

«Approved»  
with the Decision  
of the Management Board  
of JSC «Octobank»  
«\_\_» \_\_\_\_\_ 2025  
(Protocol No. \_\_\_\_\_)  
Chairman of the Management Board  
of JSC «Octobank»  
Tursunov I.B.

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# JSC «Octobank»

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## TARIFFS FOR BANKING SERVICES TO INDIVIDUALS AND FOR OPERATIONS WITH PLASTIC CARDS

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Effective from July 14, 2025

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## SECTION I - OPERATIONS IN NATIONAL CURRENCY OF THE REPUBLIC OF UZBEKISTAN

No.	Client's order, name of operation, service	Tariff	Explanation
<b>1. Maintaining demand deposit accounts for individuals</b>			
1.1.	Opening and closing of an individual's demand deposit account.	No commission is charged	
1.2.	Depositing cash into an individual's demand deposit account.	No commission is charged	
	<i>Subsequent account operations:</i>		
1.2.1.	<ul style="list-style-type: none"> <li>transfer of funds on behalf of the client to the account of an individual or legal entity, as well as an individual entrepreneur's account opened with JSC "Octobank";</li> </ul>	No commission is charged	
1.2.2.	<ul style="list-style-type: none"> <li>transfer of funds on behalf of the client to the beneficiary's account opened in another bank of the Republic of Uzbekistan;</li> </ul>	0.50% of operation amount	
1.2.3.	<ul style="list-style-type: none"> <li>transfer of funds on behalf of the client to transit accounts to replenish the IPC of individuals opened in JSC "Octobank".</li> </ul>	No commission is charged	
1.3.	Transfer of funds in a non-cash form to an individual's demand deposit account.	No commission is charged	
	<i>Subsequent account operations:</i>		
1.3.1.	<ul style="list-style-type: none"> <li>transfer of funds on behalf of the client to the account of an individual or legal entity, as well as an individual entrepreneur's account opened with JSC "Octobank";</li> </ul>	0.50% of the operation amount	Except for transfer of funds to deposit accounts opened in the name of the client.
1.3.2.	<ul style="list-style-type: none"> <li>transfer of funds on behalf of the client to the beneficiary's account opened in another bank of the Republic of Uzbekistan;</li> </ul>	0.50% of the operation amount	
1.3.3.	<ul style="list-style-type: none"> <li>transfer of funds on behalf of the client to transit accounts for replenishment of the IPC of individuals opened in JSC "Octobank";</li> </ul>	No commission is charged	
1.3.4.	<ul style="list-style-type: none"> <li>money transfers to accounts of organizations with which the bank has payment acceptance agreements, including transfers for the purpose of acquiring shares of JSC "Octobank";</li> </ul>	No commission is charged	
1.4.	Cash withdrawal through the cash desk of JSC "Octobank":		
1.4.1.	<ul style="list-style-type: none"> <li>amounts deposited to the cash desks of JSC "Octobank" to the client's account in cash, interest received on deposits;</li> </ul>	No commission is charged	
1.4.2.	<ul style="list-style-type: none"> <li>amounts credited to the client's account in a non-cash form;</li> </ul>	1.00% of the operation amount	Except for funds received from transactions made with shares and securities.
<b>2. Acceptance of payments from individuals</b>			
2.1.	Acceptance of payments in cash and by plastic cards at the cash desks of JSC 'Octobank' to pay for services through the UZPAYNET and MUNIS systems. Acceptance of payments in cash or non-cash form for payment of one-off payments.	No commission is charged	
2.2.	Acceptance of payments in cash and by plastic cards at the cash desks of JSC 'Octobank' for payment of utility services	No commission is charged	

No.	Client's order, name of operation, service	Tariff	Explanation
2.3.	Acceptance of payments for loan repayment via ATMs and ADM of JSC 'Octobank'.	0.50% of the operation amount	
2.4.	Acceptance of loan repayment payments via remote service systems (Payme, Click)	1.00% of the operation amount	
2.5.	Acceptance of payments for loan repayment through UZPAYNET payment points	2.00% of the operation amount	
2.6.	Acceptance of loan repayment payments via UZPAYNET mobile application	0.50% of the operation amount	
<b>3. Other services</b>			
3.1.	Issuance of letters, certificates and permits at the request of the client:		
3.1.1.	<ul style="list-style-type: none"> <li>letters confirming existence of the account and its balance for submission to external authorities;</li> </ul>	12.00% of the Base calculation value <sup>1</sup>	Including VAT.
3.1.2.	<ul style="list-style-type: none"> <li>written confirmation on the letterhead of JSC "Octobank", accompanied by a certificate of account operation;</li> </ul>	12.00% of the Base calculation value	Including VAT.
3.1.3.	<ul style="list-style-type: none"> <li>certificate about operation of the account without a cover letter;</li> </ul>	No commission is charged	
3.1.4.	<ul style="list-style-type: none"> <li>• issuance of letters and certificates confirming payment.</li> </ul>	12.00% of the Base calculation value	Including VAT.
3.2.	Issuance of an attachment book to replace a damaged or lost one by the client <sup>2</sup>	12.00% of the Base calculation value	Including VAT.
3.3.	Tokenization of the Visa/MasterCard issued by JSC "Octobank":		See note No. 3
3.3.1.	<ul style="list-style-type: none"> <li>cards in national currency</li> </ul>	1 200.00 sum	Including VAT.
3.3.2.	<ul style="list-style-type: none"> <li>cards in a foreign currency</li> </ul>	0.12 US dollars	Including VAT.
<b>4. Operation performed through the mobile application of JSC "Octobank"</b>			
4.1.	Conversion operations (conversion of national currency to foreign currency and foreign currency to national currency) <sup>4</sup>	Conversion is performed at the rate of the Mobile application of JSC "Octobank" and the processing center.	The exchange rate is actual on the day of the operation
4.2.	Transfer of funds from UzCard payment system card of any bank of the Republic of Uzbekistan to an urgent deposit account opened via mobile application	No commission is charged	
4.3.	Transfer of funds from HUMO payment system card of any bank of the Republic of Uzbekistan to an urgent deposit account opened via mobile application	No commission is charged	
4.4.	Transfer from card to card (P2P) in national currency <sup>1</sup> :		
4.4.1.	<ul style="list-style-type: none"> <li>Transfers between Humo payment system cards</li> </ul>	0.10% of the operation amount	
4.4.2.	<ul style="list-style-type: none"> <li>from a Humo payment system card issued by Octobank JSC to a Visa or MasterCard card in national currency issued by JSC "Octobank";</li> </ul>	0.10% of the operation amount	
4.4.3.	<ul style="list-style-type: none"> <li>from a Visa or MasterCard payment system card in the national currency issued by JSC "Octobank" to Humo, Visa or MasterCard system card in national currency issued by JSC "Octobank";</li> </ul>	0.10% of the operation amount	
4.4.4.	<ul style="list-style-type: none"> <li>from an UzCard payment system card issued by JSC "Octobank" to Visa and MasterCard card in national</li> </ul>	0.30% of the operation amount	

No.	Client's order, name of operation, service	Tariff	Explanation
	currency issued by JSC "Octobank";		
4.4.5.	<ul style="list-style-type: none"> <li>Transfers between Uzcard payment system cards</li> </ul>	0.50% of the operation amount	
4.4.6.	Transfers involving two payment systems Uzcard and Humo	0.50% of the operation amount	
4.4.7.	<ul style="list-style-type: none"> <li>from UzCard or Humo payment system card issued by another bank to a Visa or MasterCard system card issued by JSC "Octobank";</li> </ul>	0.50% of the operation amount	
4.4.8.	<ul style="list-style-type: none"> <li>from Visa or MasterCard payment system card in national currency issued by JSC "Octobank" to an UzCard system card issued by any bank, as well as a Humo system card issued by another bank.</li> </ul>	0.50% of the operation amount	
4.5.	Repayment of loans issued by JSC "Octobank"	No commission is charged	
4.6.	Delivery of MasterCard and Visa cards opened through the Octo-Mobile mobile application.	18 000 sum	Including VAT.
4.7.	Acceptance of payments for benefit of suppliers of goods and services	No commission is charged	
4.8.	Payment by banking details	0.50% of the operation amount	
4.9.	Transfers between plastic cards and accounts 20206		
4.9.1.	<ul style="list-style-type: none"> <li>replenishment of 20206 account from cards of payment system Humo, UzCard, Visa, Mastercard</li> </ul>	No commission is charged	
4.9.2.	<ul style="list-style-type: none"> <li>replenishment of Humo payment system cards from accounts 20206000</li> </ul>	0.10% of the operation amount	
4.9.3.	<ul style="list-style-type: none"> <li>replenishment of UzCard payment system cards from accounts 20206000</li> </ul>	0.50% of the operation amount	
4.9.4.	<ul style="list-style-type: none"> <li>replenishment of Visa and Mastercard payment system cards from accounts 20206000</li> </ul>	No commission is charged	
4.9.5.	<ul style="list-style-type: none"> <li>replenishment of Visa and Mastercard payment system cards from accounts 20206840</li> </ul>	0.30% of the operation amount	
4.10.	Cash withdrawal from a Purse <sup>15</sup> at the cash desk of JSC "Octobank"	1.00% of the operation amount	
4.11.	Transfers between plastic cards and Wallets		
4.11.1.	<ul style="list-style-type: none"> <li>replenishment of Wallet with Humo payment system cards</li> </ul>	0.10% of the operation amount	
4.11.2.	<ul style="list-style-type: none"> <li>replenishment of Wallet with UzCard payment system cards</li> </ul>	0.50% of the operation amount	
4.11.3.	<ul style="list-style-type: none"> <li>replenishment of Wallet with Visa, Mastercard payment systems cards</li> </ul>	No commission is charged	
4.11.4.	<ul style="list-style-type: none"> <li>replenishment of UzCard, Humo payment system cards, from a Wallet</li> </ul>	0.50% of the operation amount	
4.11.5.	<ul style="list-style-type: none"> <li>replenishment of Visa and Mastercard payment system cards from a Wallet</li> </ul>	No commission is charged	
4.12.	Transfer of funds with participation of TKB BANK PJSC to and from cards of the Russian Federation	No commission is charged	
4.13.	Transfer of funds with participation of MTS BANK PJSC to and from cards of the Russian Federation	No commission is charged	There is an MTS BANK PJSC commission charged from the Russian Federation card in accordance with Terms and Tariffs of MTS BANK PJSC
4.14.	Transfers via SWIFT system and correspondent banks <sup>9</sup>	Commission is charged in sums at the exchange rate of the Central Bank of the Republic of Uzbekistan	
4.14.1.	To an account opened in another bank of the Russian Federation in rubles.	0.03 Base calculation value <sup>1</sup> sum + 0.5% of the operation amount including VAT	The minimum transfer amount is 1 000 rubles.

