



JSC “KDB Bank Uzbekistan”

Appendix # 2 to Bank Account Agreement

General Tariffs

**July 12, 2021
Tashkent, Uzbekistan**

- Tariffs for banking products and services are expressed in national currency (UZS) and/or Base Estimated Value (BEV).
- “Base Estimated Value” or “BEV” referred to below is the rate set by the Ministry of Finance of Uzbekistan.
- In accordance with the President’s Decree # UP – 5723 dated May 21, 2019, starting from September 1, 2019 the Minimum Wage is abolished, thereby all Bank Tariffs, previously established in relation to the Minimum Wage (MW), are established in relation to the “Base Estimated Value”.
- Bank charges the commissions in UZS, unless otherwise is stipulated below.
- The bank charges being subject to value added tax (VAT) include the amount of the tax.
- Cut-off time for payment instructions in Uzbek Soums and in foreign currency is 16:00. Cut-off time for payment instructions in foreign currency through local correspondent banks is 12:00 noon.
- These tariffs are to be read in conjunction with the Bank’s Terms and Conditions and are valid only together with that.
- The Bank reserves the right to change the tariffs unilaterally at any time with informing the client.
- The Bank has the right to set the limits on the credit balances of its clients' accounts. If these limits are not complied with, the Bank has the right to charge additional commissions.

| 1. ACCOUNT ADMINISTRATION | | |
|----------------------------------|---|--|
| 1.1.1 | Account opening (current account/demand deposit) | Free of charge |
| 1.1.2 | Account maintenance (current account/demand deposit) | Free of charge |
| 1.1.3 | Credit interest (current account/demand deposit) | Nil |
| 1.1.4 | Average balance (per current account/demand deposit) | Free of charge |
| 1.1.5 | Renewal of signature card (including temporary card) | UZS 50,000 per request (Free of charge for Individuals and Individual Entrepreneurs) |
| 1.1.6 | Statement of account (for all accounts) | Free of charge (once a month by default) |
| 1.1.7 | Statement of account (additional by client request) | UZS 20,000 per account (per quarter) |
| 1.1.8 | Detalization slip for incoming UZS funds | UZS 1,000 per slip |
| 1.1.9 | MT-940 statement (per account) | UZS 20,000 per statement |
| 1.2.0 | General inquires | UZS 20,000 per letter |
| 1.2.1 | General inquires (reply within 24 hours) | UZS 50,000 per letter |
| 1.2.2 | Preparation of the information (paper/electronic) on account by Clients' request for the period up to 12 months | UZS 100,000 per letter |
| 1.2.3 | Preparation of the information (paper/electronic) on account by Clients' request for the period over 12 months | UZS 200,000 per letter |
| 1.2.4 | Preparation of the letter based on Auditor request on behalf of Client | UZS 200,000 per letter (For mails sent abroad, the postal fee shall be covered by a client additionally) |
| 1.2.5 | Mail box rent | UZS 20,000 per month |
| 1.2.6 | Mail box key deposit | UZS 100,000 per mail box |
| 1.2.7 | Charge for the loss of mail box key | UZS 100,000 per key |
| 1.2.8 | Bank employee’s visit to Client (letter or card delivery, agreement or application signing, etc.) | UZS 150,000 per visit (within Tashkent city) |
| 1.3.0 | Additional Service (Agency, Advisory, Escrow, Minimum Reserve Account Service, etc.) | As per agreement |

| 2. LOCAL CURRENCY TRANSFERS | | |
|------------------------------------|--|--|
| 2.1.1 | Incoming transfer | Free of charge |
| 2.1.2 | External transfer (delivered by hand) excluding payments from loan source (accounts) received from KDB Bank Uzbekistan | up to UZS 10 mln - 0.5% from UZS 10 mln –up to UZS 100 mln - 0.4% from UZS 100 mln –up to UZS 500 mln - 0.3% from UZS 500 mln - 0.2% Min. 0.1 BEV, Max. 30 BEV |
| 2.1.3 | External transfer (initiated by Office.Net, Internet Banking or “Personal cabinet of taxpayer” from official web portal of State Tax Committee) | up to UZS 100 mln - 0.3% from UZS 100 mln –up to UZS 500 mln - 0.2% from UZS 500 mln - 0.1% Min. 0.05 BEV, Max. 15 BEV |
| 2.1.4 | Surcharge (this fee is not applied to payment initiated by Office.Net, Internet Banking, “Personal cabinet of taxpayer” from official web portal of State Tax Committee, internal transfer within or between branches to same client and transfer to card account) | Additional fee will be applied depending on delivery time of payment order to the Bank. from 9:00 till 14:00 - no surcharge from 14:00 till 16:00 - 0.25 BEV |
| 2.1.5 | Internal transfer (including transfer between branches) to account of different customer, including payments from loan source (accounts) received from KDB Bank Uzbekistan and transfers to demand deposit accounts of Client’s employees | Free of charge |

| | | |
|-------|--|--------------------|
| 2.1.6 | Internal transfer (including transfer between branches) to account of same client | Free of charge |
| 2.1.7 | External and internal transfer to card account of Individuals | Free of charge |
| 2.1.8 | External and internal transfer from corporate demand deposit account to corporate card account | 0.5% of the amount |

Note:

- Small business Entities and Budget Organizations are exempt from bank commissions for obligatory payments to the state budget of the Republic of Uzbekistan.
- Bank transfer fees for tax payments to the budget system (including returns of overpaid (collected) taxes, penalties and fines) on the basis of payment instructions received from clients and collection orders received from the Tax Authorities are waived.
- Bank transfer fees for payments in local and foreign currencies to "Sahovat va Kumak" Fund are waived.

