1.	Opening a payment card:		

№	Customer instruction; name of transaction or service	Fee	Note / Explanation
14.1.1.	• primary/additional card with customer identification performed at a Bank office	No fee is charged	
14.1.2.	• primary/additional card with remote customer identification performed by a Bank employee	12 000,00 UZS	Including VAT.
14.2.	Card replacement:		
14.2.1.	• if the card is lost by the cardholder	48 000,00 UZS	Including VAT.
14.2.2.	• in other cases, except for clause 14.2.1.	No fee is charged	
14.3.	Card account top-up:		
14.3.1.	• by means of foreign exchange transactions and cash;	No fee is charged	
14.3.2.	• using funds credited in non-cash form to the customer's card account from other banks. [8]	0,30% of the transaction amount	Charged except for P2P transfer amounts, transfers from the customer's accounts with JSC "Octobank", and loans issued to credit cardholders.
14.4.	Minimum balance on the card account that is unavailable for use with the card.[9]	5,00 USD	It is not a mandatory initial contribution when opening cards
14.5.	Processing of cash withdrawal transactions made with cards issued by JSC "Octobank":		
14.5.1.	• at a JSC "Octobank" cash desk;	No fee is charged	
14.5.2.	• at cash disbursement points and ATMs of other banks, as well as at HUMO and UzCard system ATMs	2,30% of the transaction amount (min. 1,80 USD including VAT.)	
14.6.	Processing of transactions for payment for goods and services made with cards issued by JSC "Octobank"		
14.6.1.	Processing of transactions for payment for goods and services made with cards at merchants outside the Republic of Uzbekistan.	0,20 USD	Including VAT. Transaction amount equivalent to up to 50 USD
14.6.2.	Processing of transactions for payment for goods and services made with cards at merchants outside the Republic of Uzbekistan.	No fee is charged	Transaction amount equivalent to 50 USD or more
14.6.3.	Processing of transactions for payment for goods and services made with cards at merchants within the Republic of Uzbekistan.	No fee is charged	
14.7.	Temporary blocking of the card by the card issuer	No fee is charged	
14.8.	Provision of remote services (SMS notification and protection of online purchases through Mastercard Identity Check)	No fee is charged	
15. Issuance and servicing of international Visa and Mastercard virtual cards for residents of the Republic of Uzbekistan.			
15.1.	Opening a payment card:		The account currency is the US dollar.
15.1.1.	• Visa or Mastercard virtual card	No fee is charged	
15.2.	Card account top-up:		

№	Customer instruction; name of transaction or service	Fee	Note / Explanation
15.2.1.	• by means of foreign exchange transactions and cash;	No fee is charged	
15.2.2.	• using funds credited in non-cash form to the customer's card account from other banks. [8]	0,30% of the transaction amount	Charged except for P2P transfer amounts, transfers from the customer's accounts with JSC "Octobank", and loans issued to credit cardholders.
15.3.	Minimum balance on the card account that is unavailable for use with the card. [9]	0,25 USD.	It is not a mandatory initial contribution when opening cards
15.4.	Servicing of the primary card issued in the customer's name	No fee is charged	
15.5.	Processing of cash withdrawal transactions made with cards issued by JSC "Octobank":		
15.5.1.	• at a JSC "Octobank" cash desk;	No fee is charged	
15.5.2.	• at cash disbursement points and ATMs of other banks, as well as at HUMO and UzCard system ATMs	2,50% of the transaction amount (min. 1,80 USD including VAT.)	
15.6.	Processing of transactions for payment for goods and services made with cards issued by JSC "Octobank"		
15.6.1.	Processing of transactions for payment for goods and services made with cards at merchants outside the Republic of Uzbekistan.	0,20 USD	Including VAT. Transaction amount equivalent to up to 50 USD
15.6.2.	Processing of transactions for payment for goods and services made with cards at merchants outside the Republic of Uzbekistan.	No fee is charged	Transaction amount equivalent to 50 USD or more
15.6.3.	Processing of transactions for payment for goods and services made with cards at merchants within the Republic of Uzbekistan.	No fee is charged	
15.7.	Temporary blocking of the card by the card issuer	No fee is charged	
15.8.	Provision of remote services (SMS notification and protection of online purchases through 3-D Secure)	No fee is charged	
16. Issuance and servicing of international Visa Classic/Mastercard Standard payment cards for residents of the Republic of Uzbekistan.			
16.1.	Opening a payment card:		
16.1.1.	• primary card	No fee is charged	
16.1.2.	• additional card	No fee is charged	Only a Visa Classic card may be issued as an additional card
16.2.	Card replacement:		
16.2.1.	• if the card is lost by the cardholder	48 000,00 UZS	Including VAT.
16.2.2.	• in other cases, except for clause 16.2.1.	No fee is charged	
16.3.	Card account top-up:		
16.3.1.	• by means of foreign exchange transactions and cash;	No fee is charged	
16.3.2.	• using funds credited in non-cash form	0,30% of the transaction	Charged except for P2P