No.	Client's order, name of operation, service	Tariff	Explanation
4.14.2.	To an account opened in another bank of the Republic of Uzbekistan in US dollars or euros.	0.4 Base calculation value sum + 0.5% of the operation amount including VAT	The minimum transfer amount is 10 USD/Euro
4.14.3.	To an account opened in a foreign bank in US dollars or Euros.	3 Base calculation value sum + 0.5% of the operation amount including VAT	The minimum transfer amount is 10 US dollars/Euro
4.15.	A service for making cross-border payments using the QR code of Alipay +	1.5% of the transaction amount	This service operates outside the Republic of Uzbekistan, payment is possible in TSP using the QR code of Alipay +
<b>5. Issuance and maintenance of plastic cards of individuals (for residents and non-residents of the Republic of Uzbekistan)<sup>6</sup></b>			
5.1.	Issuing a plastic card of an individual		
5.1.1.	<ul style="list-style-type: none"> <li>UzCard / UzCard Duo payment system</li> </ul>	18.00% of the Base calculation value	Including VAT.
5.1.2.	<ul style="list-style-type: none"> <li>HUMO payment system</li> </ul>	12 000.00 sum	Including VAT. Opening of virtual Humo cards is carried out without commission.
5.2.	Issuance of cards under a contract for payment of wages to cards, cards for payment of pensions and benefits, cards issued for crediting interest on term deposits opened in JSC "Octobank"	No commission is charged	
5.3.	Issue of an additional plastic card		
5.3.1.	<ul style="list-style-type: none"> <li>UzCard / UzCard Duo payment system</li> </ul>	18.00% of the Base calculation value	Including VAT.
5.3.2.	<ul style="list-style-type: none"> <li>HUMO payment system</li> </ul>	12 000.00 sum	Including VAT.
5.4.	Replacement of a plastic card in case of loss or damage		
5.4.1.	<ul style="list-style-type: none"> <li>UzCard / UzCard Duo payment system</li> </ul>	18.00% of the Base calculation value	Including VAT.
5.4.2.	<ul style="list-style-type: none"> <li>HUMO payment system</li> </ul>	12 000.00 sum	Including VAT.
5.5.	Replacement of a plastic card after expiration date of the card		
5.5.1.	<ul style="list-style-type: none"> <li>UzCard / UzCard Duo payment system</li> </ul>	18.00% of the Base calculation value	Including VAT. Except for plastic cards that are open for payment of pensions and benefits.
5.5.2.	<ul style="list-style-type: none"> <li>HUMO payment system</li> </ul>	12 000.00 sum	Including VAT. Except for plastic cards that are open for payment of pensions and benefits.
5.6	Unblocking the card	No commission is charged	
5.7	Adding a card to the Stop list	No commission is charged	
5.8	Payment for goods and services the terminal network	No commission is charged	
5.9	Cash withdrawal through the cash desks of JSC "Octobank";	No commission is charged	
5.10	Cash withdrawal through ATMs of JSC "Octobank"	1.00% of the operation amount	
5.11	Non-cash transfer of funds on behalf of the cardholder to the account of an individual or legal entity, as well as an individual entrepreneur's account opened with JSC "Octobank";	No commission is charged	
5.12	Non-cash transfer of funds on behalf of the cardholder to the beneficiary's account opened in another bank of the Republic of Uzbekistan;	0.50% of the operation amount	
5.13	Replenishment of the card account	No commission is charged	
5.14	SMS-informing the client about the operations performed	No commission is charged	
5.15	Non-cash transfer via P2P systems	Commission is charged in accordance with conditions set by P2P transfer operators.	
<b>6. Issuance and maintenance of Visa ZERO installment cards</b>			
6.1	Opening a plastic card:	No commission is charged	Currency of card account is sum.

No.	Client's order, name of operation, service	Tariff	Explanation
6.2	Card/PIN code replacement due to:		Including VAT.
6.2.1	<ul style="list-style-type: none"> <li>expiration date of the card or within a period not exceeding two months before the upcoming expiration date of the card;</li> </ul>	No commission is charged	
6.2.2	<ul style="list-style-type: none"> <li>loss/damage of the card by the cardholder;</li> </ul>	48 000.00 sum	
6.2.3	<ul style="list-style-type: none"> <li>changing the name of the cardholder;</li> </ul>	48 000.00 sum	
6.2.4	<ul style="list-style-type: none"> <li>loss of the PIN code by the cardholder.</li> </ul>	48 000.00 sum	
6.3	Urgent issue / replacement of the card / PIN code at the request of the cardholder	60 000.00 sum, in addition to the above points	Including VAT.
6.4	Replenishment of the card account	No commission is charged	
6.5	Processing of cash receipt transactions made with ZERO cards	Card service is not provided	Cash withdrawal operations are not available on Visa ZERO cards
6.6	Processing of transactions for payment for goods and services made using cards in the TSP participating in Visa ZERO installment payment acceptance program.	No commission is charged	Payment transactions for goods and services in TSP that do not participate in Visa ZERO installment payment acceptance program are not available on Visa ZERO cards.
6.7	Temporary card blocking	No commission is charged	
6.8	Provision of remote service services (SMS notification and online purchase protection 3D Secure)	No commission is charged	
<b>7. Issuance and maintenance of international MasterCard Virtual/Visa Virtual Shopping cards <sup>7</sup></b>			
7.1	Opening a plastic card:		The currency of card account is sum.
7.1.1	<ul style="list-style-type: none"> <li>main card</li> </ul>	No commission is charged	
7.1.2	<ul style="list-style-type: none"> <li>additional card</li> </ul>	No commission is charged	
7.2	Card/PIN code replacement due to card expiration	No commission is charged	
7.3	Replenishment of the card account		
7.3.1.	<ul style="list-style-type: none"> <li>when conducting conversion operations and in cash;</li> </ul>	No commission is charged	
7.3.2.	<ul style="list-style-type: none"> <li>at the expense of funds received in non-cash form to the client's card account from other banks<sup>11</sup>.</li> </ul>	0.30% of the operation amount	It is charged except for transfer of amounts of P2P transfers from the client's accounts in JSC "Octobank" and loans issued to credit card holders.
7.4	Non-deductible card account balance that is not available for card use.	12 000.00 sum	
7.5	Processing of transactions for receiving cash made using JSC "Octobank" cards		The service is provided using Visa/MasterCard cards that have been tokenized by the customer using the Octo-Mobile app, or on Garmin devices.
7.5.1	<ul style="list-style-type: none"> <li>at the cash desk of JSC "Octobank"</li> </ul>	1.00% of the operation amount	
7.5.2	<ul style="list-style-type: none"> <li>at cash desks and ATMs of other banks of the Republic of Uzbekistan</li> </ul>	1.00% of the operation amount (min. 1 200.00 sums including VAT.)	
7.5.3	<ul style="list-style-type: none"> <li>at cash desks and ATMs of foreign banks</li> </ul>	2.50% of the operation amount (min. 20 000.00 sums including VAT.)	
7.6	Processing transactions for payment for goods and services performed with cards		
7.6.1.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	2 000.00 sum including VAT.	Transaction amount is up to 50 USD
7.6.2.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	No commission is charged	Transaction amount is up to USD 50 and over
7.6.3.	Processing of transactions for payment for goods and services made with cards in TSP	No commission is charged	

No.	Client's order, name of operation, service	Tariff	Explanation
	within reasonable limits.		
7.7	Temporary card blocking	No commission is charged	
7.8	Provision of remote service services (SMS notification and online purchase protection 3D Secure)	No commission is charged	
<b>8. Issuance and maintenance of virtual Visa cards through the Payme payment service</b>			
8.1	Opening a virtual Visa card	No commission is charged	
8.2	Daily limit on spending operations for payment for goods and services using a virtual Visa card	30 000 000.00 sum	
8.3	Monthly limit on expenditure transactions for payment for goods and services using a virtual Visa card	50 000 000.00 sum	
8.4	Non-deductible card account balance that is not available for card use.	20 000.00 sum	
8.5	Replenishment of card account		
8.5.1.	• when conducting conversion operations and in cash;	No commission is charged	
8.5.2.	• at the expense of funds received in non-cash form to the client's card account from other banks. <sup>11</sup>	0,30% of the operation amount	It is charged except for transfer of amounts of P2P transfers from the client's accounts in JSC "Octobank" and loans issued to credit card holders.
8.6	Transfer in national currency:		
8.6.1	• from UzCard or Humo payment system card to a virtual Visa card	0.50% of the operation amount	
8.6.2	• from a virtual Visa card to UzCard or Humo payment system cards	1.00% of the operation amount	
8.6.3	• from a virtual Visa card to Visa/MasterCard cards issued in JSC "Octobank" and back	0.50% of the operation amount	
8.6.4	• from a virtual Visa card to a virtual Visa card	0.50% of the operation amount	
8.6.5	• from a virtual Visa card to PaymeCard e-wallets	No commission is charged	
8.6.6	• from electronic PaymeCard wallets to a virtual Visa card	0.50% of the operation amount	
8.7	Client Claims Review (Chargeback)	48 000.00 sum	Including VAT. It is deducted by the bank from the client's account after completion of the claim cycle
8.8	Processing of transactions for receiving cash made using JSC "Octobank" cards:	Card service is not provided	Cash withdrawal operations are not available
8.9	Processing of transactions for payment for goods and services made using JSC "Octobank" cards		
8.9.1.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	8 000. 00 sum including VAT.	Transaction amount is up to 50 USD
8.9.2.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	No commission is charged	Transaction amount is up to USD 50 and over
8.9.3.	Processing of transactions for payment for goods and services made using cards in the TSP within the Republic of Uzbekistan.	No commission is charged	
8.10	Temporary card blocking by the card issuer	No commission is charged	
8.11	Provision of remote services (SMS notification and online purchase protection 3D Secure)	No commission is charged	
<b>9. Issuance and maintenance of virtual Visa cards in Beeline mobile application</b>			
9.1	Opening a virtual Visa card	10 000.00 sum	Including VAT. Currency of the card account is sum
9.2	Daily limit on expenditure transactions for payment for goods and services using virtual	30 000 000.00 sum	