| 3. FOREIGN CURRENCY TRANSFERS | | |
|--------------------------------------|--|--|
| 3.1.1 | Incoming transfer | Free of charge |
| 3.1.2 | Cancellation of incoming transfer | 0.3 BEV |
| 3.1.3 | External transfer outside the Republic of Uzbekistan, excluding payments from loan source (accounts) received from KDB Bank Uzbekistan | 0.15% of transfer amount Min. 0.75 BEV |
| 3.1.4 | External transfer within the Republic of Uzbekistan, excluding payments from loan source (accounts) received from KDB Bank Uzbekistan | 0.1% of transfer amount, Min. 0.4 BEV |
| 3.1.5 | Internal transfer (including transfer between branches) to account of different customer, excluding payments from loan source (accounts) received from KDB Bank Uzbekistan | 0.05% of transfer amount, Min. 0.1 BEV |
| 3.1.6 | Internal transfer (including transfer between branches) to account of same client | Free of charge |
| 3.1.7 | Correspondent bank charge for outgoing transfer | At cost (Min. 1 BEV per transfer) |
| 3.1.8 | Correspondent bank charge for outgoing transfer with option "OUR" (for USD transfers), (Principle Protection "PPRO" details could be added for USD transfer via JP Morgan Chase Bank only) | At cost (Min. 1 BEV per transfer) |
| 3.1.9 | Correspondent bank charge for outgoing transfer with option "Full-No-Deduct" (for USD transfer) (for USD transfer via JP Morgan Chase Bank only) | At cost (Min. 1.5 BEV per transfer) |
| 3.2.0 | SWIFT message | 0.75 BEV per message (Free of charge for transfer amount less than 50 BEV or for internal transfers within bank) |
| 3.2.1 | Sending amendment upon customer request | 0.25 BEV +0.75 BEV (SWIFT charge) |
| 3.2.2 | Raising investigation upon client request for incoming and outgoing transfer | 0.25 BEV +0.75 BEV (SWIFT charge) |
| 3.2.3 | Cancellation of outgoing transfer (at sender's request) | 0.25 BEV +0.75 BEV (SWIFT charge) |

| KDB Bank Uzbekistan SWIFT code | KODBUZ22 | | |
|--|-----------------|-----------------------|-----------------------|
| Name of correspondent bank | Currency | SWIFT/BIC code | Account number |
| JPMorgan Chase Bank, N.A, New York | USD | CHASUS33 | 796707362 |
| JPMorgan Chase Bank, N.A, London Branch | GBP | CHASGB2L | 41388686 |
| JPMorgan Chase Bank, N.A, Hong Kong | CNY | CHASHKHH | 6331727880 |
| Commerzbank AG, Frankfurt am Main | EUR | COBADEFF | 400886475300 |
| Commerzbank AG, Frankfurt am Main | USD | COBADEFF | 400886475300 |
| Commerzbank AG, Frankfurt am Main | GBP | COBADEFF | 400886475300 |
| Raiffeisen Bank International AG, Vienna | EUR | RZBAATWW | 1-55.048.896 |
| Raiffeisenbank, Moscow | RUB | RZBMRUMM | 30111810900000000001 |
| KEB Hana Bank, Seoul | USD | KOEXKRSE | 963-THR-242018 |
| KEB Hana Bank, Seoul | EUR | KOEXKRSE | 0963-THR-002420841 |
| KEB Hana Bank, Tokyo | JPY | KOEXJPJT | 10190107052 |
| Kookmin Bank, Seoul | KRW | CZNBKRSE | 815-8-KRW-01-4 |

| 4. CASH OFFICE | | |
|-----------------------|---|---|
| 4.1.1 | Cash withdrawal in UZS | Free of charge for Legal Entities (for salary and salary equated payments). According to agreement for Legal Entities (other payments), Individuals and Individual Entrepreneurs |
| 4.1.2 | Cash withdrawal in FCY (including from VISA and MasterCard cards issued by KDB Bank Uzbekistan) | 0.5% of the amount (Free of charge for withdrawal of security deposit amount) |
| 4.1.3 | Cash deposit in any currency | Free of charge |
| 4.1.4 | Cheque book | UZS 20,000 |
| 4.1.6 | Cash withdrawal from FCY MasterCard issued by other Banks | 2% of the amount |
| 4.1.7 | Cash withdrawal from FCY VISA Card issued by other Banks | 2% of the amount |
| 4.1.8 | Cash withdrawal from UZS plastic card issued by other Banks | 1% of the amount Free of charge if cash withdrawal is made for the payment of KDB Bank Uzbekistan fees or loans, UZS pension cards issued by "Xalq Bank" JSC |

| 5. OFFICENET | | |
|---------------------|---|--------------------|
| 5.1.1 | System installation | 1 BEV |
| 5.1.2 | System reinstallation | 1 BEV |
| 5.1.3 | Use of software for local currency transfers | 0.75 BEV per month |
| 5.1.4 | Use of software for local and foreign currency transfers | 1 BEV per month |
| 5.1.5 | Use of software with read-only function | 0.75 BEV per month |
| 5.1.6 | Bank employee visit to the client (in case of additional training, technical default, etc.) | At cost |
| 5.1.7 | Substituting or adding new security key | 0.75 BEV |

| 6. INTERNET BANKING, INTERNET BANKING iDBA | | |
|---|--|--------------------|
| 6.1.1 | Setting Login | Free of charge |
| 6.1.2 | Electronic OTP key | 0.5 BEV |
| 6.1.3 | Electronic OTP key renewal in case of damage or loss | 0.5 BEV |
| 6.1.4 | Use of software for local currency transfers, Use of Internet Banking iDBA software | 0.25 BEV per month |
| 6.1.5 | Use of software with read-only function | Free of charge |