№	Customer instruction; name of transaction or service	Fee	Note / Explanation
	to the customer's card account from other banks. [8]	amount	transfer amounts, transfers from the customer's accounts with JSC "Octobank", and loans issued to credit cardholders.
16.4.	Minimum balance on the card account that is unavailable for use with the card. [9]	5,00 USD	It is not a mandatory initial contribution when opening cards
16.5.	Servicing of the primary card issued in the customer's name	No fee is charged	
16.6.	Processing of cash withdrawal transactions made with cards issued by JSC "Octobank":		
16.6.1.	• at a JSC "Octobank" cash desk;	No fee is charged	
16.6.2.	• at cash disbursement points and ATMs of other banks, as well as at HUMO and UzCard system ATMs	2,40% of the transaction amount (min. 1,80 USD including VAT.)	
16.7.	Processing of transactions for payment for goods and services made with cards issued by JSC "Octobank"		
16.7.1.	• Processing of transactions for payment for goods and services made with cards at merchants outside the Republic of Uzbekistan.	0,20 USD	Including VAT. Transaction amount equivalent to up to 50 USD
16.7.2.	• Processing of transactions for payment for goods and services made with cards at merchants outside the Republic of Uzbekistan.	No fee is charged	transaction amount equivalent to 50 USD or more
16.7.3.	• Processing of transactions for payment for goods and services made with cards at merchants within the Republic of Uzbekistan.	No fee is charged	
16.8.	Temporary blocking of the card by the card issuer	No fee is charged	
16.9.	Provision of remote services (SMS notification and protection of online purchases through 3-D Secure)	No fee is charged	
17. Issuance and servicing of international Visa Gold/Mastercard Gold payment cards for residents of the Republic of Uzbekistan.			
17.1.	Opening a payment card:		
17.1.1.	• primary card	25 000,00 UZS	Including VAT.
17.1.2.	• additional card	25 000,00 UZS	Including VAT. Only a Visa Gold card may be issued as an additional card
17.2.	Card replacement:		
17.2.1.	• if the card is lost by the cardholder	48 000,00 UZS	Including VAT.
17.2.2.	• in other cases, except for clause 17.2.1.	No fee is charged	
17.3.	Card account top-up:		
17.3.1.	• by means of foreign exchange transactions and cash;	No fee is charged	
17.3.2.	• using funds credited in non-cash form to the customer's card account from	0,30% of the transaction	Charged except for P2P transfer amounts, transfers

№	Customer instruction; name of transaction or service	Fee	Note / Explanation
	other banks. [8]	amount	from the customer's accounts with JSC "Octobank", and loans issued to credit cardholders.
17.4.	Minimum balance on the card account that is unavailable for use with the card. [9]	10,00 USD	It is not a mandatory initial contribution when opening cards
17.5.	Servicing of the primary card issued in the customer's name	No fee is charged	
17.6.	Processing of cash withdrawal transactions made with cards issued by JSC "Octobank":		
17.6.1.	• at a JSC "Octobank" cash desk;	No fee is charged	
17.6.2.	• at cash disbursement points and ATMs of other banks, as well as at HUMO and UzCard system ATMs	2,30% of the transaction amount (min. 1,80 USD including VAT.)	
17.7.	Processing of transactions for payment for goods and services made with cards issued by JSC "Octobank"		
17.7.1.	Processing of transactions for payment for goods and services made with cards at merchants outside the Republic of Uzbekistan.	0,20 USD	Including VAT. Transaction amount equivalent to up to 50 USD
17.7.2.	Processing of transactions for payment for goods and services made with cards at merchants outside the Republic of Uzbekistan.	No fee is charged	Transaction amount equivalent to 50 USD or more
17.7.3.	Processing of transactions for payment for goods and services made with cards at merchants within the Republic of Uzbekistan.	No fee is charged	
17.8.	Temporary blocking of the card by the card issuer	No fee is charged	
17.9.	Provision of remote services (SMS notification and protection of online purchases through 3-D Secure)	No fee is charged	
18. Issuance and servicing of international Visa Platinum payment cards for residents of the Republic of Uzbekistan.			
18.1.	Opening a payment card:		
18.1.1.	• primary card	50 000,00 UZS	Including VAT.
18.1.2.	• additional card	50 000,00 UZS	Including VAT. Only a Visa Platinum card may be issued as an additional card
18.2.	Card replacement:		
18.2.1.	• if the card is lost by the cardholder	48 000,00 UZS	Including VAT.
18.2.2.	• in other cases, except for clause 18.2.1.	No fee is charged	
18.3.	Card account top-up:		
18.3.1.	• by means of foreign exchange transactions and cash;	No fee is charged	
18.3.2.	• using funds credited in non-cash form to the customer's card account from	0,30% of the transaction amount	Charged except for P2P transfer amounts, transfers