No.	Client's order, name of operation, service	Tariff	Explanation
	Visa cards		
9.3	Monthly limit on expenditure transactions for payment for goods and services using virtual Visa cards	50 000 000.00 sum	
9.4	Non-deductible card account balance that is not available for card use.	10 000.00 sum	
9.5	Replenishment of the card account		
9.5.1.	<ul style="list-style-type: none"> <li>when conducting conversion operations and in cash;</li> </ul>	No commission is charged	
9.5.2.	<ul style="list-style-type: none"> <li>at the expense of funds received in non-cash form to the client's card account from other banks.<sup>11</sup></li> </ul>	0.30% of the operation amount	It is charged except for transfer of amounts of P2P transfers from the client's accounts in JSC "Octobank" and loans issued to credit card holders.
9.6	Transfer in national currency:		
9.6.1	<ul style="list-style-type: none"> <li>from UzCard or Humo payment system card to a virtual Visa card</li> </ul>	0.50% of the operation amount	
9.6.2	<ul style="list-style-type: none"> <li>from a virtual Visa card to UzCard or Humo payment system cards</li> </ul>	1.00% of the operation amount	
9.6.3	<ul style="list-style-type: none"> <li>from a virtual Beeline Visa card to Visa/MasterCard cards issued by JSC "Octobank"</li> </ul>	0.50% of the operation amount	
9.6.4	<ul style="list-style-type: none"> <li>from a Visa Beeline virtual card to Visa Beeline virtual cards</li> </ul>	<p>0.00% for total amount of all transfers made during the reporting month, up to 5.0 million sums inclusive.</p> <p>0.25% for amount of all transfers exceeding 5.0 million sums made during the reporting month</p>	<p>The reporting month is the period of time from the 01th day of the month to the last day of the given calendar month.</p> <p>Calculation example.</p> <p>If the amount of all previously made transfers in the reporting month is 4.9 million sums, and the client performs an operation in amount of 300 thousand sums, the commission will be charged from the amount of 200 thousand sums.</p>
9.6.5	<ul style="list-style-type: none"> <li>Replenishment of the Visa Beeline virtual card from the mobile balance</li> </ul>	4.00% of the operation amount	
9.7	Client Claims Review (Chargeback)	48 000.00 sum	Including VAT. It is deducted by the bank from the client's account after completion of the claim cycle
9.8	Non-deductible balance on the card account, which is not available for use on the card	0.00 sum	
9.9	Processing of transactions for receiving cash made using JSC "Octobank" cards:	Card service is not provided	Cash withdrawal operations are not available
9.10	Processing of transactions for payment for goods and services made using JSC "Octobank" cards		
9.10.1.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	2 500. 00 sum including VAT.	Transaction amount is up to 50 USD
9.10.2.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	No commission is charged	Transaction amount is up to USD 50 and over
9.10.3.	Processing of transactions for payment for goods and services made using cards in the TSP within the Republic of Uzbekistan.	No commission is charged	
9.11	Temporary card blocking by the card issuer	No commission is charged	
9.12	Provision of remote services (SMS notification and online purchase protection 3D Secure)	No commission is charged	
<b>10. Issuance and maintenance of MasterCard Standard/Visa Classic international cards in national currency for non-residents of the Republic of Uzbekistan</b>			
10.1.	Opening a plastic card:		
10.1.1	<ul style="list-style-type: none"> <li>main card</li> </ul>	No commission is charged	



No.	Client's order, name of operation, service	Tariff	Explanation
10.1.2	• an additional card in the name of the account holder	No commission is charged	
10.2	Card/PIN code replacement due to:		
10.2.1	• expiration date of the card or within a period not exceeding two months before upcoming expiration date of the card;	No commission is charged	
10.2.2	• loss/damage of the card by the cardholder;	48 000.00 sum	Including VAT.
10.2.3	• changing the name of the cardholder;	48 000.00 sum	
10.2.4	• loss of the PIN code by the cardholder.	48 000.00 sum	
10.3	Urgent issue / replacement of the card / PIN code at the request of the cardholder	100 000.00 sum, in addition to the above points	Including VAT.
10.4	Replenishment of the card account:		
10.4.1	• during conversion operations and in cash;	No commission is charged	
10.4.2	• at the expense of funds received in non-cash form to the client's card account from other banks <sup>11</sup> .	0.30% of the operation amount	It is charged except for transfer of amounts of P2P transfers from the client's accounts in JSC «Octobank» and loans issued to credit card holders.
10.5	Non-deductible card account balance that is not available for card use.	50 000.00 sum	
10.6	Processing of transactions for receiving cash made using JSC «Octobank» cards		
10.6.1	• at the cash desk of JSC «Octobank»	1.00% of the operation amount	
10.6.2	• at the cash desks and ATMs of banks of the Republic of Uzbekistan (all ATMs of the UzCard and HUMO systems)	1.00% of the operation amount (min. 12.000 sums including VAT.)	
10.6.3	• at the cash desks and ATMs of foreign banks	2.50% of the operation amount (min. 20 000.00 sums including VAT.)	
10.7	Processing transactions for payment for goods and services performed with cards		
10.7.1.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	2 000.00 sums including VAT.	Transaction amount is up to 50 USD
10.7.2.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	No commission is charged	Transaction amount is up to USD 50 and over
10.7.3.	Processing of transactions for payment for goods and services made using cards in the TSP within the Republic of Uzbekistan.	No commission is charged	
10.8	Temporary card blocking	No commission is charged	
10.9	Provision of remote services (SMS notification and online purchase protection 3D Secure)	No commission is charged	
<b>11. Issue and maintenance of MasterCard Gold/Visa Gold international cards in national currency for non-residents of the Republic of Uzbekistan</b>			
11.1	Opening a plastic card:		
11.1.1	• main card	25 000.00 sum	Including VAT. Currency of the card account is sum
11.1.2	• an additional card in the name of the account holder	25 000.00 sum	
11.2	Card/PIN code replacement due to:		
11.2.1	• expiration date of the card or within a period not exceeding two months before upcoming expiration date of the card;	No commission is charged	
11.2.2	• loss/damage of the card by the cardholder;	48 000.00 sum	Including VAT.
11.2.3	• changing the name of the cardholder;	48 000.00 sum	
11.2.4	• loss of the PIN code by the cardholder.	48 000.00 sum	
11.3	<b>Urgent issue / replacement of the card / PIN code at the request of the cardholder</b>	200 000.00 sum, in addition to the above points	Including VAT.

No.	Client's order, name of operation, service	Tariff	Explanation
11.4	<b>Replenishment of the card account:</b>		
11.4.1	<ul style="list-style-type: none"> <li>during conversion operations and in cash;</li> </ul>	No commission is charged	
11.4.2	<ul style="list-style-type: none"> <li>at the expense of funds received in non-cash form to the client's card account from other banks<sup>11</sup>.</li> </ul>	0.30% of the operation amount	It is charged except for transfer of amounts of P2P transfers from the client's accounts in JSC "Octobank" and loans issued to credit card holders.
11.5	Non-deductible card account balance that is not available for card use.	100 000.00 sum	
11.6	Processing of transactions for receiving cash made using JSC "Octobank" cards		
11.6.1	<ul style="list-style-type: none"> <li>at the cash desk of JSC "Octobank"</li> </ul>	1.00% of the operation amount	
11.6.2	<ul style="list-style-type: none"> <li>at the cash desks and ATMs of banks of the Republic of Uzbekistan (all ATMs of the UzCard and HUMO systems)</li> </ul>	1.00% of the operation amount (min. 12 000.00 sums including VAT.)	
11.6.3	<ul style="list-style-type: none"> <li>at the cash desks and ATMs of foreign banks</li> </ul>	2.50% of the operation amount (min. 20 000.00 sums including VAT.)	
11.7	Processing transactions for payment for goods and services performed with cards		
11.7.1.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	2 000.00 sums including VAT.	Transaction amount is up to 50 USD
11.7.2.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	No commission is charged	Transaction amount is up to USD 50 and over
11.7.3.	Processing of transactions for payment for goods and services made using cards in the TSP within the Republic of Uzbekistan.	No commission is charged	
11.8	Temporary card blocking	No commission is charged	
11.9	Provision of remote services (SMS notification and online purchase protection 3D Secure)	No commission is charged	
<b>12. Servicing of sum plastic cards issued by other banks</b>			
12.1.	Cash withdrawal at the cash desks of JSC "Octobank"	1.00% of the operation amount	
12.2	Cash withdrawal through ATMs of JSC "Octobank"	1.00% of the operation amount	
12.3	Non-cash transfer of funds on behalf of the cardholder to the beneficiary's account opened in another bank of the Republic of Uzbekistan	0.50% of the operation amount	
12.4	Replenishment of cards in cash via ATMs and ADM of JSC "Octobank"	0.50% of the operation amount	

**SECTION II - OPERATIONS IN FOREIGN CURRENCY**

№	Client's order, name of operation, service	Tariff	Note/Explanation
<b>13. Maintaining demand deposit accounts for individuals</b>			
13.1.	Opening and closing of an individual's demand deposit account	No commission is charged	
13.2	Depositing cash into an individual's demand deposit account	No commission is charged	
	Subsequent account operations:		
13.3	Cash withdrawal:		
13.3.1	<ul style="list-style-type: none"> <li>deposited in cash at the cash desk of JSC "Octobank";</li> </ul>	No commission is charged	
13.3.2	<ul style="list-style-type: none"> <li>received into an individual's deposit account in non-cash form in US dollars, euros, pounds sterling, Japanese yen, Russian rubles and Kazakh tenge.<sup>8</sup></li> </ul>	0.50% of the operation amount	
13.4	Transfer of funds in a non-cash form.		
13.4.1.	transfer of funds on behalf of the client to the	No commission is charged	