| 7. SMS INFORMING | | |
|-------------------------|---|---|
| 7.1.1 | SMS informing service for one local phone number | Free of charge for Individuals and Individual Entrepreneurs 0.15 BEV per month (per account) for Corporate Clients |
| 7.1.2 | SMS informing service for one additional phone number | 0.15 BEV per month (per account) |

| 8. EXPORT - IMPORT | | |
|---------------------------|--|--|
| 8.1.1 | Handling fee for cancelled conversion application | UZS 200,000 per application |
| 8.1.2 | Accepting for servicing export/import contracts | UZS 100,000 per contract (Free of charge for contracts accepted from other branches of KDB) |
| 8.1.3 | General inquiries (execution of Foreign Trade Contracts, reference and confirmation letter, except the confirmation of export proceeds) | UZS 50,000 per letter |
| 8.1.4 | Entering information into YEISVO on certificate of settlements for export contracts | UZS 75,000 per letter |
| 8.1.5 | Copy of document as per request of client | UZS 30,000 per document, up to 10 pages (UZS 2,000 – for every page starting from 11th page) |
| 8.1.6 | Special inquiries (confirmation of export proceeds) | UZS 400,000 per request |
| 8.1.7 | Preparing documents (act or letter) for further providing of foreign trade contract to servicing at other institutions (commodity exchange, banks) | UZS 100,000 per contract |
| 8.1.8 | Inputting information into "E-contract 2" | UZS 400,000 per contract |
| 8.1.9 | Inputting information into "E-contract 2" | UZS 200,000 per additional agreement (specification, appendix, addendum, etc.) |
| 8.2.0 | Accepting for servicing of invoices on export and import operations | UZS 25,000 per invoice |

| 9. TRADE FINANCE | | |
|--|---|---|
| 9.1. | Import Letter of Credit | |
| 9.1.1 | Issuance of L/C and increase of L/C amount (for L/C covered with 100% cash deposit in L/C currency) ² | up to USD 100,000 – 1% from USD 100,001 to USD 500,000 – 0.75% over USD 500,001 – 0.5%, Min. 5 BEV |
| 9.1.2 | Issuance of L/C and increase of L/C amount (for L/C covered with other types of collateral, post-financing, etc.) | According to agreement |
| 9.1.3 | Amendments to L/C terms other than increase of amount | 2 BEV per application for all requested amendments of one L/C |
| 9.1.4 | Arrangement of L/C confirmation | Subject to arrangement |
| 9.1.6 | Document checking | 0.1% of the amount, Min. 3 BEV |
| 9.1.7 | Document discrepancy under L/C cash covered in L/C currency (excluding L/C cash covered in local currency and L/C covered by converted funds through RCE) | 3 BEV per set of document |
| 9.1.8 | Investigation under import L/C facility | 0.75 BEV per request |
| 9.1.9 | Local and foreign currency transfers under L/C | Refer to section "Local Currency Transfers and Foreign Currency Transfers" |
| 9.1.10 | SWIFT charge ³ | 0.75 BEV per message |
| 9.1.11 | Transfer of local and foreign banks commissions and fees under L/C | Free of charge |
| ² Rates are applied using progressive scale on cumulative basis depending on the amount of L/C For example, fee for L/C amount of USD 600,000 is calculated as following: 100,000 * 1% + 400,000 * 0.75% + 100,000 * 0.5% = 1,000 + 3,000 + 500 | | |
| 9.2 | Export Letter of Credit | |
| 9.2.1 | L/C advising | 4 BEV (or USD 150 if commission is paid by a foreign counterparty) |
| 9.2.2 | L/C amendment or cancellation (before maturity) | 3 BEV (or USD 100 if commission is paid by a foreign counterparty) |
| 9.2.3 | Document checking | 0.1% of the amount, Min. 3 BEV |
| 9.2.4 | Documents handling without checking | Foreign bank charge + 0.5 BEV per set of documents |
| 9.2.5 | Courier charges | At cost or Min. 1.5 BEV |
| 9.2.6 | L/C confirmation | Subject to arrangement |
| 9.2.7 | Investigation under export L/C facility | 0.75 BEV per request |
| 9.2.8 | L/C negotiation and discounting | Subject to arrangement |
| 9.2.9 | Document payment | Free of charge |
| 9.2.10 | Document discrepancy in case of KDB Bank Uzbekistan is nominated bank | 3 BEV per set of document |
| 9.2.11 | Local and foreign currency transfers under L/C | Refer to section "Local Currency Transfers and Foreign Currency Transfers" |
| 9.2.12 | SWIFT charge ³ | 0.75 BEV per message |
| 9.2.13 | Transfer of local and foreign banks commissions and fees under L/C | Free of charge |
| 9.3 | Guarantee | |
| 9.3.1 | Guarantee advising | 4 BEV (or USD 150 if commission is paid by a foreign counterparty) |
| 9.3.2 | Advising of amendment to guarantee | 3 BEV per amendment (or USD 100 if commission is paid by a foreign counterparty) |
| 9.3.3 | SWIFT charge ^{3,4} | 0.75 BEV per message |
| 9.3.4 | Transfer of local and foreign banks commissions and fees under Guarantee | Free of charge |
| 9.3.5 | Issuance of guarantee against third bank counter guarantee | According to agreement |
| 9.4 | Documentary Collection | |
| 9.4.1 | Document handling under D/A or D/P | 0.5 BEV |
| 9.4.2 | Advise (presentation) to Drawee | 0.2% of the amount or Min. 1.5 BEV, Max. 8 BEV |
| 9.4.3 | Payment commission | Refer to section "Local Currency Transfers and Foreign Currency Transfers" |
| 9.4.4 | Safekeeping of Bills of Exchange and Documents | 0.75 BEV |
| 9.4.5 | SWIFT charge ³ | 0.75 BEV per message |
| 9.4.6 | Transfer of local and foreign banks commissions and fees under Documentary Collection | Free of charge |
| ³ SWIFT charge under client instruction (excluding interbank correspondence as per international practice) | | |
| ⁴ SWIFT charge (excluding credit department related guarantees) | | |