№	Customer instruction; name of transaction or service	Fee	Note / Explanation
	other banks. [8]		from the customer's accounts with JSC "Octobank", and loans issued to credit cardholders.
18.4.	Minimum balance on the card account that is unavailable for use with the card.[9]	10,00 USD	It is not a mandatory initial contribution when opening cards
18.5.	Servicing of the primary card issued in the customer's name	No fee is charged	
18.6.	Processing of cash withdrawal transactions made with cards issued by JSC "Octobank":		
18.6.1.	• at a JSC "Octobank" cash desk;	No fee is charged	For Visa Platinum cards
18.6.2.	• at cash disbursement points and ATMs of other banks, as well as at HUMO and UzCard system ATMs	2,20% of the transaction amount (min. 1,80 USD including VAT.)	
18.7.	Processing of transactions for payment for goods and services made with cards issued by JSC "Octobank"		
18.7.1.	Processing of transactions for payment for goods and services made with cards at merchants outside the Republic of Uzbekistan.	0,20 USD	Including VAT. Transaction amount equivalent to up to 50 USD
18.7.2.	Processing of transactions for payment for goods and services made with cards at merchants outside the Republic of Uzbekistan.	No fee is charged	Transaction amount equivalent to 50 USD or more
18.7.3.	Processing of transactions for payment for goods and services made with cards at merchants within the Republic of Uzbekistan.	No fee is charged	
18.8.	Temporary blocking of the card by the card issuer	No fee is charged	
18.9.	Provision of remote services (SMS notification and protection of online purchases through 3-D Secure)	No fee is charged	
19. Issuance and servicing of international Mastercard Standard/Visa Classic cards in foreign currency for non-residents of the Republic of Uzbekistan			
19.1.	Opening a payment card:		Card account currency – US dollar. Only a Visa Classic or Mastercard Standard card may be issued as an additional card
19.1.1.	• primary card	No fee is charged	
19.1.2.	• additional card	No fee is charged	
19.2.	Card replacement:		
19.2.1.	• if the card is lost by the cardholder	48 000,00 UZS	Including VAT.
19.2.2.	• in other cases, except for clause 19.2.1.	No fee is charged	
19.3.	Card account top-up:		
19.3.1.	• in cash;	No fee is charged	
19.3.2.	• using funds credited in non-cash form to the customer's card account from other banks. [8]	0,30% of the transaction amount	Charged except for P2P transfer amounts, transfers from the customer's accounts with JSC "Octobank", and loans issued to credit cardholders.

19.4.	Minimum balance on the card account that is unavailable for use with the card. [9]	5,00 USD	It is not a mandatory initial contribution when opening cards
19.5.	Servicing of the primary card issued in the customer's name	No fee is charged	
19.6.	Processing of cash withdrawal transactions made with cards issued by JSC "Octobank":		
19.6.1.	• at a JSC "Octobank" cash desk;	No fee is charged	
19.6.2.	• at cash disbursement points and ATMs of other banks, as well as at HUMO and UzCard system ATMs	2,40% of the transaction amount (min. 1,80 USD including VAT.)	
19.7.	Processing of transactions for payment for goods and services made with cards issued by JSC "Octobank"		
19.7.1.	Processing of transactions for payment for goods and services made with cards at merchants outside the Republic of Uzbekistan.	0,20 USD	Including VAT. Transaction amount equivalent to up to 50 USD
19.7.2.	Processing of transactions for payment for goods and services made with cards at merchants outside the Republic of Uzbekistan.	No fee is charged	Transaction amount equivalent to 50 USD or more
19.7.3.	Processing of transactions for payment for goods and services made with cards at merchants within the Republic of Uzbekistan.	No fee is charged	
19.8.	Temporary blocking of the card by the card issuer	No fee is charged	
19.9.	Provision of remote services (SMS notification and protection of online purchases through 3-D Secure)	No fee is charged	
20. Issuance and servicing of international Mastercard Gold/Visa Gold cards in foreign currency for non-residents of the Republic of Uzbekistan			
20.1.	Opening a payment card:		Account currency – US dollar.
20.1.1.	• primary card	25 000,00 UZS	Including VAT.
20.1.2.	• additional card	25 000,00 UZS	Including VAT. Only a Visa Gold or Mastercard Gold card may be issued as an additional card
20.2.	Card replacement:		
20.2.1.	• if the card is lost by the cardholder	48 000,00 UZS	Including VAT.
20.2.2.	• in other cases, except for clause 20.2.1.	No fee is charged	
20.3.	Card account top-up:		
20.3.1.	• by means of foreign exchange transactions and cash;	No fee is charged	
20.3.2.	• using funds credited in non-cash form to the customer's card account from other banks. [8]	0,30% of the transaction amount	Charged except for P2P transfer amounts, transfers from the customer's accounts with JSC "Octobank", and loans issued to credit cardholders.

20.4.	Minimum balance on the card account that is unavailable for use with the card. [9]	10,00 USD	It is not a mandatory initial contribution when opening cards
20.5.	Servicing of the primary card issued in the customer's name	No fee is charged	
20.6.	Processing of cash withdrawal transactions made with cards issued by JSC "Octobank":		
20.6.1.	• at a JSC "Octobank" cash desk;	No fee is charged	
20.6.2.	• at cash disbursement points and ATMs of other banks, as well as at HUMO and UzCard system ATMs	2,30% of the transaction amount (min. 1,80 USD including VAT.)	
20.7.	Processing of transactions for payment for goods and services made with cards issued by JSC "Octobank"		
20.7.1.	Processing of transactions for payment for goods and services made with cards at merchants outside the Republic of Uzbekistan.	0,20 USD	Including VAT. Transaction amount equivalent to up to 50 USD
20.7.2.	Processing of transactions for payment for goods and services made with cards at merchants outside the Republic of Uzbekistan.	No fee is charged	Transaction amount equivalent to 50 USD or more
20.7.3.	Processing of transactions for payment for goods and services made with cards at merchants within the Republic of Uzbekistan.	No fee is charged	
20.8.	Temporary blocking of the card by the card issuer	No fee is charged	
20.9.	Provision of remote services (SMS notification and protection of online purchases through 3-D Secure)	No fee is charged	
21. Issuance and servicing of international Visa Platinum cards in foreign currency for non-residents of the Republic of Uzbekistan			
21.1.	Opening a payment card:		Account currency – US dollar.
21.1.1.	• primary card	50 000,00 UZS	Including VAT.
21.1.2.	• additional card	50 000,00 UZS	Including VAT. Only a Visa Platinum card may be issued as an additional card
21.2.	Card replacement:		
21.2.1.	• if the card is lost by the cardholder	48 000,00 UZS	Including VAT.
21.2.2.	• in other cases, except for clause 21.2.1.	No fee is charged	
21.3.	Card account top-up:		
21.3.1.	• by means of foreign exchange transactions and cash;	No fee is charged	
21.3.2.	• using funds credited in non-cash form to the customer's card account from other banks. [8]	0,30% of the transaction amount	Charged except for P2P transfer amounts, transfers from the customer's accounts with JSC "Octobank", and loans issued to credit cardholders.
21.4.	Minimum balance on the card account that is unavailable for use with the card. [9]	10,00 USD	It is not a mandatory initial contribution when opening cards