№	Client's order, name of operation, service	Tariff	Note/Explanation
	account of a legal entity, as well as the account of an individual entrepreneur opened in JSC "Octobank" in US dollars, euros, pounds sterling, Japanese yen and Kazakh tenge;		
13.4.2.	transfer of funds on behalf of the client to the account of a legal entity, as well as the account of an individual entrepreneur opened in JSC "Octobank" in Russian rubles.	1% of the operation amount	It is deducted from the client in national currency at the exchange rate of the Central Bank of the Republic of Uzbekistan on the day of the operation
13.5.	Transfers via SWIFT system and correspondent banks <sup>9</sup>	Commission is charged in sums at the exchange rate of the Central Bank of the Republic of Uzbekistan	
13.5.1.	<ul style="list-style-type: none"> <li>to an account opened in another bank of the Russian Federation in rubles.</li> </ul>	0.03 Base calculation value <sup>1</sup> sum + 0.50% of transaction amount including VAT	
13.5.2.	<ul style="list-style-type: none"> <li>to an account opened in another bank of the Republic of Uzbekistan in US dollars, euros.</li> </ul>	0.4 Base calculation value sum + 0.50% of transaction amount including VAT	
13.5.3.	<ul style="list-style-type: none"> <li>to an account opened in a foreign bank, in US dollars, euros, pounds sterling, Japanese yen, Russian rubles, Kazakh tenge.</li> </ul>	3 Base calculation value + 0.50% of transaction amount including VAT	Only using BEN or SHA option
13.6.	Refund, cancellation and modification of the transfer after acceptance of its execution on initiative of the client	No commission is charged	
<b>14. Conversion operations on demand accounts</b>			
14.1.	Non-cash exchange (conversion) of one foreign currency into another currency	No commission is charged	Conversion is performed at the exchange rate set by the Bank on the day of operation.
<b>15. Money transfers via international money transfer systems</b>			
15.1.	Sending money transfers via "WESTERN UNION" and "CONTACT"	According to current tariffs of "WESTERN UNION" and "CONTACT"	
15.2.	Payment of money transfers via "WESTERN UNION" and "CONTACT" and "Tinkoff" systems	No commission is charged	Including by crediting to customer's bank account, for example, a card account.
<b>16. Servicing of international plastic cards issued by other banks</b>			
16.1.	Cash withdrawal using Visa and MasterCard cards issued by other banks	1.00 % of the operation amount	Charged from the card account in US dollars
16.2.	Cash withdrawal through ATMs of JSC "Octobank" issued by other banks and international plastic cards issued by JSC "Octobank".	1.50 % of the operation amount	
<b>17. Issuance and maintenance of MasterCard Standard international plastic cards.</b>			
17.1.	Opening a plastic card <sup>9</sup> :		An additional card can be MasterCard Standard.
17.1.1.	<ul style="list-style-type: none"> <li>MasterCard Standard Virtual card</li> </ul>	No commission is charged	
17.1.2.	<ul style="list-style-type: none"> <li>main card</li> </ul>	No commission is charged	
17.1.3.	<ul style="list-style-type: none"> <li>additional card</li> </ul>	No commission is charged	
17.2.	Card/PIN code replacement due to:		Including VAT.
17.2.1.	<ul style="list-style-type: none"> <li>expiration date of the card or within a period not exceeding two months before upcoming expiration date of the card;</li> </ul>	No commission is charged	
17.2.2.	<ul style="list-style-type: none"> <li>loss/damage of the card by the cardholder;</li> </ul>	48 000.00 sum	
17.2.3.	<ul style="list-style-type: none"> <li>changing the name of the cardholder;</li> </ul>	48 000.00 sum	
17.2.4.	<ul style="list-style-type: none"> <li>loss of the PIN code by the cardholder.</li> </ul>	48 000.00 sum	
17.3.	Urgent issue / replacement of the card / PIN code at the request of the cardholder	60 000.00 sum, in addition to the above points	Including VAT.
17.4.	Replenishment of the card account:		
17.4.1.	<ul style="list-style-type: none"> <li>during conversion operations and in cash;</li> </ul>	No commission is charged	
17.4.2.	<ul style="list-style-type: none"> <li>at the expense of funds received in non-</li> </ul>	0.30% of the operation	It is charged except for

№	Client's order, name of operation, service	Tariff	Note/Explanation
	cash form to the client's card account from other banks <sup>10</sup>	amount	transfer of amounts of P2P transfers from the client's accounts in JSC «Octobank» and loans issued to credit card holders.
17.5.	Non-deductible card account balance that is not available for card use <sup>11</sup>	5.00 US dollars	For a virtual MasterCard card, the amount of non-deductible balance on the card account is \$0.25.
17.6.	Maintenance of main card issued in the name of the client	No commission is charged	
17.7.	Processing of cash receipt transactions made using JSC «Octobank» cards:		
17.7.1.	• at the cash desk of JSC «Octobank»;	No commission is charged	Using MasterCard Standard cards
17.7.2.	• at the cash desk of JSC «Octobank»;	0.50% of the operation amount	For credit cards of this category
17.7.3.	• at cash withdrawal points and at ATMs of other banks, as well as at ATMs of the HUMO, UzCard system	2.40% of the operation amount (min. 1.80 USD including VAT.)	
17.8.	Processing of transactions for payment for goods and services made using JSC «Octobank» cards		
17.8.1.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	0.20 USD, including VAT.	Transaction amount is up to 50 USD
17.8.2.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	No commission is charged	Transaction amount is up to USD 50 and over
17.8.3.	Processing of transactions for payment for goods and services made with cards in the TSP within the Republic of Uzbekistan.	No commission is charged	
17.9.	Temporary card blocking by the card issuer	No commission is charged	
17.10.	Provision of remote services (SMS notification and online purchase protection MasterCard Identity Check)	No commission is charged	
<b>18. Issuance and maintenance of MasterCard Gold international plastic cards</b>			
18.1.	Opening a plastic card:		Including VAT.
18.1.1.	• main card	25 000.00 sum	An additional card can be MasterCard Gold
18.1.2.	• additional card	25 000.00 sum	
18.2.	Card/PIN code replacement due to:		
18.2.1.	• expiration date of the card or within a period not exceeding two months before upcoming expiration date of the card;	No commission is charged	
18.2.2.	• loss/damage of the card by the cardholder;	48 000.00 sum	Including VAT.
18.2.3.	• changing the name of the cardholder;	48 000.00 sum	
18.2.4.	• loss of the PIN code by the cardholder.	48 000.00 sum	
18.3.	Urgent issue / replacement of the card / PIN code at the request of the cardholder	60 000.00 sum, in addition to the above points	Including VAT.
18.4.	Replenishment of the card account:		
18.4.1.	• during conversion operations and in cash;	No commission is charged	
18.4.2.	• at the expense of funds received in non-cash form to the client's card account from other banks.	0.30% of the operation amount	It is charged except for transfer of amounts of P2P transfers from the client's accounts in JSC «Octobank» and loans issued to credit card holders.
18.5.	Non-deductible card account balance that is not available for card use.	10.00 US dollars	
18.6.	Maintenance of main card issued in the name of the client	No commission is charged	Including VAT. It is charged annually in US dollars

№	Client's order, name of operation, service	Tariff	Note/Explanation
18.7.	Processing of cash receipt transactions made using JSC "Octobank" cards:		
18.7.1.	• at the cash desk of JSC "Octobank";	No commission is charged	By MasterCard Gold cards
18.7.2.	• at the cash desk of JSC "Octobank";	0.50% of the operation amount	For credit cards of this category
18.7.3.	• at cash withdrawal points and at ATMs of other banks, as well as at ATMs of the HUMO, UzCard system	2.30% of the operation amount (min. 1.80 USD including VAT.)	
18.8.	Processing of transactions for payment for goods and services made using JSC "Octobank" cards		
18.8.1.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	0.20 USD including VAT.	Transaction amount is up to 50 USD
18.8.2.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	No commission is charged	Transaction amount is up to USD 50 and over
18.8.3.	Processing of transactions for payment for goods and services made with cards in the TSP within the Republic of Uzbekistan.	No commission is charged	
18.9.	Temporary card blocking by the card issuer	No commission is charged	
18.10.	Provision of remote services (SMS notification and online purchase protection MasterCard Identity Check)	No commission is charged	
<b>19. Issuance and maintenance of international MasterCard Gold plastic cards – AviaSales</b>			
19.1.	Opening a plastic card:		
19.1.1.	• main / additional card with identification of client at the bank's office	No commission is charged	Including VAT.
19.1.2.	• main / additional card with remote identification of client by a bank employee	12 000.00 sum	
19.2.	Card/PIN code replacement due to:		
19.2.1.	• expiration date of the card or within a period not exceeding two months before upcoming expiration date of the card;	No commission is charged	Including VAT.
19.2.2.	• loss/damage of the card by the cardholder;	48 000.00 sum	
19.2.3.	• changing the name of the cardholder;	48 000.00 sum	
19.2.4.	• loss of the PIN code by the cardholder.	48 000.00 sum	
19.3.	Replenishment of the card account:		
19.3.1.	• during conversion operations and in cash;	No commission is charged	
19.3.2.	• at the expense of funds received in non-cash form to the client's card account from other banks. <sup>11</sup>	0.30% of the operation amount	It is charged except for transfer of amounts of P2P transfers from the client's accounts in JSC "Octobank" and loans issued to credit card holders.
19.4.	Non-deductible card account balance that is not available for card use.	5.00 US dollars	
19.5.	Processing of cash receipt transactions made using JSC "Octobank" cards		
19.5.1.	• at the cash desk of JSC "Octobank";	No commission is charged	
19.5.2.	• at cash withdrawal points and at ATMs of other banks, as well as at ATMs of the HUMO, UzCard system	2.30% of the operation amount (min. 1.80 USD including VAT.)	
19.6.	Processing of transactions for payment for goods and services made using JSC "Octobank" cards		
19.6.1.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	0.20 USD, including VAT.	Transaction amount is up to 50 USD

№	Client's order, name of operation, service	Tariff	Note/Explanation
19.6.2.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	No commission is charged	Transaction amount is up to USD 50 and over
19.6.3.	Processing of transactions for payment for goods and services made with cards in the TSP within the Republic of Uzbekistan.	No commission is charged	
19.7.	Temporary card blocking by the card issuer	No commission is charged	
19.8.	Provision of remote services (SMS notification and online purchase protection MasterCard Identity Check)	No commission is charged	
<b>20. Issuance and maintenance of Visa and MasterCard international virtual plastic cards</b>			
20.1.	Opening a plastic card:		Account currency is the US dollar.
20.1.1.	• Visa and MasterCard virtual cards	No commission is charged	
20.2.	Replenishment of the card account:		
20.2.1.	• during conversion operations and in cash;	No commission is charged	
20.2.2.	• at the expense of funds received in non-cash form to the client's card account from other banks. <sup>11</sup>	0.30% of the operation amount	It is charged except for transfer of amounts of P2P transfers from the client's accounts in JSC «Octobank» and loans issued to credit card holders.
20.3.	Non-deductible card account balance that is not available for card use.	0.25 US dollars	
20.4.	Maintenance of main card issued in the name of the client	No commission is charged	
20.5.	Processing of cash receipt transactions made using JSC «Octobank» cards:		
20.5.1.	• at the cash desk of JSC «Octobank»;	No commission is charged	
20.5.2.	• at cash withdrawal points and at ATMs of other banks, as well as at ATMs of the HUMO, UzCard system	2.50% of the operation amount (min. 1.80 USD including VAT.)	
20.6.	Processing of transactions for payment for goods and services made using JSC «Octobank» cards		
20.6.1.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	0.20 USD, including VAT.	Transaction amount is up to 50 USD
20.6.2.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	No commission is charged	Transaction amount is up to USD 50 and over
20.6.3.	Processing of transactions for payment for goods and services made with cards in the TSP within the Republic of Uzbekistan.	No commission is charged	
20.7.	Temporary card blocking by the card issuer	No commission is charged	
20.8.	Provision of remote services (SMS notification and online purchase protection 3D Secure)	No commission is charged	
<b>21. Issuance and maintenance of Visa Classic / Visa Classic Credit international plastic cards</b>			
21.1.	Opening a plastic card:		An additional card can be only Visa Classic card
21.1.1.	• main card	No commission is charged	
21.1.2.	• additional card	No commission is charged	
21.2.	Card/PIN code replacement due to:		
21.2.1.	• expiration date of the card or within a period not exceeding two months before upcoming expiration date of the card;	No commission is charged	Including VAT.
21.2.2.	• loss/damage of the card by the cardholder;	48 000.00 sum	
21.2.3.	• changing the name of the cardholder;	48 000.00 sum	
21.2.4.	• loss of the PIN code by the cardholder.	48 00.00 sum	
21.3.	Urgent issue / replacement of the card / PIN code at the request of the cardholder	60 000.00 sum, in addition to the above points	Including VAT.
21.4.	Replenishment of the card account:		
21.4.1.	• during conversion operations and in cash;	No commission is charged	