| | | |
|------------|---|----------------|
| 9.5 | Letter of Credit in Local Currency | |
| 9.5.1 | Handling and checking the documents | 1 BEV |
| 9.5.2 | Account maintenance | Free of charge |
| 9.5.3 | Letter of Credit amendment | 1 BEV |

| | | |
|---------------------|--|--|
| 10. TREASURY | | |
| 10.1.1 | Conversion from UZS to FCY | According to sell exchange rate |
| 10.1.2 | FX Deal | According to Treasury quote The quote includes bank margin depending on amount of base currency * ≤ 100,000 – 1% > 100,000 – 0.5% |
| 10.1.3 | FX SWAP | According to agreement |
| 10.1.4 | Term Deposit | According to agreement |
| 10.1.5 | Conversion from FCY to UZS | According to buy exchange rate |
| 10.1.7 | Conversion from UZS to FCY for business trip purpose | According to sell exchange rate |

* Base currency is the currency in the currency pair which of one unit price is measured in units of the other (quoted) currency. In general, the first currency of the currency pair is called the "base currency" and the second currency is called the "quote currency".

| Base currency | Hierarchy |
|---------------|--|
| EUR | The base currency for all other currencies in the world. |
| GBP | The base currency for all currencies in the world except for Euro. |
| AUD | The base currency for all currencies in the world except for Euro and Pound Sterling. |
| NZD | The base currency for all currencies in the world except for Euro, Pound Sterling and Australian Dollar. |
| USD | The base currency for all currencies in the world except for Euro, Pound Sterling, Australian Dollar and New Zealand Dollar. |

| | | |
|-------------------|--|------------------------|
| 11. CREDIT | | |
| 11.1.1 | Loan | According to agreement |
| 11.1.2 | Leasing | According to agreement |
| 11.1.3 | Guarantee issuance (Standby L/C, Letter of Guarantee, Bid Bond, Performance Bond, Advance payment, other Guarantees) | According to agreement |
| 11.1.4 | Amendment of Guarantee | According to agreement |
| 11.1.5 | Payment (settlement) under the claim (demand) | According to agreement |
| 11.1.6 | SWIFT charge (related to credit department products) | Free of charge |

| | | |
|---|--|----------------|
| 12. SOUM CARD | | |
| 12.1 UZCARD plastic card of individual client | | |
| 12.1.1 | Plastic card issuance | 0.15 BEV |
| 12.1.2 | Plastic card issuance under salary (social) project | Free of charge |
| 12.1.3 | Plastic card issuance (additional card) | 0.15 BEV |
| 12.1.4 | Card reissuance due to damage or loss | 0.15 BEV |
| 12.1.5 | Card reissuance due to expiry | 0.15 BEV |
| 12.1.6 | Un-blocking of the card | Free of charge |
| 12.1.7 | Including of the card into Stop list (Card blocking) | Free of charge |
| 12.1.8 | Card account maintenance (servicing) fee | Free of charge |
| 12.1.9 | Statement of account on processed transactions via UZS plastic card | Free of charge |
| 12.1.10 | Accrual of interest on card account balances | Nil |
| Cash Withdrawal from UZCARD plastic card, issued by KDB Bank Uzbekistan: | | |
| 12.1.11 | Through the cash-office | Free of charge |
| 12.1.12 | Through the ATM | 1% |
| Incoming Transfers: | | |
| 12.1.13 | Cash Deposit | Free of charge |
| 12.1.14 | Salary and equivalent payments (salary project), including material assistance, allowances, business trip expenses, employer made compensations within established norms | Free of charge |
| 12.1.15 | Other non-cash transfers to card account not included in 12.1.14. | Free of charge |

| Outgoing Transfers | | |
|---------------------------|--|--------------------|
| 12.1.17 | External and internal transfer from individual card account to individual card or current (deposit) account by direct debiting of card account via virtual terminal (E-POS) | 0.5% of the amount |
| 12.1.18 | External and internal transfer from individual card account to individual card or current (deposit) account by debiting of card account via bank POS terminal | Free of charge |
| 12.1.19 | Internal transfers to accounts of legal entities and individual entrepreneurs, including transfers from cards issued by other banks by debiting of card account via bank POS terminal | Free of charge |
| 12.1.20 | External transfers to accounts of legal entities and individual entrepreneurs, including transfers from cards issued by other banks by debiting of card account via bank POS terminal | 0.5% of the amount |
| 12.1.21 | Internal transfers to accounts of legal entities and individual entrepreneurs, including transfers from cards issued by other banks by direct debiting of card account via bank virtual terminal (E-POS) | 0.5% of the amount |
| 12.1.22 | External transfers to accounts of legal entities and individual entrepreneurs, including transfers from cards issued by other banks by direct debiting of card account via bank virtual terminal (E-POS) | 1% of the amount |