21.5.	Servicing of the primary card issued in the customer's name	No fee is charged	
21.6.	Processing of cash withdrawal transactions made with cards issued by JSC "Octobank":		
21.6.1.	• at a JSC "Octobank" cash desk;	No fee is charged	
21.6.2.	• at cash disbursement points and ATMs of other banks, as well as at HUMO and UzCard system ATMs	2,30% of the transaction amount (min. 1,80 USD including VAT.)	
21.7.	Processing of transactions for payment for goods and services made with cards issued by JSC "Octobank"		
21.7.1.	Processing of transactions for payment for goods and services made with cards at merchants outside the Republic of Uzbekistan.	0,20 USD	Including VAT. Transaction amount equivalent to up to 50 USD
21.7.2.	Processing of transactions for payment for goods and services made with cards at merchants outside the Republic of Uzbekistan.	No fee is charged	Transaction amount equivalent to 50 USD or more
21.7.3.	Processing of transactions for payment for goods and services made with cards at merchants within the Republic of Uzbekistan.	No fee is charged	
21.8.	Temporary blocking of the card by the card issuer	No fee is charged	
21.9.	Provision of remote services (SMS notification and protection of online purchases through 3-D Secure)	No fee is charged	
Other servicing terms for all types of Visa and Mastercard cards: • Contactless cards are issued for a term of three years. • The Bank recovers from the customer's account all fees and charges arising from servicing the customer at other banks, as well as from the cardholder's use of services provided by third-party organisations and by Mastercard and Visa International in matters related to card settlements, cardholder servicing and the disputing of completed transactions. These amounts are recovered in the currency in which the corresponding claims were presented to the Bank.			
22. Issuance and servicing of international Mastercard/Visa Virtual cards for non-residents of the Republic of Uzbekistan [5]			
22.1.	Opening a payment card:	No fee is charged	Card account currency – US dollar
22.2.	Card account top-up:		
22.2.1.	• by means of foreign exchange transactions and cash;	No fee is charged	
22.2.2.	• using funds credited in non-cash form to the customer's card account from other banks. [8]	0,30% of the transaction amount	Charged except for P2P transfer amounts, transfers from the customer's accounts with JSC "Octobank", and loans issued to credit cardholders.
22.3.	Minimum balance on the card account that is unavailable for use with the card. [9]	10,00 USD	It is not a mandatory initial contribution when opening cards
22.4.	Processing of cash withdrawal transactions made with cards issued by JSC "Octobank":		
22.4.1.	• at a JSC "Octobank" cash desk;	No fee is charged	The service is provided for Visa cards tokenized by the customer using the Octo-Mobile application or on Garmin devices.
22.4.2.	• at cash disbursement points and ATMs of other banks, as well as at HUMO and UzCard system ATMs	2,50% of the transaction amount (min. 1,80 USD including VAT.)	

22.5.	Processing of transactions for payment for goods and services made with cards		
22.5.1.	Processing of transactions for payment for goods and services made with cards at merchants outside the Republic of Uzbekistan.	0,20 USD	Including VAT. Transaction amount equivalent to up to 50 USD
22.5.2.	Processing of transactions for payment for goods and services made with cards at merchants outside the Republic of Uzbekistan.	No fee is charged	Transaction amount equivalent to 50 USD or more
22.5.3.	Processing of transactions for payment for goods and services made with cards at merchants within the Republic of Uzbekistan.	No fee is charged	
22.6.	Temporary card blocking	No fee is charged	
22.7.	Provision of remote services (SMS notification and protection of online purchases through 3-D Secure)	No fee is charged	
23. Issuance and servicing of international Visa Signature/Mastercard World Black Edition cards in foreign currency for residents/non-residents of the Republic of Uzbekistan			
23.1.	Opening a payment card:		Account currency – US dollar.
23.1.1.	• primary card	100 000,00 UZS	Including VAT.
23.1.2.	• additional card	100 000,00 UZS	Including VAT. Only a Visa Signature/Mastercard World Black Edition card may be issued as an additional card
23.2.	Card replacement:		
23.2.1.	• if the card is lost by the cardholder	64 000,00 UZS	Including VAT.
23.2.2.	• in other cases, except for clause 23.2.1.	No fee is charged	
23.3.	Card account top-up:		
23.3.1.	• by means of foreign exchange transactions and cash;	No fee is charged	
23.3.2.	• using funds credited in non-cash form to the customer's card account from other banks. [8]	0,30% of the transaction amount	Charged except for P2P transfer amounts, transfers from the customer's accounts with JSC "Octobank", and loans issued to credit cardholders.
23.4.	Minimum balance on the card account that is unavailable for use with the card. [9]	50,00 USD	It is not a mandatory initial contribution when opening cards
23.5.	Servicing of the card issued in the customer's name	50,00 USD	Including VAT. Charged annually in US dollars
23.6.	Processing of cash withdrawal transactions made with cards issued by JSC "Octobank":		
23.6.1.	• at a JSC "Octobank" cash desk;	No fee is charged	
23.6.2.	• at cash disbursement points and ATMs of other banks, as well as at HUMO and UzCard system ATMs	2,20% of the transaction amount (min. 3 USD including VAT.)	
23.7.	Processing of transactions for payment for goods and services made with cards issued by		