№	Client's order, name of operation, service	Tariff	Note/Explanation
21.4.2.	<ul style="list-style-type: none"> <li>at the expense of funds received in non-cash form to the client's card account from other banks.<sup>11</sup></li> </ul>	0.30% of the operation amount	It is charged except for transfer of amounts of P2P transfers from the client's accounts in JSC «Octobank» and loans issued to credit card holders.
21.5.	Non-deductible card account balance that is not available for card use.	5.00 US dollars	
21.6.	Maintenance of main card issued in the name of the client	No commission is charged	
21.7.	Processing of cash receipt transactions made using JSC «Octobank» cards:		
21.7.1.	<ul style="list-style-type: none"> <li>at the cash desk of JSC «Octobank»;</li> </ul>	No commission is charged	By Visa Classic cards
21.7.2.	<ul style="list-style-type: none"> <li>at the cash desk of JSC «Octobank»;</li> </ul>	0.50% of the operation amount	For credit cards of this category
21.7.3.	<ul style="list-style-type: none"> <li>at cash withdrawal points and at ATMs of other banks, as well as at ATMs of the HUMO, UzCard system</li> </ul>	2.40% of the operation amount (min. 1.80 USD including VAT.)	
21.8.	Processing of transactions for payment for goods and services made using JSC «Octobank» cards		
21.8.1.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	0.20 USD, including VAT.	Transaction amount is up to 50 USD
21.8.2.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	No commission is charged	Transaction amount is up to USD 50 and over
21.8.3.	Processing of transactions for payment for goods and services made with cards in the TSP within the Republic of Uzbekistan.	No commission is charged	
21.9.	Temporary card blocking by the card issuer	No commission is charged	
21.10.	Provision of remote services (SMS notification and online purchase protection 3D Secure)	No commission is charged	
<b>22. Issuance and maintenance of Visa Gold / Visa Gold Credit international plastic cards</b>			
22.1.	Opening a plastic card:		Including VAT.
22.1.1.	<ul style="list-style-type: none"> <li>main card</li> </ul>	25 000.00 sum	An additional card can be only Visa Gold
22.1.2.	<ul style="list-style-type: none"> <li>additional card</li> </ul>	25 000.00 sum	
22.2.	Card/PIN code replacement due to:		Including VAT.
22.2.1.	<ul style="list-style-type: none"> <li>expiration date of the card or within a period not exceeding two months before upcoming expiration date of the card;</li> </ul>	No commission is charged	
22.2.2.	<ul style="list-style-type: none"> <li>loss/damage of the card by the cardholder;</li> </ul>	48 000.00 sum	
22.2.3.	<ul style="list-style-type: none"> <li>changing the name of the cardholder;</li> </ul>	48 000.00 sum	
22.2.4.	<ul style="list-style-type: none"> <li>loss of the PIN code by the cardholder.</li> </ul>	48 000.00 sum	
22.3.	Urgent issue / replacement of the card / PIN code at the request of the cardholder	60 000.00 sum, in addition to the above points.	Including VAT.
22.4.	Replenishment of the card account:		
22.4.1.	<ul style="list-style-type: none"> <li>during conversion operations and in cash;</li> </ul>	No commission is charged	
22.4.2.	<ul style="list-style-type: none"> <li>at the expense of funds received in non-cash form to the client's card account from other banks.<sup>11</sup></li> </ul>	0.30% of the operation amount	It is charged except for transfer of amounts of P2P transfers from the client's accounts in JSC «Octobank» and loans issued to credit card holders.
22.5.	Non-deductible card account balance that is not available for card use.	10.00 US dollars	
22.6.	Maintenance of main card issued in the name of the client	No commission is charged	
22.7.	Processing of cash receipt transactions made using JSC «Octobank» cards:		
22.7.1.	<ul style="list-style-type: none"> <li>at the cash desk of JSC «Octobank»;</li> </ul>	No commission is charged	By Visa Gold cards
22.7.2.	<ul style="list-style-type: none"> <li>at the cash desk of JSC «Octobank»;</li> </ul>	0.50% of the operation amount	For credit cards of this category.



№	Client's order, name of operation, service	Tariff	Note/Explanation
22.7.3.	<ul style="list-style-type: none"> <li>at cash withdrawal points and at ATMs of other banks, as well as at ATMs of the HUMO, UzCard system</li> </ul>	2.30% of the operation amount (min. 1.80 USD including VAT.)	
22.8.	Processing of transactions for payment for goods and services made using JSC "Octobank" cards		
22.8.1.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	0.20 USD, including VAT.	Transaction amount is up to 50 USD
22.8.2.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	No commission is charged	Transaction amount is up to USD 50 and over
22.8.3.	Processing of transactions for payment for goods and services made with cards in the TSP within the Republic of Uzbekistan.	No commission is charged	
22.9.	Temporary card blocking by the card issuer	No commission is charged	
22.10.	Provision of remote services (SMS notification and online purchase protection 3D Secure)	No commission is charged	
<b>23. Issuance and maintenance of Visa Platinum / Visa Platinum Credit international plastic cards</b>			
23.1.	Opening a plastic card:		Including VAT.
23.1.1.	<ul style="list-style-type: none"> <li>main card</li> </ul>	50 000.00 sum	An additional card can be only Visa Platinum
23.1.2.	<ul style="list-style-type: none"> <li>additional card</li> </ul>	50 000.00 sum	
23.2.	Card/PIN code replacement due to:		Including VAT.
23.2.1.	<ul style="list-style-type: none"> <li>expiration date of the card or within a period not exceeding two months before upcoming expiration date of the card;</li> </ul>	No commission is charged	
23.2.2.	<ul style="list-style-type: none"> <li>loss/damage of the card by the cardholder;</li> </ul>	48 000.00 sum	
23.2.3.	<ul style="list-style-type: none"> <li>changing the name of the cardholder;</li> </ul>	48 000.00 sum	
23.2.4.	<ul style="list-style-type: none"> <li>loss of the PIN code by the cardholder.</li> </ul>	48 000.00 sum	
23.3.	Urgent issue / replacement of the card / PIN code at the request of the cardholder	60 000.00 sum, in addition to the above points.	Including VAT.
23.4.	Replenishment of the card account:		
23.4.1.	<ul style="list-style-type: none"> <li>during conversion operations and in cash;</li> </ul>	No commission is charged	
23.4.2.	<ul style="list-style-type: none"> <li>at the expense of funds received in non-cash form to the client's card account from other banks.<sup>11</sup></li> </ul>	0.30% of the operation amount	It is charged except for transfer of amounts of P2P transfers from the client's accounts in JSC "Octobank" and loans issued to credit card holders.
23.5.	Non-deductible card account balance that is not available for card use.	10.00 US dollars	
23.6.	Maintenance of main card issued in the name of the client	No commission is charged	
23.7.	Processing of cash receipt transactions made using JSC "Octobank" cards:		
23.7.1.	<ul style="list-style-type: none"> <li>at the cash desk of JSC "Octobank";</li> </ul>	No commission is charged	By Visa Platinum cards
23.7.2.	<ul style="list-style-type: none"> <li>at the cash desk of JSC "Octobank";</li> </ul>	0.50% of the operation amount	For credit cards of this category.
23.7.3.	<ul style="list-style-type: none"> <li>at cash withdrawal points and at ATMs of other banks, as well as at ATMs of the HUMO, UzCard system</li> </ul>	2.20% of the operation amount (min. 1.80 USD including VAT.)	
23.8.	Processing of transactions for payment for goods and services made using JSC "Octobank" cards		
23.8.1.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	0.20 USD, including VAT.	Transaction amount is up to 50 USD
23.8.2.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	No commission is charged	Transaction amount is up to USD 50 and over

№	Client's order, name of operation, service	Tariff	Note/Explanation
23.8.3.	Processing of transactions for payment for goods and services made with cards in the TSP within the Republic of Uzbekistan.	No commission is charged	
23.9.	Temporary card blocking by the card issuer	No commission is charged	
23.10	Provision of remote services (SMS notification and online purchase protection 3D Secure)	No commission is charged	
<b>24. Issue and maintenance of international MasterCard Virtual/Visa Virtual cards<sup>7</sup></b>			
24.1.	Opening a plastic card:	No commission is charged	Currency of the card account is the US Dollar
24.2.	Replenishment of the card account:		
24.2.1.	<ul style="list-style-type: none"> <li>during conversion operations and in cash;</li> </ul>	No commission is charged	
24.2.2.	<ul style="list-style-type: none"> <li>at the expense of funds received in non-cash form to the client's card account from other banks.<sup>11</sup></li> </ul>	0.30% of the operation amount	It is charged except for transfer of amounts of P2P transfers from the client's accounts in JSC "Octobank" and loans issued to credit card holders.
24.3.	Non-deductible card account balance that is not available for card use.	0.25 US dollars	
24.4.	Processing of cash receipt transactions made using JSC "Octobank" cards:		
24.4.1.	<ul style="list-style-type: none"> <li>at the cash desk of JSC "Octobank";</li> </ul>	No commission is charged	The service is provided using Visa/MasterCard cards that have been tokenized by the customer using the Octo-Mobile app, or on Garmin devices.
24.4.2.	<ul style="list-style-type: none"> <li>at cash withdrawal points and at ATMs of other banks, as well as at ATMs of the HUMO, UzCard system</li> </ul>	2.50% of the operation amount (min. 1.80 USD including VAT.)	
24.5.	Processing of transactions for payment for goods and services performed with cards		
24.5.1.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	0.20 USD, including VAT.	Transaction amount is up to 50 USD
24.5.2.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	No commission is charged	Transaction amount is up to USD 50 and over
24.5.3.	Processing of transactions for payment for goods and services made with cards in the TSP within the Republic of Uzbekistan.	No commission is charged	
24.6.	Temporary card blocking by the card issuer	No commission is charged	
24.7.	Provision of remote services (SMS notification and online purchase protection 3D Secure)	No commission is charged	
<b>25. Issuance and maintenance of international MasterCard Standard/Visa Classic cards in foreign currency for non-residents of the Republic of Uzbekistan</b>			
25.1.	Opening a plastic card:		Currency of the card account is US dollar. Only a Visa Classic or MasterCard Standard card can be used as an additional card.
25.1.1.	<ul style="list-style-type: none"> <li>main cards</li> </ul>	No commission is charged	
25.1.2.	<ul style="list-style-type: none"> <li>additional cards</li> </ul>	No commission is charged	
25.2.	Card/PIN code replacement due to:		Including VAT.
25.2.1.	<ul style="list-style-type: none"> <li>expiration date of the card or within a period not exceeding two months before upcoming expiration date of the card;</li> </ul>	No commission is charged	
25.2.2.	<ul style="list-style-type: none"> <li>loss/damage of the card by the cardholder;</li> </ul>	48 000.00 sum	
25.2.3.	<ul style="list-style-type: none"> <li>changing the name of the cardholder;</li> </ul>	48 000.00 sum	
25.2.4.	<ul style="list-style-type: none"> <li>loss of the PIN code by the cardholder.</li> </ul>	48 000.00 sum	
25.3.	Urgent issue / replacement of the card / PIN code at the request of the cardholder	100 000.00 sum, in addition to the above points.	Including VAT.
25.4.	Replenishment of the card account:		
25.4.1.	<ul style="list-style-type: none"> <li>in cash;</li> </ul>	No commission is charged	