| 12.2 UZCARD plastic card of legal entity and private entrepreneur | | |
|--|--|----------------|
| 12.2.1 | Corporate card issuance | 0.15 BEV |
| 12.2.2 | Corporate card issuance (additional card) | 0.15 BEV |
| 12.2.3 | Corporate card reissuance due to damage or loss | 0.15 BEV |
| 12.2.4 | Corporate card reissuance due to expiry | 0.15 BEV |
| 12.2.5 | Un-blocking of the corporate card | Free of charge |
| 12.2.6 | Including of the corporate card into Stop list | Free of charge |
| 12.2.7 | Corporate card account maintenance (servicing) fee | Free of charge |
| 12.2.8 | Replenishment of the card account with cash | Not applicable |
| 12.2.9 | Download of funds to corporate plastic card | Free of charge |
| 12.2.10 | Payment for goods and services via POS terminals, info-kiosks and ATMs | Free of charge |
| 12.2.11 | Cash withdrawal from corporate plastic card | Not applicable |
| 12.2.12 | Accrual of interest on card account balances | 0% |
| 12.2.13 | Replenishment of the corporate card account via bank transfer from accounts of other cardholders | Not applicable |

| 12.3 UZCARD POS terminal | | |
|---------------------------------|---|---|
| 12.3.1 | Installation of POS terminal | Free of charge |
| 12.3.2 | Rent of POS terminal for legal entity | Free of charge |
| 12.3.3 | Rent of POS terminal for individual entrepreneur | Free of charge |
| 12.3.4 | Penalty for loss or damage of POS terminal | Residual value of POS Terminal plus additional fee of 1 BEV |
| 12.3.5 | Servicing of POS terminals due to breakage: Rendered by staff of "KDB Bank Uzbekistan" | Free of charge |
| 12.3.6 | Servicing of POS terminals due to breakage: Rendered by specialized service centers | According to tariffs of the service center plus additional fee of 1 BEV |
| 12.3.9 | Bank fee for internet acquiring | up to 1.5% (excluding the commission of intermediary payment systems) |
| 12.3.10 | Bank fee for POS-Terminal acquiring | 0.2% |
| 12.3.11 | Bank fee for POS-Terminal acquiring of international cards | 3% |

| 12.4 HUMO plastic card of individual client | | |
|--|--|----------------|
| 12.4.1 | Plastic card issuance | UZS 10,000 |
| 12.4.2 | Plastic card issuance under salary (social) project | Free of charge |
| 12.4.3 | Plastic card issuance (additional card) | UZS 10,000 |
| 12.4.4 | Card reissuance due to damage or loss | UZS 10,000 |
| 12.4.5 | Card reissuance due to expiry | UZS 10,000 |
| 12.4.6 | Un-blocking of the card | Free of charge |
| 12.4.7 | Including of the card into Stop list (Card blocking) | Free of charge |
| 12.4.8 | Card account maintenance (servicing) fee | Free of charge |
| 12.4.9 | Statement of account on processed transactions via HUMO plastic card | Free of charge |
| 12.4.10 | Accrual of interest on card account balances | Nil |

| Cash Withdrawal from HUMO plastic card, issued by KDB Bank Uzbekistan: | | |
|---|--|--------------------|
| 12.4.11 | Through the cash-office | Free of charge |
| 12.4.12 | Through the ATM serviced by KDB Bank Uzbekistan JSC | 0.5% |
| Incoming Transfers: | | |
| 12.4.13 | Cash Deposit | Free of charge |
| 12.4.14 | Salary and equivalent payments (salary project), including material assistance, allowances, business trip expenses, employer made compensations within established norms | Free of charge |
| 12.4.15 | Other non-cash transfers to card account not included in 12.4.14. | Free of charge |
| Outgoing Transfers | | |
| 12.4.17 | External and internal transfer from individual card account to individual card account via E-POS (excluding transfer via third-party payment system) | Free of charge |
| 12.4.18 | Internal transfer to accounts of legal entities and individual entrepreneurs, including transfers from cards issued by other banks | Free of charge |
| 12.4.19 | Bank Commission in the exercise of payment for goods or services via POS terminals and self-service terminals (<u>info-kiosks</u>) | Free of charge |
| 12.4.20 | External transfer to accounts of legal entities and individual entrepreneurs, including transfers from cards issued by other banks | 0.5% of the amount |

| 12.5 HUMO plastic card for legal entity and private entrepreneur | | |
|---|--|----------------|
| 12.5.1 | Corporate card issuance | 0.15 BEV |
| 12.5.2 | Corporate card issuance (additional card) | 0.15 BEV |
| 12.5.3 | Corporate card reissuance due to damage or loss | 0.15 BEV |
| 12.5.4 | Corporate card reissuance due to expiry | 0.15 BEV |
| 12.5.5 | Un-blocking of the corporate card | Free of charge |
| 12.5.6 | Including of the corporate card into Stop list | Free of charge |
| 12.5.7 | Corporate card account maintenance (servicing) fee | Free of charge |
| 12.5.8 | Replenishment of the card account with cash | Not applicable |
| 12.5.9 | Download of funds to corporate plastic card | Free of charge |
| 12.5.10 | Payment for goods and services via POS terminals, info-kiosks and ATMs | Free of charge |
| 12.5.11 | Cash withdrawal from corporate plastic card | Not applicable |
| 12.5.12 | Accrual of interest on card account balances | 0% |
| 12.5.13 | Replenishment of the corporate card account via bank transfer from accounts of other cardholders | Not applicable |