	JSC "Octobank"		
23.7.1.	Processing of transactions for payment for goods and services made with cards at merchants outside the Republic of Uzbekistan.	0,50 USD	Including VAT. Transaction amount equivalent to up to 50 USD
23.7.2.	Processing of transactions for payment for goods and services made with cards at merchants outside the Republic of Uzbekistan.	No fee is charged	Transaction amount equivalent to 50 USD or more
23.7.3.	Processing of transactions for payment for goods and services made with cards at merchants within the Republic of Uzbekistan.	No fee is charged	
23.8.	Temporary blocking of the card by the card issuer	No fee is charged	
23.9.	Provision of remote services (SMS notification and protection of online purchases through 3-D Secure)	No fee is charged	
24. Issuance and servicing of international Visa Infinite/Mastercard World Elite cards in foreign currency for residents/non-residents of the Republic of Uzbekistan			
24.1.	Opening a payment card:		Account currency – US dollar.
24.1.1.	• primary card	200 000,00 UZS	Including VAT.
24.1.2.	• additional card	200 000,00 UZS	Including VAT. Only a Visa Infinite/Mastercard World Elite card may be issued as an additional card
24.2.	Card replacement:		
24.2.1.	• if the card is lost by the cardholder	120 000,00 UZS	Including VAT.
24.2.2.	• in other cases, except for clause 24.2.1.	No fee is charged	
24.3.	Card account top-up:		
24.3.1.	• by means of foreign exchange transactions and cash;	No fee is charged	
24.3.2.	• using funds credited in non-cash form to the customer's card account from other banks. [8]	0,30% of the transaction amount	Charged except for P2P transfer amounts, transfers from the customer's accounts with JSC "Octobank", and loans issued to credit cardholders.
24.4.	Minimum balance on the card account that is unavailable for use with the card. [9]	100,00 USD	It is not a mandatory initial contribution when opening cards
24.5.	Servicing of the card issued in the customer's name	60,00 USD	Including VAT. Charged annually in US dollars
24.6.	Processing of cash withdrawal transactions made with cards issued by JSC "Octobank":		
24.6.1.	• at a JSC "Octobank" cash desk;	No fee is charged	
24.6.2.	• at cash disbursement points and ATMs of other banks, as well as at HUMO and UzCard system ATMs	2,20% of the transaction amount (min. 3 USD including VAT.)	
24.7.	Processing of transactions for payment for goods and services made with cards issued by JSC "Octobank"		

24.7.1.	Processing of transactions for payment for goods and services made with cards at merchants outside the Republic of Uzbekistan.	0,50 USD	Including VAT. Transaction amount equivalent to up to 50 USD
24.7.2.	Processing of transactions for payment for goods and services made with cards at merchants outside the Republic of Uzbekistan.	No fee is charged	Transaction amount equivalent to 50 USD or more
24.7.3.	Processing of transactions for payment for goods and services made with cards at merchants within the Republic of Uzbekistan.	No fee is charged	
24.8.	Temporary blocking of the card by the card issuer	No fee is charged	
24.9.	Provision of remote services (SMS notification and protection of online purchases through 3-D Secure)	No fee is charged	
25. Services provided at exchange offices			
25.1.	Exchange of a foreign country's banknote for banknotes of smaller denominations of the same country	1,00% of the amount being exchanged	
25.2.	Exchange of a foreign country's banknotes for banknotes of larger denominations of the same country	1,00% of the amount being exchanged	
25.3.	Verification of the authenticity of a foreign country's banknotes using a currency detector	0,20% of the amount of banknotes presented for verification	
25.4.	Conversion of the cash currency of one foreign country into the cash currency of another foreign country	No fee is charged	Conversion is performed at the exchange-office rate established by the Bank for the transaction date.
25.5.	Replacement of worn foreign banknotes (currency):		
25.5.1.	• If there is wear and soiling at a level that still permits the image (form) of the banknote to be identified; • If there are tears (including taped tears) not exceeding one quarter of the width or height of the banknote; • If corners or parts have been reattached (but do not exceed 1 sq. cm), provided that the detached corners or parts belong to that same banknote; • If there are small stains, inscriptions or stamp impressions (no more than two) that do not prevent verification of the banknote's authenticity and do not cover more than 50 percent of its principal signs of fitness for circulation, except for stamps confirming that the banknote has been cancelled, is counterfeit or is a specimen. • If the banknote has no more than two punctures, each not exceeding 1 mm.	5,00% of the banknote's face value	Charged to the customer in national currency at the exchange rate of the Central Bank of the Republic of Uzbekistan on the transaction date
25.6.	Acceptance for collection of foreign currency unfit for circulation	600,00 UZS	Including VAT. For each banknote
25.7.	Acceptance for examination of foreign currency whose authenticity is in doubt	3,00% of the amount of currency accepted for examination	
26. Transfers to a Visa card through the Visa Direct service [13]			