25.4.2.	<ul style="list-style-type: none"> <li>at the expense of funds received in non-cash form to the client's card account from other banks.<sup>11</sup></li> </ul>	0.30% of the operation amount	It is charged except for transfer of amounts of P2P transfers from the client's accounts in JSC «Octobank» and loans issued to credit card holders.
25.5.	Amount of the initial payment to the card account	At least 10.00 US dollars	
25.6.	Non-deductible card account balance that is not available for card use.	5.00 US dollars	
25.7.	Maintenance of the main card issued in the name of the client	No commission is charged	
25.8.	Processing of transactions for receiving cash made using JSC «Octobank» cards:		
25.8.1.	<ul style="list-style-type: none"> <li>at the cash desk of JSC «Octobank»;</li> </ul>	No commission is charged	
25.8.2.	<ul style="list-style-type: none"> <li>at cash withdrawal points and at ATMs of other banks, as well as at ATMs of the HUMO, UzCard system</li> </ul>	2.40% of the operation amount (min. 1.80 USD including VAT.)	
25.9.	Processing of transactions for payment for goods and services made using JSC «Octobank» cards		
24.9.1.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	0.20 USD, including VAT.	Transaction amount is up to 50 USD
24.9.2.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	No commission is charged	Transaction amount is up to USD 50 and over
24.9.3.	Processing of transactions for payment for goods and services made with cards in the TSP within the Republic of Uzbekistan.	No commission is charged	
25.10.	Temporary card blocking by the card issuer	No commission is charged	
25.11.	Provision of remote services (SMS notification and online purchase protection 3D Secure)	No commission is charged	
<b>26. Issuance and maintenance of international MasterCard Gold/Visa Gold cards in foreign currency for non-residents of the Republic of Uzbekistan</b>			
26.1.	Opening a plastic card:		Including VAT.
26.1.1.	<ul style="list-style-type: none"> <li>main cards</li> </ul>	25 000.00 sum	Account currency is US dollar. Only a Visa Gold or MasterCard Gold card can be used as an additional card.
26.1.2.	<ul style="list-style-type: none"> <li>additional cards</li> </ul>	25 000.00 sum	
26.2.	Card/PIN code replacement due to:		Including VAT.
26.2.1.	<ul style="list-style-type: none"> <li>expiration date of the card or within a period not exceeding two months before upcoming expiration date of the card;</li> </ul>	No commission is charged	
26.2.2.	<ul style="list-style-type: none"> <li>loss/damage of the card by the cardholder;</li> </ul>	48 000.00 sum	
26.2.3.	<ul style="list-style-type: none"> <li>changing the name of the cardholder;</li> </ul>	48 000.00 sum	
26.2.4.	<ul style="list-style-type: none"> <li>loss of the PIN code by the cardholder.</li> </ul>	48 000.00 sum	Including VAT.
26.3.	Urgent issue / replacement of the card / PIN code at the request of the cardholder	200 000.00 sum, in addition to the above points.	
26.4.	Replenishment of the card account:		
26.4.1.	<ul style="list-style-type: none"> <li>during conversion operations and in cash;</li> </ul>	No commission is charged	
26.4.2.	<ul style="list-style-type: none"> <li>at the expense of funds received in non-cash form to the client's card account from other banks.<sup>11</sup></li> </ul>	0.30% of the operation amount	It is charged except for transfer of amounts of P2P transfers from the client's accounts in JSC «Octobank» and loans issued to credit card holders.
26.5.	Amount of the initial payment to the card account	At least 50.00 USD	
26.6.	Non-deductible card account balance that is not available for card use.	10.00 US dollars	
26.7.	Maintenance of the main card issued in the name of the client	No commission is charged	
26.8.	Processing of transactions for receiving cash made using JSC «Octobank» cards:		

26.8.1.	<ul style="list-style-type: none"> <li>at the cash desk of JSC “Octobank”;</li> </ul>	No commission is charged	
26.8.2.	<ul style="list-style-type: none"> <li>at cash withdrawal points and at ATMs of other banks, as well as at ATMs of the HUMO, UzCard system</li> </ul>	2.30% of the operation amount (min. 1.80 USD including VAT.)	
26.9	Processing of transactions for payment for goods and services made using JSC “Octobank” cards		
25.9.1.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	0.20 USD, including VAT.	Transaction amount is up to 50 USD
25.9.2.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	No commission is charged	Transaction amount is up to USD 50 and over
25.9.3.	Processing of transactions for payment for goods and services made with cards in the TSP within the Republic of Uzbekistan.	No commission is charged	
26.10.	Temporary card blocking by the card issuer	No commission is charged	
26.11.	Provision of remote services (SMS notification and online purchase protection 3D Secure)	No commission is charged	
<b>27. Issuance and maintenance of Visa Platinum international cards in foreign currency for non-residents of the Republic of Uzbekistan</b>			
27.1.	Opening a plastic card:		Including VAT.
27.1.1.	<ul style="list-style-type: none"> <li>main card</li> </ul>	50 000.00 sum	Account currency is US dollar. Only a Visa Platinum card can be used as an additional card.
27.1.2.	<ul style="list-style-type: none"> <li>additional card</li> </ul>	50 000.00 sum	
27.2.	Card/PIN code replacement due to:		
27.2.1.	<ul style="list-style-type: none"> <li>expiration date of the card or within a period not exceeding two months before upcoming expiration date of the card;</li> </ul>	No commission is charged	Including VAT.
27.2.2.	<ul style="list-style-type: none"> <li>loss/damage of the card by the cardholder;</li> </ul>	48 000.00 sum	
27.2.3.	<ul style="list-style-type: none"> <li>changing the name of the cardholder;</li> </ul>	48 000.00 sum	
27.2.4.	<ul style="list-style-type: none"> <li>loss of the PIN code by the cardholder.</li> </ul>	48 000.00 sum	
27.3.	Urgent issue / replacement of the card / PIN code at the request of the cardholder	200 000.00 sum, in addition to the above points.	Including VAT.
27.4.	Replenishment of the card account:		
27.4.1.	<ul style="list-style-type: none"> <li>during conversion operations and in cash;</li> </ul>	No commission is charged	
27.4.2.	<ul style="list-style-type: none"> <li>at the expense of funds received in non-cash form to the client's card account from other banks.<sup>11</sup></li> </ul>	0.30% of the operation amount	It is charged except for transfer of amounts of P2P transfers from the client's accounts in JSC “Octobank” and loans issued to credit card holders.
27.5.	Amount of the initial payment to the card account	At least 100.00 USD	
27.6.	Non-deductible card account balance that is not available for card use.	10.00 US dollars	
27.7.	Maintenance of the main card issued in the name of the client	No commission is charged	
27.8.	Processing of transactions for receiving cash made using JSC “Octobank” cards:		
27.8.1.	<ul style="list-style-type: none"> <li>at the cash desk of JSC “Octobank”;</li> </ul>	No commission is charged	
27.8.2.	<ul style="list-style-type: none"> <li>at cash withdrawal points and at ATMs of other banks, as well as at ATMs of the HUMO, UzCard system</li> </ul>	2.30% of the operation amount (min. 1.80 USD including VAT.)	
27.9.	Processing of transactions for payment for goods and services made using JSC “Octobank” cards		
26.9.1.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	0.20 USD including VAT.	Transaction amount is up to 50 USD
26.9.2.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	No commission is charged	Transaction amount is up to USD 50 and over

26.9.3.	Processing of transactions for payment for goods and services made with cards in the TSP within the Republic of Uzbekistan.	No commission is charged	
27.10.	Temporary card blocking by the card issuer	No commission is charged	
27.11.	Provision of remote services (SMS notification and online purchase protection 3D Secure)	No commission is charged	
Other terms of service for all types of Visa and MasterCard cards: • Contactless cards are issued for a period of three years. • Bank reimburses from the client's account all commissions and fees incurred as a result of client service at other banks, as well as when the cardholder uses the services of third-party organizations and MasterCard and Visa International companies in matters related to card payments, cardholder services, and protesting transactions. The specified amounts are reimbursed in currency in which the specified amounts of claims were submitted to the Bank.			
<b>28. Issuance and maintenance of Visa Virtual international cards for non-residents of the Republic of Uzbekistan <sup>7</sup></b>			
28.1.	Opening a plastic card:	No commission is charged	Currency of card account is US Dollar
28.2.	Replenishment of the card account:		
28.2.1.	<ul style="list-style-type: none"> <li>during conversion operations and in cash;</li> </ul>	No commission is charged	
28.2.2.	<ul style="list-style-type: none"> <li>at the expense of funds received in non-cash form to the client's card account from other banks.<sup>11</sup></li> </ul>	0.30% of the operation amount	It is charged except for transfer of amounts of P2P transfers from the client's accounts in JSC "Octobank" and loans issued to credit card holders.
28.3.	Non-deductible card account balance that is not available for card use.	10.00 US dollars	
28.4.	Processing of transactions for receiving cash made using JSC "Octobank" cards:		
28.4.1.	<ul style="list-style-type: none"> <li>at the cash desk of JSC "Octobank";</li> </ul>	No commission is charged	The service is provided using Visa cards that have been tokenized by the client using the Octo-Mobile app, or on Garmin devices.
28.4.2.	<ul style="list-style-type: none"> <li>at cash withdrawal points and at ATMs of other banks, as well as at ATMs of the HUMO, UzCard system</li> </ul>	2.50% of the operation amount (min. 1.80 USD including VAT.)	
28.5.	Processing of transactions for payment for goods and services performed with cards		
28.5.1.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	0.20 USD, including VAT.	Transaction amount is up to 50 USD
28.5.2.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	No commission is charged	Transaction amount is up to USD 50 and over
28.5.3.	Processing of transactions for payment for goods and services made with cards in the TSP within the Republic of Uzbekistan.	No commission is charged	
28.6.	Temporary card blocking	No commission is charged	
28.7.	Provision of remote services (SMS notification and online purchase protection 3D Secure)	No commission is charged	
<b>29. Issuance and maintenance of international Visa Signature cards in foreign currency for residents/non-residents of the Republic of Uzbekistan</b>			
29.1.	Opening a plastic card:		Including VAT. Account currency is US dollar. Only a Visa Signature card can be used as an additional card.
29.1.1.	<ul style="list-style-type: none"> <li>main card</li> </ul>	100 000.00 sum	
29.1.2.	<ul style="list-style-type: none"> <li>additional card</li> </ul>	100 000.00 sum	
29.2.	Card/PIN code replacement due to:		Including VAT.
29.2.1.	<ul style="list-style-type: none"> <li>expiration date of the card or within a period not exceeding two months before upcoming expiration date of the card;</li> </ul>	No commission is charged	
29.2.2.	<ul style="list-style-type: none"> <li>loss/damage of the card by the cardholder;</li> </ul>	64 000.00 sum	
29.2.3.	<ul style="list-style-type: none"> <li>changing the name of the cardholder;</li> </ul>	64 000.00 sum	
29.2.4.	<ul style="list-style-type: none"> <li>loss of the PIN code by the cardholder.</li> </ul>	64 000.00 sum	
29.3.	Urgent issue / replacement of the card / PIN code at the request of the cardholder	200 000.00 sum, in addition to the above points.	Including VAT.
29.4.	Replenishment of the card account:		