| 12.6 HUMO POS terminal | | |
|-------------------------------|--|---|
| 12.6.1 | Installation of POS terminal | Free of charge |
| 12.6.2 | Penalty for loss or damage of POS terminal | Residual value of POS Terminal plus additional fee of 1 BEV |
| 12.6.3 | Servicing of POS terminals due to breakage: Rendered by staff of "KDB Bank Uzbekistan" | Free of charge |
| 12.6.4 | Servicing of POS terminals due to breakage: Rendered by specialized service centers | According to tariffs of the service center plus additional fee of 1 BEV |
| 12.6.5 | Bank fee for POS-Terminal acquiring | 0.2% |
| 12.6.6 | Bank fee for POS-Terminal acquiring by international cards | 2.5% of the amount |
| 12.6.7 | Bank fee for internet acquiring | up to 1.5% (excluding the commission of intermediary payment systems) |
| 12.6.8 | Rent of POS terminal for legal entity | Free of charge |
| 12.6.9 | Rent of POS terminal for individual entrepreneur | Free of charge |

| 12.7 QR-Code Acquiring | | |
|-------------------------------|--|---------------------|
| 12.7.1 | Merchant registration and QR-Code generation | Free of charge |
| 12.7.2 | Commission for QR-Code acquiring | 0.25% of the amount |

| 12.8 Servicing of International Cards through ATMs of KDB Bank Uzbekistan | | |
|--|--|--------------------|
| 12.8.1 | Cash withdrawal from international cards through UZCARD ATMs | 1.5% of the amount |
| 12.8.2 | Cash withdrawal from international cards through HUMO ATMs | 1.5% of the amount |

| 13. VISA CARD | | |
|------------------------------------|---|------------------------------------|
| 13.1 VISA Electron Exchange | | |
| 13.1.1 | Card issuance | Issuance of new cards discontinued |
| 13.1.2 | Annual fee | Free of charge |
| 13.1.3 | Security deposit | USD 100 |
| 13.1.4 | Card reissuance due to expiry | Reissuance of cards discontinued |
| 13.1.5 | Card reissuance due to other reasons | Reissuance of cards discontinued |
| 13.1.6 | Payment for goods and services ⁵ | 0.5% of the amount, Min. USD 1 |
| 13.1.7 | Cash withdrawal | 1% of the amount, Min. USD 2 |

| 13.2 VISA Classic Exchange | | |
|-----------------------------------|---|--------------------------------|
| 13.2.1 | Card issuance | UZS 100,000 |
| 13.2.2 | Annual fee | Free of charge |
| 13.2.3 | Security deposit | USD 50 |
| 13.2.4 | Card reissuance due to expiry | Free of charge |
| 13.2.5 | Card reissuance due to other reasons | UZS 100,000 |
| 13.2.6 | Payment for goods and services ⁵ | 0.5% of the amount, Min. USD 1 |
| 13.2.7 | Cash withdrawal | 2% of the amount, Min. USD 2 |

| 13.3 VISA Classic | | |
|--------------------------|--|--------------------------------|
| 13.3.1 | Card issuance | Free of charge |
| 13.3.2 | Annual fee | USD 25 |
| 13.3.3 | Security deposit | USD 100 |
| 13.3.4 | Card reissuance due to expiry | Free of charge |
| 13.3.5 | Card reissuance due to other reasons | UZS 50,000 |
| 13.3.6 | Payment for goods and services ⁵ | 0.5% of the amount, Min. USD 1 |
| 13.3.7 | Cash withdrawal | 1.5% of the amount, Min. USD 2 |
| 13.3.8 | Daily limit for cash withdrawal (by default) | USD 3,000 |
| 13.3.9 | Daily limit for payments for goods and services (by default) | USD 5,000 |

| 13.4 VISA Business | | |
|---------------------------|--|------------------------------|
| 13.4.1 | Card issuance | Free of charge |
| 13.4.2 | Annual fee | USD 30 |
| 13.4.3 | Security deposit | USD 100 |
| 13.4.4 | Card reissuance due to expiry | Free of charge |
| 13.4.5 | Card reissuance due to other reasons | UZS 150,000 |
| 13.4.6 | Payment for goods and services ⁵ | 1% of the amount, Min. USD 1 |
| 13.4.7 | Cash withdrawal | N/A |
| 13.4.8 | Daily limit for cash withdrawal (by default) | N/A |
| 13.4.9 | Daily limit for payments for goods and services (by default) | USD 10,000 |

| 13.5 VISA Gold | | |
|-----------------------|--|----------------------------------|
| 13.5.1 | Card issuance | Free of charge |
| 13.5.2 | Annual fee | USD 50 |
| 13.5.3 | Security deposit | USD 100 |
| 13.5.4 | Card reissuance due to expiry | Free of charge |
| 13.5.5 | Card reissuance due to other reasons | UZS 50,000 |
| 13.5.6 | Payment for goods and services ⁵ | 0.4% of the amount, Min. USD 0.8 |
| 13.5.7 | Cash withdrawal | 1.5% of the amount, Min. USD 2 |
| 13.5.8 | Daily limit for cash withdrawal (by default) | USD 10,000 |
| 13.5.9 | Daily limit for payments for goods and services (by default) | USD 10,000 |
| 13.5.12 | Supplementary card issuance | Free of charge |

| 13.6 VISA Gold Euro | | |
|----------------------------|---|--------------------------------|
| 13.6.1 | Card issuance | Free of charge |
| 13.6.2 | Annual fee | EUR 50 |
| 13.6.3 | Security deposit | EUR 100 |
| 13.6.4 | Card reissuance due to expiry | Free of charge |
| 13.6.5 | Card reissuance due to other reasons | UZS 50,000 |
| 13.6.6 | Payment for goods and services ⁵ | 1% of the amount, Min. 1 EUR |
| 13.6.7 | Cash withdrawal | 2.5% of the amount, Min. EUR 3 |
| 13.6.8 | Daily limit for cash withdrawal (by default) | Equivalent of USD 10,000 |
| 13.6.9 | Daily limit for payments to goods and services (by default) | Equivalent of USD 10,000 |
| 13.6.12 | Supplementary card issuance | Free of charge |