26.1.	From a Visa/Mastercard card issued by JSC "Octobank" to a Visa/Mastercard card issued by JSC "Octobank"	No fee is charged	No fee is charged only when the transfer is made through the "Between My Cards" or "By Card Number" menu item in the Octo-Mobile application. In all other cases, the fee specified in clause 26.2 applies.
26.2.	From a Visa/Mastercard card issued by JSC "Octobank" to Visa cards issued by banks in the Republic of Uzbekistan	1,00% of the transaction amount, (min. 2,40 USD including VAT.)	
26.3.	From an UzCard card to Visa cards issued by banks in the Republic of Uzbekistan	2,00% of the transaction amount, (min. 40 000,00 UZS including VAT.)	
26.4.	From a Humo card to Visa cards issued by banks in the Republic of Uzbekistan	1,50% of the transaction amount, (min. 40 000,00 UZS including VAT.)	
26.5.	From a Visa/Mastercard card issued by JSC "Octobank" to Visa cards issued by banks outside the Republic of Uzbekistan in accordance with the list specified in Note No. 15	1,00% of the transaction amount, (min. 2,40 USD including VAT.)	
26.6.	From an UzCard card to Visa cards issued by banks outside the Republic of Uzbekistan in accordance with the list specified in Note No. 15	2,00% of the transaction amount, (min. 3,60 USD including VAT.)	
26.7.	From a Humo card to Visa cards issued by banks outside the Republic of Uzbekistan in accordance with the list specified in Note No. 15	1,50% of the transaction amount, (min. 3,60 USD including VAT.)	
26.8.	From Visa cards issued by other banks in the Republic of Uzbekistan to Visa cards issued by banks in the countries specified in Note No. 15	1,50% of the transaction amount, (min. 3,60 USD including VAT.)	
26.9.	Through the UZPAYNET system to VISA cards issued by banks in the Republic of Uzbekistan		
26.9.1.	• For a transfer amount of up to and including 500 000,00 UZS;	18 000,00 UZS	Including VAT. Mastercard cards issued by JSC "Octobank" may also be topped up
26.9.2.	• For a transfer amount exceeding 500 000,00 UZS and up to and including 1 000 000,00 UZS;	36 000,00 UZS	
26.9.3.	• For a transfer amount exceeding 1 000 000,00 UZS.	3,00% of the transaction amount	
26.10.	Through the UZPAYNET system to VISA cards issued by banks outside the Republic of Uzbekistan in accordance with the list specified in Note No. 15		
26.10.1.	• For a transfer amount of up to and including 1 500 000,00 UZS;	54 000,00 UZS	Including VAT.
26.10.2.	• For a transfer amount exceeding 1 500 000,00 UZS.	3,00% of the transaction amount	
26.11.	Through the Beeline mobile application to VISA cards issued by banks in the countries	1,50% of the transaction amount,	

	specified in Note No. 15	(min. 30 000,00 UZS including VAT.)	
26.12.	Through the PayMe mobile application to VISA cards issued by banks in the countries specified in Note No. 15		
26.12.1.	• from a Visa virtual card issued through the "Payme" payment service.	1,00% of the transaction amount, (min. 30 000,00 UZS including VAT.)	
26.12.2.	• from an UzCard/Humo card issued by a bank in the Republic of Uzbekistan.	1,50% of the transaction amount, (min. 40 000,00 UZS including VAT.)	
27. Currency conversion for transactions made with international cards.			
27.1.	Fee for a transaction made abroad in a currency other than the settlement currency with the International Payment System (US dollar).	1,00% of the transaction amount.	IPS - VISA International Payment System. The fee is included in the transaction amount debited from the Customer's account.

Notes:

[1] Visa/Mastercard cards may be tokenized by the customer independently using the Octo-Mobile application or on Garmin devices, as well as when the card is saved as a payment method when making online payments. The card tokenization service is provided to the Bank's customers in accordance with the JSC "Octobank" Rules for the Use of a Card Token, published for review on the Bank's website at Octobank.uz.

The fee is charged monthly, for the current Service Use Month, for each customer card with an active token. The fee is charged starting from the third Service Use Month from the service activation date, including the month in which the service was activated. A Service Use Month means a month during any day of which the customer had an active token. For example, if a token is activated on 20 June, the fee will begin to be charged from 01 August. Alternatively, if a token is activated on 20 June and the service is deactivated in June, and the service is subsequently activated in April, the fee will begin to be charged from 01 August.

[2] For international cards opened for non-residents, the currency conversion service is available through the JSC "Octobank" application.