29.4.1.	<ul style="list-style-type: none"> <li>during conversion operations and in cash;</li> </ul>	No commission is charged	
29.4.2.	<ul style="list-style-type: none"> <li>at the expense of funds received in non-cash form to the client's card account from other banks.<sup>11</sup></li> </ul>	0.30% of the operation amount	It is charged except for transfer of amounts of P2P transfers from the client's accounts in JSC "Octobank" and loans issued to credit card holders.
29.5.	Non-deductible card account balance that is not available for card use.	50.00 US dollars	
29.6.	Maintenance of a card issued in the name of the client	50.00 US dollars	Including VAT. It is charged annually in US dollars
29.7.	Processing of transactions for receiving cash made using JSC "Octobank" cards:		
29.7.1.	<ul style="list-style-type: none"> <li>at the cash desk of JSC "Octobank";</li> </ul>	No commission is charged	
29.7.2.	<ul style="list-style-type: none"> <li>at cash withdrawal points and at ATMs of other banks, as well as at ATMs of the HUMO, UzCard system</li> </ul>	2.20% of the operation amount (min. 3 USD including VAT.)	
29.8.	Processing of transactions for payment for goods and services made using JSC "Octobank" cards		
29.8.1.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	0.50 USD, including VAT.	Transaction amount is up to 50 USD
29.8.2.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	No commission is charged	Transaction amount is up to USD 50 and over
29.8.3.	Processing of transactions for payment for goods and services made with cards in the TSP within the Republic of Uzbekistan.	No commission is charged	
29.9.	Temporary card blocking by the card issuer	No commission is charged	
29.10.	Provision of remote services (SMS notification and online purchase protection 3D Secure)	No commission is charged	
<b>30. Issuance and maintenance of Visa Infinite international cards in foreign currency for residents/non-residents of the Republic of Uzbekistan</b>			
30.1.	Opening a plastic card:		Including VAT.
30.1.1.	<ul style="list-style-type: none"> <li>main card</li> </ul>	200 000.00 sum	Account currency is US dollar. Only Visa Infinite can be used as an additional card.
30.1.2.	<ul style="list-style-type: none"> <li>additional card</li> </ul>	200 000.00 sum	
30.2.	Card/PIN code replacement due to:		Including VAT.
30.2.1.	<ul style="list-style-type: none"> <li>expiration date of the card or within a period not exceeding two months before upcoming expiration date of the card;</li> </ul>	No commission is charged	
30.2.2.	<ul style="list-style-type: none"> <li>loss/damage of the card by the cardholder;</li> </ul>	120 000.00 sum	
30.2.3.	<ul style="list-style-type: none"> <li>changing the name of the cardholder;</li> </ul>	120 000.00 sum	
30.2.4.	<ul style="list-style-type: none"> <li>loss of the PIN code by the cardholder.</li> </ul>	120 000.00 sum	
30.3.	Urgent issue / replacement of the card / PIN code at the request of the cardholder	200 000.00 soums, in addition to the above items	Including VAT.
30.4.	Replenishment of the card account:		
30.4.1.	<ul style="list-style-type: none"> <li>during conversion operations and in cash;</li> </ul>	No commission is charged	
30.4.2.	<ul style="list-style-type: none"> <li>at the expense of funds received in non-cash form to the client's card account from other banks.<sup>11</sup></li> </ul>	0.30% of the operation amount	It is charged except for transfer of amounts of P2P transfers from the client's accounts in JSC "Octobank" and loans issued to credit card holders.
30.5.	Non-deductible card account balance that is not available for card use.	100.00 US dollars	
30.6.	Maintenance of a card issued in the name of the client	60.00 US dollars	Including VAT. It is charged annually in US dollars
30.7.	Processing of transactions for receiving cash made using JSC "Octobank" cards:		
30.7.1.	<ul style="list-style-type: none"> <li>at the cash desk of JSC "Octobank";</li> </ul>	No commission is charged	
30.7.2.	<ul style="list-style-type: none"> <li>at cash withdrawal points and at ATMs of other banks, as well as at ATMs of the HUMO, UzCard system</li> </ul>	2.20% of the transaction amount (min. 3 USD including VAT.)	



30.8.	Processing of transactions for payment for goods and services made using JSC "Octobank" cards		
30.8.1.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	0.50 USD including VAT.	Transaction amount is up to 50 USD
30.8.2.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	No commission is charged	Transaction amount is up to USD 50 and over
30.8.3.	Processing of transactions for payment for goods and services made with cards in the TSP within the Republic of Uzbekistan.	No commission is charged	
30.9.	Temporary card blocking by the card issuer	No commission is charged	
30.10.	Provision of remote services (SMS notification and online purchase protection 3D Secure)	No commission is charged	
<b>31. Issuance and maintenance of international Mastercard Standard (Crypto) cards in foreign currency for residents/non-residents of the Republic of Uzbekistan</b>			
31.1.	Opening a plastic card:		in "UZNEX" application
31.1.1.	• main card	No commission is charged	
31.1.2.	• additional card	No commission is charged	
31.2.	Card/PIN code replacement due to:		Including VAT.
31.2.1.	• expiration date of the card or within a period not exceeding two months before upcoming expiration date of the card;	No commission is charged	
31.2.2.	• loss/damage of the card by the cardholder;	64 000.00 sum	
31.2.3.	• changing the name of the cardholder;	64 000.00 sum	
31.3.	• loss of the PIN code by the cardholder.	64 000.00 sum	
31.3.1.	Replenishment of the card account:		
31.3.2.	• during conversion operations and in cash;	No commission is charged	
31.4.	• at the expense of funds received in non-cash form to the client's card account from other banks. <sup>11</sup>	0.30% of the operation amount	
31.5.	Non-deductible card account balance that is not available for card use.	0.00 US dollars	
31.6.	Maintenance of a card issued in the name of the client	No commission is charged	
31.6.1.	Processing of transactions for receiving cash made using JSC "Octobank" cards:		
31.6.1.	• at the cash desk of JSC "Octobank";	No commission is charged	
31.6.2.	• at cash withdrawal points and at ATMs of other banks, as well as at ATMs of the HUMO, UzCard system	2.20% of the operation amount (min. 3 USD including VAT.)	
31.7.	Processing of transactions for payment for goods and services made using JSC "Octobank" cards		
31.7.1.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	0.50 USD including VAT.	Transaction amount is up to 50 USD
31.7.2.	Processing of transactions for payment for goods and services made using cards in the TSP outside the Republic of Uzbekistan.	No commission is charged	Transaction amount is up to USD 50 and over
31.7.3.	Processing of transactions for payment for goods and services made with cards in the TSP within the Republic of Uzbekistan.	No commission is charged	
31.8.	Temporary card blocking by the card issuer	No commission is charged	
31.9.	Provision of remote services (SMS notification and online purchase protection 3D Secure)	No commission is charged	
<b>32. Services provided at exchange offices</b>			
32.1.	Exchange of banknotes of a foreign state for banknotes of a lower denomination of the same state	1.00% of the amount to be exchanged	
32.2.	Exchange of banknotes of a foreign state for banknotes of a larger denomination of the same state	1.00% of the amount being exchanged	



32.3.	Verifying the authenticity of foreign banknotes using a currency detector	0.20% of the amount of banknotes submitted for verification	
32.4.	Conversion of the cash currency of one foreign state to the cash currency of another foreign state	No commission is charged	The conversion is performed at the exchange rate set by the Bank on the day of the transaction.
32.5.	Replacement of dilapidated foreign banknotes (currencies):		
32.5.1.	<ul style="list-style-type: none"> <li>If there are scuffs and dirt at a level that makes it possible to determine the image (shape) of the banknote.;</li> <li>If there are tears (including glued ones) that do not exceed one-fourth of the width or height of the banknote.;</li> <li>If there are glued corners or parts (but not more than 1 sq. cm.), provided that the torn corners or parts belong to this particular banknote.;</li> <li>If there are small spots, inscriptions and stamp prints (no more than two pieces) that do not interfere with the identification of the authenticity of the banknotes and do not cover more than 50 percent of the main signs of solvency, with the exception of stamps confirming that the banknote is cancelled, counterfeit or is a sample.</li> <li>If the banknote has punctures of not more than 1 mm, but not more than two pieces.</li> </ul>	5.00% of face value of the banknote	It is deducted from the client in the national currency at the exchange rate of the Central Bank of the Republic of Uzbekistan on the day of the transaction
32.6.	Acceptance of a foreign currency unsuitable for circulation for collection	600.00 sum	Including VAT. For each banknote
32.7.	Acceptance of a foreign currency that raises doubts about its authenticity for examination	3.00% of amount of accepted currency for examination	
<b>33. Other services</b>			
33.1.	Letters confirming existence of the account and its balance for submission to external authorities	12.00% of BCV	Including VAT.
33.2.	Information about the work of the account with a cover letter on letterhead	12.00% of BCV	Including VAT.
33.3.	Issuance of an attachment book to replace a damaged or lost one by the Client <sup>2</sup>	12.00% of BCV	Including VAT.
<b>34. Transfers to a Visa card within the framework of the Visa Direct service <sup>13</sup></b>			
34.1.	From a Visa/MasterCard issued by JSC "Octobank" to a Visa/MasterCard issued by JSC "Octobank"	No commission is charged	No commission is charged only when transferring via the menu item "Between my cards" and "By card number" of the Octo-Mobile application. In other cases, a commission fee is applied in accordance with clause 34.2.
34.2.	From Visa/MasterCard issued by JSC "Octobank" to Visa cards issued by banks of the Republic of Uzbekistan	1.00% of the operation amount, (min. 2.40 USD including VAT.)	
34.3.	From Uzcard to Visa cards issued by banks of the Republic of Uzbekistan	2.00% of the operation amount, (min. 40 000.00 sums including VAT.)	
34.4.	From Humo cards to Visa cards issued by banks of the Republic of Uzbekistan	1.50% of the operation amount, (min. 40 000.00 sums including VAT.)	