⁵ For payments in UZS at local merchants: 0.1% of the amount, Min. UZS 1,000

| 13.7 VISA POS Terminal | | |
|-------------------------------|--|---|
| 13.7.1 | Acquiring | 2.5% (According to Agreement for tourism sector merchants) |
| 13.7.2 | POS Terminal rent | UZS 25,000 per month (per terminal) Free of charge for tourism industry merchants) |
| 13.7.3 | Penalty for loss or damage of POS Terminal | Depreciation amount of POS Terminal plus 1 BEV |

| 13.8 VISA cards general services | | |
|---|--|--|
| 13.8.1 | Card statements for last two month | Free of charge |
| 13.8.2 | Card statements for the period over last 2 months | Up to 1 year UZS 75,000 (UZS 25,000 for VISA Gold /Gold EURO) additional UZS 75,000 for each additional year |
| 13.8.3 | Duplicate statement | UZS 75,000 |
| 13.8.5 | Urgent card issuance | UZS 100,000 (Free of charge for Visa Gold/Gold Euro) |
| 13.8.6 | Processing of dispute | USD 10 per request for copy of slip USD 30 per chargeback Filing to Arbitration – at cost Reviewing document by Arbitration – at cost |
| 13.8.7 | Conversion | According to VISA exchange rate + 2% Transaction amount in currencies that are different from Card account currency or USD is converted to USD according to the present item of the General Tariffs. The Card account is then charged for the equivalent is this USD amount at the Exchange office's USD sell rate (or cross rate) effective on the date of transaction settlement in Bank's card system. |
| 13.8.8 | SMS informing service for one local phone number and one additional local phone number | Free of charge |
| 13.8.9 | SMS informing service for one international phone number and one additional international phone number | Free of charge |

| 13.9 VISA Classic UZS | | |
|------------------------------|--|-------------------------------------|
| 13.9.1 | Card issuance | UZS 50,000 |
| 13.9.2 | Annual fee | UZS 50,000 |
| 13.9.3 | Security deposit | UZS 500,000 |
| 13.9.4 | Card reissuance due to expiry | Free of charge |
| 13.9.5 | Card reissuance due to other reasons | UZS 50,000 |
| 13.9.6 | Payment for goods and services ⁵ | 0.5% of the amount + UZS 4,000 |
| 13.9.7 | Cash withdrawal | 1.5% of the amount, Min. UZS 12,000 |
| 13.9.8 | Daily limit for cash withdrawal (by default) | USD 3,000 |
| 13.9.9 | Daily limit for payments for goods and services (by default) | USD 5,000 |
| 13.9.10 | Supplementary card issuance | UZS 50,000 |

| 13.11 VISA Infinite USD | | |
|--------------------------------|--|---------------------------------|
| 13.11.1. | Card Issuance | Free of charge |
| 13.11.2. | Monthly Fee | USD 8 |
| 13.11.3. | Security Deposit | USD 200 |
| 13.11.4 | Card reissuance due to expiry | Free of charge |
| 13.11.5 | Card reissuance due to other reasons | 150 000 UZS |
| 13.11.6 | Payment for goods and services ⁵ | 0.2% of the amount, min USD 0.8 |
| 13.11.7 | Cash withdrawal | 1.5% of the amount, Min USD 2 |
| 13.11.8 | Daily limit for cash withdrawal (by default) | USD 100 000 |
| 13.11.9 | Daily limit for payments to good and services (by default) | USD 100 000 |
| 13.11.10 | Supplementary card issuance | Free of charge |

| 13.12 VISA Gold Euro Exchange | | |
|--------------------------------------|---|------------------------------|
| 13.12.1 | Card issuance | UZS 100,000 |
| 13.12.2 | Annual fee | Free of charge |
| 13.12.3 | Security deposit | EUR 100 |
| 13.12.4 | Card reissuance due to expiry | Free of charge |
| 13.12.5 | Card reissuance due to other reasons | UZS 100,000 |
| 13.12.6 | Payment for goods and services ⁵ | 1% of the amount, Min. EUR 1 |
| 13.12.7 | Cash withdrawal | 2% of the amount, Min. EUR 2 |

| 14. MASTER CARD | | |
|----------------------------------|---|---|
| 14.1 Standard (USD/ EURO) | | |
| 14.1.1 | Card issuance | Free of charge |
| 14.1.2 | Annual fee | USD 25 / EUR 25 |
| 14.1.3 | Security deposit | USD 200/ EUR 200 |
| 14.1.5 | Card reissuance due to damage or loss | UZS 100,000 |
| 14.1.6 | Payment for goods and services | 1% of the amount, Min. USD 1 / EURO 1 |
| 14.1.7 | Cash withdrawal | 2% of the amount, Min. USD 3 / EBRO 3 |
| 14.1.8 | Daily cash withdrawal limit (by default) | USD 1,000/EUR 1,000 |
| 14.1.9 | Daily limit for payments to goods and services (by default) | USD 3,000/EUR 3,000 |
| 14.1.10 | Conversion fee | According to MasterCard exchange rate +2% |
| 14.1.11 | Urgent card issuance | UZS 100,000 |
| 14.1.13 | Chargeback | USD 10/ EUR 10 |