[3] Transaction limits applicable through the JSC "Octobank" Mobile Application:

<table>
<tr><th>№</th><th>Transaction type</th><th>Limit type</th><th>Using cards issued by other banks</th><th>Within the Bank to another Customer</th><th>Between the customer's own Octobank cards</th></tr>
<tr><td rowspan="4">1</td><td rowspan="4">UZS transfers between cards and/or accounts</td><td>Amount per day</td><td colspan="2">100 000 000 UZS</td><td rowspan="4">No limit</td></tr>
<tr><td>Number per day</td><td colspan="2">20</td></tr>
<tr><td>Amount per month*</td><td colspan="2">1 000 000 000 UZS</td></tr>
<tr><td>Number per month*</td><td colspan="2">200</td></tr>
<tr><td rowspan="2">2</td><td rowspan="2">USD transfers between cards and/or accounts</td><td>Amount per day</td><td rowspan="2">Clause 5 applies</td><td>50 000 USD</td><td rowspan="2">No limit</td></tr>
<tr><td>Amount per month*</td><td>100 000 USD</td></tr>
<tr><td rowspan="2">3</td><td rowspan="2">Currency exchange</td><td>Purchase of USD per day</td><td>The transaction can be performed using any cards of national payment systems</td><td rowspan="2">–</td><td>For residents of the Republic of Uzbekistan, no more than:
20 000 USD per day,
100 000 USD per month*
For non-residents of the Republic of Uzbekistan, no more than
10 000 USD per month*</td></tr>
<tr><td>Sale of USD per day</td><td>The transaction can be performed only using international payment system cards issued by JSC "Octobank"</td><td>No limit</td></tr>
<tr><td rowspan="4">4</td><td rowspan="4">Visa Direct UZS/USD</td><td>Per transaction</td><td>30 000 000 UZS / 2 500 USD</td><td colspan="2" rowspan="4">Clauses 1 and 2 apply</td></tr>
<tr><td>Amount per day</td><td>100 000 000 UZS (equivalent)</td></tr>
<tr><td>Number per day</td><td>20</td></tr>
<tr><td>Amount per month*</td><td>less than 1000 BCV (equivalent)</td></tr>
</table>

		Number per month*	200	

*month means a calendar month

[4] Hereinafter, unless otherwise specified, a card is deemed to be opened for a resident of the Republic of Uzbekistan. The terms for opening cards for non-residents of the Republic of Uzbekistan are specified separately in clauses 7, 8, 19, 20, 21 and 22.

[5] International Mastercard Virtual/Visa Virtual cards are issued with accounts opened in national and foreign currency and may be used for online payments worldwide. The cards may be tokenized by the customer using the Octo-Mobile application or on Garmin devices and used to pay for goods and services at contactless POS terminals, such as HUMO terminals.

[6] Payment is made in UZS at the exchange rate of the Central Bank of the Republic of Uzbekistan applicable on the payment date, except for amounts credited to the account as a result of converting one foreign currency into another.

[7] If additional correspondent banks are used, additional fees may be deducted from the transfer amount.

8 The fee is deducted from amounts received from senders' accounts at other banks and due to be credited to the card account, except for transfers made from Visa/Mastercard cards using Visa Direct/Mastercard MoneySend technology and refund payments made through the Visa/Mastercard International Payment Systems. If funds are received in a currency other than the card account currency, the card account is topped up in the card account currency at the USD/RUB purchase/sale rate established for the JSC "Octobank" mobile application and, for EUR, at the exchange-office rate applicable on the top-up date.

9 The minimum balance may be used by the Bank to cover transaction amounts exceeding the available balance of the card account. It is returned to the customer after all settlements with the customer have been completed, but no later than 30 days after the cardholder submits an application to close the card account.

10 Performed upon an oral or written request from the cardholder. If the customer makes an oral request, for example by telephone, the Bank reserves the right to perform simplified identification of the cardholder by asking for information known only to the Bank and the cardholder, for example: the code word, the date and place of the most recent transaction, etc.

[11] If additional correspondent banks are used, additional fees may be deducted from the transfer amount.

[12] Wallet - account 22616 managed through remote banking systems (mobile application of JSC "Octobank").

[13] Visa cards issued by banks in Uzbekistan, UzCard and HUMO cards issued by banks in the Republic of Uzbekistan, and Visa and Mastercard cards issued by JSC "Octobank" may be used to send a transfer.

A transfer may be sent only to Visa cards issued by banks in the following countries:

Republic of Uzbekistan, Republic of Albania, ALGERIA, Principality of Andorra, Republic of Angola, Antarctica, Argentine Republic, Republic of Armenia, Commonwealth of Australia, Republic of Austria, Republic of Azerbaijan, Kingdom of Bahrain, People's Republic of Bangladesh, Republic of Belarus, Kingdom of Belgium, Belize, Republic of Benin, Bermuda, BES Islands (Bonaire, Sint Eustatius and Saba), Kingdom of Bhutan, Plurinational State of Bolivia, Bosnia and Herzegovina, Republic of Botswana, Bouvet Island, Federative Republic of Brazil, British Indian Ocean Territory (Chagos), Virgin Islands (United Kingdom), State of Brunei Darussalam, Republic of Bulgaria, Burkina Faso, Republic of Burundi, Kingdom of Cambodia, Republic of Cameroon, Canada, Republic of Cabo Verde, Cayman Islands, Central African Republic, Republic of Chad, Republic of Chile, Mainland China, Christmas Island, Cocos (Keeling) Islands, Republic of Colombia, Comoros, Republic of the Congo, Cook Islands, Republic of Costa Rica, Republic of Côte d'Ivoire, Republic of Croatia, Curaçao, Republic of Cyprus, Czech Republic, Democratic Republic of the Congo, Kingdom of Denmark,