34.5.	From a Visa/MasterCard issued by JSC “Octobank” to Visa cards issued by banks outside the Republic of Uzbekistan according to the list indicated in Note No. <sup>15</sup>	1.00% of the operation amount, (min. 2.40 USD including VAT.)	
34.6.	From Uzcard cards to Visa cards issued by banks outside the Republic of Uzbekistan according to the list indicated in Note No. <sup>15</sup>	2.00% of the operation amount, (min. 3.60 USD including VAT.)	
34.7.	From Humo cards to Visa cards issued by banks outside the Republic of Uzbekistan according to the list indicated in Note No. <sup>15</sup>	1.50% of the operation amount, (min. 3.60 USD including VAT.)	
34.8.	From Visa cards issued by other banks of the Republic of Uzbekistan to Visa cards issued by banks in the countries indicated in Note No. <sup>15</sup>	1.50% of the operation amount, (min. 3.60 USD including VAT.)	
34.9.	Through UZPAYNET system to VISA cards issued by banks of the Republic of Uzbekistan		
34.9.1.	<ul style="list-style-type: none"> <li>When transfer amount is up to 500,000.00 soums inclusive;</li> </ul>	18 000.00 sum	Including VAT. MasterCard cards issued by JSC “Octobank” can also be replenished
34.9.2.	<ul style="list-style-type: none"> <li>When transfer amount exceeds 500 000.00 soums up to and including 1 000 000.00 soums;</li> </ul>	36 000.00 sum	
34.9.3.	<ul style="list-style-type: none"> <li>When transfer amount exceeds 1 000 000.00 soums.</li> </ul>	3.00% of the operation amount	
39.10.	Through UZPAYNET system to VISA cards issued by banks outside the Republic of Uzbekistan according to the list indicated in Note No. <sup>15</sup>		
34.10.1.	<ul style="list-style-type: none"> <li>When transfer amount is up to 1 500 000.00 soums inclusive;</li> </ul>	54 000.00 sum	Including VAT.
34.10.2.	<ul style="list-style-type: none"> <li>When transfer amount exceeds 1 500 000.00 soums.</li> </ul>	3.00% of the operation amount	
34.11.	Through Beeline mobile application to VISA cards issued by banks in the countries indicated in Note No. <sup>15</sup>	1.50% of the operation amount, (min. 30 000.00 soums including VAT.)	
34.12.	Through PayMe mobile application to VISA cards issued by banks in the countries indicated in Note No. <sup>15</sup>		
34.12.1.	<ul style="list-style-type: none"> <li>from a virtual Visa card issued through the Payme payment service.</li> </ul>	1.00% of the operation amount, (min. 30 000.00 soums including VAT.)	
34.12.2.	<ul style="list-style-type: none"> <li>from an Uzcard/Humo card issued by banks of the Republic of Uzbekistan.</li> </ul>	1.50% of the operation amount, (min. 40 000.00 soums including VAT.)	
<b>35. International card conversion during the transaction.</b>			
35.1.	Commission for making a transaction abroad in a currency other than the currency of mutual settlements with the Ministry of Finance (US Dollar).	1.00% of the operation amount	MPS is an international VISA payment system. The Commission is included in the amount of the transaction debited from the Client's account.

**Notes:**

<sup>1</sup>BCV is basic calculated value established in accordance with current Legislation of the Republic of Uzbekistan on the date of payment.

<sup>2</sup>Except in cases when the book is issued to replace a filled out or damaged one due to the fault of the Bank.

<sup>3</sup>Visa/ MasterCard can be tokenized by the client independently using the Octo-Mobile application, or on Garmin devices, as well as when saving the card as a means of payment when making payments over the Internet. The card tokenization service is provided to bank's clients in accordance with the Rules of JSC “Octobank” for the use of Card Token, posted for review on bank's website at octobank.uz .

The commission is charged for each client's card with an active token, monthly for current Month of using the service. The commission is charged starting from the third Month of using the service from the date of activation of service, including the month of activation of service. A month of using the service is a month in which the client had an active token on any day. For example, when the token is activated on June 20, commission will start to be charged on August 01. Or, if the token is activated on June 20 and the service is disabled in June, if service is activated in April, commission will begin to be charged on August 01. If there are no funds in card account, the service is temporarily blocked until payment for the service is made. If commission is not paid within 2 months, the service is completely disabled.

<sup>4</sup>On international cards opened for non-residents, currency conversion service is available through the JSC "Octobank" application.

<sup>5</sup>Limits on transactions conducted through the Mobile Application of JSC "Octobank":

Limits on transactions conducted through the Mobile Application of JSC "Octobank".					
№	Type of operation	Type of limit	Using cards issued by other banks	Inside the bank to another Client	Between its Octobank cards
1	UZS transfers between cards and/or accounts	Amount per day	100 000 000 sum		Without restrictions
		Quantity per day	20		
		Amount per month*	1 000 000 000 sum		
		Quantity per month*	200		
2	USD transfers between cards and/or accounts	Amount per day	Clause 5 applies.	50 000 USD	Without restrictions
		Amount per month*		100 000 USD	
3	Currency exchange	Purchase of USD per day	The operation is possible from any cards of national payment systems	—	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 month*
		Sale of USD per day	The operation is possible only with cards of international payment systems issued by JSC "Octobank"		Without restrictions
4	Visa Direct UZS/USD	One time	30 000 000 UZS / 2 500 USD	Clauses 1, 2 apply.	
		Amount per day	100 000 000 UZS (equivalent)		
		Quantity per day	20		
		Amount per month*	less than 1000 BCV (equivalent)		
		Quantity per month*	200		

\*month – calendar

<sup>6</sup>Further, unless otherwise indicated, it is considered that the card is opened for a resident of the Republic of Uzbekistan. The conditions for opening cards to non-residents of the Republic of Uzbekistan are specified in separate paragraphs 10, 11, 25, 26, 27, 28.

<sup>7</sup> MasterCard Virtual/Visa Virtual International virtual cards are issued with opening of an account in national and foreign currencies and can be used for payments worldwide via the Internet. The cards can be tokenized by the customer using the Octo-Mobile application, or in Garmin devices, and used to pay for goods and services in contactless POS terminals, for example, in HUMO terminals.

<sup>8</sup>Payment is made in sums at the exchange rate of the Central Bank of the Republic of Uzbekistan, effective on the date of payment. Except for amounts credited to the account as a result of conversion of one foreign currency to another.

<sup>9</sup>If additional correspondent banks are used, additional fees may be deducted from the transfer amount.

<sup>10</sup>Commission is deducted from the amounts to be credited to the card account from other banks from the accounts of senders, with exception of transfers made from Visa /MasterCard MP cards using Visa Direct / MasterCard Money Send technology, as well as chargebacks made through Visa /MasterCard MP. In case of receipt of funds in a currency other than the currency of the card account, replenishment is made in the currency of the card account at the purchase/sale rate set in USD / RUB for the Octobank mobile application, and in EURO at the exchange rate on the day of replenishment.

<sup>11</sup>The amount of non-deductible balance can be used by the bank to cover the amounts of transactions in excess of the amount of active balance of card account. It is returned to the client after completion of all settlements with the client, but no later than 30 days after the cardholder submits an application for closing the card account.

<sup>12</sup> It is carried out by oral or written request of the cardholder. In case of an oral request from a customer, for example, by phone, the bank reserves the right to carry out simplified identification of the cardholder by clarifying information known only to the bank and the holder, for example: the code word, date and place of the last transaction, etc.

<sup>13</sup> In case of using additional correspondent banks, additional fees may be deducted from the transfer amount.

<sup>14</sup> Wallet - account 22616 managed through remote service systems (mobile application JSC «Octobank»).

<sup>15</sup> Visa cards issued by banks of Uzbekistan, UzCard, HUMO banks of the Republic of Uzbekistan, Visa and MasterCard cards of JSC «Octobank» can be used to send the transfer.

You can only send a transfer to **Visa cards** issued by banks in 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 (Great Britain), Brunei Darussalam, Republic of Bulgaria, Burkina Faso, Republic of Burundi, Kingdom of Cambodia, Republic of Cameroon, Canada, Republic of Cape Verde, Cayman Islands, Central African Republic, Republic of Chad, Republic of Chile, Mainland China, Christmas Island, Cocos Islands (Keeling), Republic of Colombia, Comoros, Republic of the Congo, Cook Islands, Republic of Costa Rica, Republic of Côte d'Ivoire, Republic of Croatia, Curacao, 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, French Metropolis, Guiana (Department of France), French Polynesia, French Southern Territories, Gabonese Republic, Republic of Gambia, Georgia, Federal Republic of Germany, Republic of Ghana, Gibraltar, Hellenic Republic, Greenland, Grenada, Guadeloupe, Guam Territory, 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, the State of Israel, the Italian Republic, Jamaica, the State of Japan, the Hashemite Kingdom of Jordan, the Republic of Kazakhstan, the Republic of Kenya, the Republic of Kiribati, the 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, 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, Freely Associated State of Puerto Rico, State of Qatar, Dominican Republic, Republic of Serbia, Reunion, Romania, Republic of Rwanda, Independent State of Samoa, Republic of San Marino, Democratic Republic of the Congo Republic of Sao Tome and Principe, Kingdom of Saudi Arabia, Republic of Senegal, Republic of Seychelles, South Georgia and 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 East Timor, Togolese Republic, Tokelau, Kingdom of Tonga, Republic of Trinidad and Tobago, Republic of Tunisia, Republic of Turkey, Turkmenistan, Turks and Caicos Islands, Tuvalu, Republic of Uganda, Ukraine, United Arab Emirates, United Kingdom of Great Britain and Northern Ireland, Eastern Republic of Uruguay, Republic of Vanuatu, Vatican City State, Bolivarian Republic of Venezuela, Socialist Republic of Republic of Vietnam, Wallis and Futuna Islands, Western Sahara, Yemen Arab Republic, Republic of Zambia, Republic of Zimbabwe.

The currency of transfer to a card issued by the Bank of the Republic of Uzbekistan is sum.

The currency of transfer to the recipient's card issued by a foreign bank is US dollar.

The currency of debit from the sender's card:

- From the Visa / MasterCard card issued by JSC «Octobank» is US dollar /sum.
- From the UzCard / HUMO / Visa card of other banks of Uzbekistan is sum.

The equivalent of transfer amount and commission amount is calculated at the exchange rate of JSC «Octobank» and processing center established for sale of foreign currency – US dollars to the bank's customers.

The transfer fee is charged to the sender (debited from the sender's card) in transfer currency (in sums or in US dollars). The commission applies, among other things, to all card products of JSC «Octobank».