| 14.2 Business (USD/ EURO) | | |
|----------------------------------|---|---|
| 14.2.1 | Card issuance | Free of charge |
| 14.2.2 | Annual fee | USD 30 / EURO 30 |
| 14.2.3 | Security deposit | USD 200/ EUR 200 |
| 14.2.5 | Card reissuance due to damage or loss | UZS 150,000 |
| 14.2.6 | Payment for goods and services | 1% of the amount, Min. USD 1/ EURO 1 |
| 14.2.7 | Cash withdrawal | N/A |
| 14.2.8 | Daily cash withdrawal limit | N/A |
| 14.2.9 | Daily limit for payments to goods and services (by default) | USD 3,000/EUR 3,000 |
| 14.2.10 | Conversion fee | According to MasterCard exchange rate +2% |
| 14.2.11 | Urgent card issuance | UZS 100,000 |
| 14.2.13 | Chargeback | USD 10 /EUR 10 |

| 14.3 Gold (USD/ EURO) | | |
|------------------------------|---|---|
| 14.3.1 | Card issuance | Free of charge |
| 14.3.2 | Annual fee | USD 50/ EUR 50 |
| 14.3.3 | Security deposit | USD 200 /EUR 200 |
| 14.3.5 | Card reissuance due to damage or loss | UZS 200,000 |
| 14.3.6 | Payment for goods and services | 1% of the amount, Min. USD 1/ EURO 1 |
| 14.3.7 | Cash withdrawal | 2% of the amount, Min. USD 3/ EURO 3 |
| 14.3.8 | Daily cash withdrawal limit | USD 1,000 /EUR 1,000 |
| 14.3.9 | Daily limit for payments to goods and services (by default) | USD 3,000 / EUR 3,000 |
| 14.3.10 | Conversion fee | According to MasterCard exchange rate +2% |
| 14.3.11 | Urgent card issuance | UZS 100,000 |
| 14.3.13 | Chargeback | USD 10 /EUR 10 |

| 14.4 MASTER CARD POS Terminal | | |
|--------------------------------------|--|--|
| 14.4.1 | Acquiring | 2.5% (According to Agreement for tourism sector merchants) |
| 14.4.2 | POS Terminal rent | UZS 25,000 per month (per terminal) Free of charge for tourism industry merchants) |
| 14.4.3 | Penalty for loss or damage of POS Terminal | Depreciation amount of POS Terminal plus 1 BEV |

| 15. EXCHANGE OFFICE | | |
|----------------------------|---|--|
| 15.1.1 | Buying of FCY against Uzbek soum | According to Buy Rate |
| 15.1.2 | Selling of FCY against Uzbek soum | According to Selling Rate |
| 15.1.3 | Conversion of FCY funds on international Card to Uzbek soum | According to Buy Rate and additionally 0.5% of the amount (card issued by KDB Bank Uzbekistan) 2% of the amount (card issued by other Banks) |
| 15.1.4 | Collection of damaged or out-of-circulation FCY currency (for further sending to other bank) | 5% of the amount |
| 15.1.5 | Examination of FCY currency | Free of charge |
| 15.1.6 | Exchange of banknotes in the same FCY currency | Free of charge |
| 15.1.7 | Replacement of damaged or out-of-circulation FCY currency banknote to not damaged FCY currency banknote | 5% of the amount |
| 15.1.8 | Conversion of FCY currency banknote to another FCY currency banknote | According to Buy and Sell Rate |

| 16. MOBILE BANKING | | |
|---------------------------|---|--------------------------------|
| 16.1.1 | Use of Mobile Banking Service | Free of Charge |
| 16.1.2 | Payment for service and utility providers | Free of Charge |
| 16.1.3 | Transfer of funds between own accounts and to account of other client of KDB Bank Uzbekistan (Wallet, Current Account and HUMO) | Free of Charge |
| 16.1.4 | Transfer of funds from UzCard to Wallet and Current Account | 0.5% of the amount |
| 16.1.5 | Transfer from Soum Card to Soum Card | 1% of the amount |
| 16.1.6 | Exchange of UZS to FCY, Exchange of FCY to UZS | According to Buy and Sell Rate |
| 16.1.7 | Payment for service and utility providers via QR-Code | Free of Charge |
| 16.1.8 | Transfer from Current Account, HUMO and UzCard to Current account in other Bank | 0.5% of the amount |

| 17. INTERNET BANKING iDBA for INDIVIDUAL CLIENTS | | |
|---|---|---|
| 17.1.1 | Use of Internet Banking service | Free of Charge |
| 17.1.2 | Transfer of funds between accounts of the same Client and to account of other client in KDB Bank (from Current Account, HUMO, VISA) | Free of Charge |
| 17.1.3 | Transfer of funds from HUMO to HUMO, UzCard, Demand Deposit of other Client in KDB Bank and to HUMO in other Bank | Free of Charge |
| 17.1.4 | Transfer of funds from HUMO to Demand Deposit in other Bank | 0.5% of the amount |
| 17.1.5 | Transfer of funds from UzCard to other accounts of the same Client and to account of other client in KDB Bank (to Current Account, HUMO) | 0.5% of the amount |
| 17.1.6 | External Transfers from Demand Deposit Account to accounts in other Bank | up to UZS 100 mln - 0.3% from UZS 100 mln –up to UZS 500 mln - 0.2% from UZS 500 mln - 0.1% Min. 0.05 BEV, Max. 15 BEV |
| 17.1.7 | Exchange of UZS to FCY, Exchange of FCY to UZS | According to Buy and Sell Rate |