Republic of Djibouti, Commonwealth of Dominica, Republic of Ecuador, Arab Republic of Egypt, Republic of El Salvador, Republic of Equatorial Guinea, State of Eritrea, Republic of Estonia, Kingdom of Eswatini, Federal Democratic Republic of Ethiopia, Faroe Islands, Falkland Islands, Republic of Fiji, Republic of Finland, Metropolitan France, Guiana (department of France), French Polynesia, French Southern Territories, Gabonese Republic, Republic of The Gambia, Georgia, Federal Republic of Germany, Republic of Ghana, Gibraltar, Hellenic Republic, Greenland, Grenada, Guadeloupe, Territory of Guam, Republic of Guatemala, Republic of Guinea, Republic of Guinea-Bissau, Cooperative Republic of Guyana, Republic of Haiti, Heard Island and McDonald Islands, Republic of Honduras, Hong Kong Special Administrative Region, Hungary, Iceland, Republic of India, Republic of Indonesia, Republic of Iraq, State of Israel, Italian Republic, Jamaica, State of Japan, Hashemite Kingdom of Jordan, Republic of Kazakhstan, Republic of Kenya, Republic of Kiribati, Republic of Kosovo, State of Kuwait, Kyrgyz Republic, Lao People's Democratic Republic, Republic of Latvia, Lebanese Republic, Kingdom of Lesotho, Republic of Liberia, Great Socialist People's Libyan Arab Jamahiriya, Principality of Liechtenstein, Republic of Lithuania, Grand Duchy of Luxembourg, Macao Special Administrative Region, Republic of North Macedonia, Republic of Madagascar, Republic of Malawi, Malaysia, Republic of Maldives, Republic of Mali, Republic of Malta, Republic of the Marshall Islands, Martinique, Islamic Republic of Mauritania, Republic of Mauritius, Mayotte, United Mexican States, Federated States of Micronesia, Republic of Moldova, Principality of Monaco, Mongolia, Montenegro, Montserrat, Kingdom of Morocco, Republic of Mozambique, Republic of the Union of Myanmar, Republic of Namibia, Republic of Nauru, Federal Democratic Republic of Nepal, Netherlands, New Caledonia, New Zealand, Republic of Nicaragua, Republic of Niger, Federal Republic of Nigeria, Niue, Norfolk Island, Commonwealth of the Northern Mariana Islands, Kingdom of Norway, State of Palestine, Sultanate of Oman, Islamic Republic of Pakistan, Republic of Palau, Republic of Panama, Independent State of Papua New Guinea, Republic of Paraguay, Republic of Peru, Republic of the Philippines, Pitcairn Islands, Republic of Poland, Portuguese Republic, Commonwealth of Puerto Rico, State of Qatar, Dominican Republic, Republic of Serbia, Réunion, Romania, Republic of Rwanda, Independent State of Samoa, Republic of San Marino, Democratic Republic of São Tomé and Príncipe, Kingdom of Saudi Arabia, Republic of Senegal, Republic of Seychelles, South Georgia and the South Sandwich Islands, Republic of Sierra Leone, Republic of Singapore, Saint Martin, Slovak Republic, Republic of Slovenia, Solomon Islands, Federal Republic of Somalia, South Africa, South Korea, Republic of South Sudan, Kingdom of Spain, Democratic Socialist Republic of Sri Lanka, Saint Helena, Federation of Saint Kitts and Nevis, Saint Lucia, Saint Pierre and Miquelon, Saint Vincent and the Grenadines, Republic of Suriname, Svalbard and Jan Mayen, Kingdom of Sweden, Swiss Confederation, Taiwan, Republic of Tajikistan, United Republic of Tanzania, Kingdom of Thailand, Democratic Republic of Timor-Leste, Togolese Republic, Tokelau, Kingdom of Tonga, Republic of Trinidad and Tobago, Tunisian Republic, Republic of Türkiye, Turkmenistan, Turks and Caicos Islands, Tuvalu, Republic of Uganda, Ukraine, United Arab Emirates, United Kingdom of Great Britain and Northern Ireland, Oriental Republic of Uruguay, Republic of Vanuatu, Vatican City State, Bolivarian Republic of Venezuela, Socialist Republic of Vietnam, Wallis and Futuna Islands, Western Sahara, Yemen Arab Republic, Republic of Zambia, Republic of Zimbabwe.

Transfer currency for a card issued by a bank in the Republic of Uzbekistan – UZS.

Transfer currency for a recipient's card issued by a foreign bank - USD.

Currency debited from the sender's card:

- From a Visa/Mastercard card issued by JSC Octobank – USD/UZS.
- From an UzCard/HUMO/Visa card issued by another bank in Uzbekistan – UZS.

The transfer amount and fee amount are converted at the exchange rate of JSC "Octobank" and the processing centre established for the sale of foreign currency – US dollars – to the Bank's customers.

The fee for the transfer of funds is charged to the sender (debited from the sender’s card) in the transfer currency (in UZS or US dollars). The fee also applies to all card products of JSC “Octobank”.