



**TARIFFS**  
**JSCB "Tenge Bank"**  
**Commission Fees for Execution of Clients' Orders**  
**Legal Entities and Individual Entrepreneurs in National and Foreign Currencies**  
 (effective from 15.03.2024)



No.	Name of Operation	Cost					
<b>For Provision of Services to Legal Entities and Individual Entrepreneurs in National Currency</b>							
<b>1. Maintaining Current Accounts</b>							
1	Account opening, closing and maintenance	free of charge					
2	Crediting of funds to customer accounts	free of charge					
3	Transfer of funds to other banks (when servicing primary or secondary accounts)	0,2% for each payment					
4	Transfer of funds from the client's account (debit turnover) within the system of JSCB "Tenge Bank"	free of charge					
5	Transfer of taxes and other obligatory payments	free of charge					
6	Opening and changing the terms of the letter of credit	200 000 soums*					
7	Cancellation of letter of credit	free of charge					
8	Provision of statements at the client's request	15 000 soums*					
9	Issuance of certificates at the customer's request	30 000 soums*					
10	Processing of transactions from individuals for purchased goods/services to the Partner's (legal entity) account through credit/micro-loan processing	According to the Partnership Agreement					
10/1	Processing of transactions from natural persons for purchased goods/services to the Partner's (legal entity/IE) account via electronic trading platform	- When paying by card Uzcard/Humo via bank processing: 2,0%; - When paying by card Mastercard via bank processing: 2,5%;  - When paying with a bank microloan (no interest charged): - for a period of 3 months: 5%; - for 6 months: 10%; - for a term of 12 months: 17%.  <i>(charged from the Partner (Legal Entity/IE) from the amount of each completed order placed through the electronic trading platform)</i>					
10/2	Processing of transactions from natural persons for goods/services purchased for the Partner's (legal entity/IE) account at the Partner's (legal entity/IE) points of sale, by issuing a microloan with zero interest rate	According to the Partnership Agreement					
<b>2. Bank Card Service</b>							
11	Issue of main or additional corporate bank card	35 000 soums*					
12	<b>Reissuance of sum bank card due to :</b>						
	a) expiration of effective period	free of charge					
	b) loss or mechanical damage of the bank card (traces of mechanical impact - cracks, breaks, deformation, etc.)	35 000 soums*					
	c) technical damage of the bank card (the card is out of order due to the fault of microprocessor software failure or defect in the chip module area)	free of charge					
13	Blocking/unblocking a bank card	free of charge					
14	Transfer of funds for replenishment of "Tenge Bank" corporate card in national currency	0,5% of the amount*					
<b>3. Cash Services</b>							
15	For registering a cheque-book	25 000 soums*					
16	Penalty for losing a cashier's cheque-book	50 000 soums*					
17	Acceptance and recalculation of cash deposited in the bank's cash office	free of charge					
18	<b>Cash Disbursement:</b>						
	a) For pensions, allowances, scholarships, salaries and equivalent payments, business travel expenses	free of charge					
	b) for other purposes	1% of the amount of an operation					
19	<b>Crediting of cash from trade proceeds to the settlement account by self-delivery to the Bank's cash office:</b>						
	The amount of cash surrendered daily by the self-delivery:	Up to 500.0 million soums* Above 500.0 million soums*					
		free of charge 0,5% from the surrendered amount*					
<b>4. Services for Remote Servicing</b>							
20	Connection of Internet-banking system	free of charge					
21	Support (maintenance) of Internet - banking system (for 1 key)	50 000 soums (monthly)*					
22	Penalty for loss of Internet-banking electronic key	300 000 soums*					
23	SMS notification	free of charge					
<b>5. Service of Trade and Service Enterprises (TSE) on Acceptance of Bank Cards for Payment through Terminals of JSCB "Tenge Bank".</b>							
24	<b>terminal</b>	<b>Bank Card</b>					
		<b>Processing of transactions for payment for goods and services:</b>					
		<b>HUMO and UZCARD of JSCB "Tenge Bank" and other banks of Uzbekistan</b>					
		<b>VISA and MasterCard of JSCB "Tenge Bank"</b>					
		<b>VISA and MasterCard of banks of Uzbekistan</b>					
		<b>VISA and MasterCard of JSC "Halyk Bank" of Kazakhstan</b>					
		<b>VISA/ American Express of foreign banks</b>					
		HUMO and UZCARD POS-terminal	0.2% of the amount of an operation	-	-	-	-
		E-HUMO and UZCARD POS-terminal by means of E-PAY	above 0,8% of the amount of an operation	-	-	-	-
		E-HUMO and UZCARD POS-terminal by means of QR	above 0,6% of the amount of an operation	-	-	-	-
E-HUMO and UZCARD POS-terminal in application Tenge24	above 0,3% of the amount of an operation	-	-	-	-		
Mastercard POS-terminal (connected to processing of JSCB "Tenge Bank")	-	above 0,2% of the amount of an operation**	1% of the amount of an operation	1% of the amount of an operation	2,5% of the amount of an operation**		
VISA POS-terminal (connected to processing of JSCB "Tenge Bank")	-	-	-	-	-		
American Express POS-terminal (connected to processing of JSCB "Tenge Bank")	-	-	-	3% of the amount of an operation	-		
Mastercard E-POS-terminal (connected to processing of JSCB "Tenge Bank")	-	-	-	-	-		
VISA E-POS-terminal (connected to processing of JSCB "Tenge Bank")	-	above 0,6% of the amount of an operation**	3% of the amount of an operation	-	3,5% of the amount of an operation		
E-POS-terminal American Express (connected to processing of JSCB "Tenge Bank")	-	-	-	-	-		
25	Processing of transactions for payment for goods and services in the terminal network of other banks	At the rates of the servicing bank					
26	Reimbursement of the bank's expenses related to terminal repairs	Repair expenses + 70 000 soums including VAT					
27	Reimbursement of expenses in case of loss or	Residual amount + 300 000 soums including VAT					
<b>For provision of services to legal entities and individual entrepreneurs in foreign currency (including tenge)</b>							
<b>1. Maintaining Current Accounts</b>							
28	Account opening, closing and maintenance	free of charge					
29	Issuance of account statement at the customer's request	free of charge					
30	Issuance of a duplicate statement at the client's request	30 000 soums*					
31	Provision of certificates and duplicates, including archival documents (account statements, confirmation of SWIFT/TELEX messages)	30 000 soums*					
32	Execution of the client's request, with sending a message via SWIFT and other communication channels	150,000 soums (commission for sending a message via SWIFT and other communication channels) + correspondent bank's commission at the exchange rate of the Central Bank*					
33	Execution of the client's request (without sending a message via SWIFT and other communication channels)	free of charge					
34	Crediting of funds to the client's account	free of charge					
35	Transfer of funds from the client's account (debit turnover) within the system of JSCB "Tenge Bank"	free of charge					
36	Money transfers within the territory of the Republic of Uzbekistan (to other banks)	0.1% of the transfer amount + SWIFT message fee					
37	Transfer in favor of customers of subsidiary banks of JSC "Halyk Savings Bank of Kazakhstan" (to JSC "Halyk Bank Georgia" and JSC "Halyk Bank")	150 000 soums*					
38	Transfer in favor of customers of other banks of the Republic of Kazakhstan in tenge	250 000 soums*					
39	<b>Transfers of legal entities in favor of the beneficiary of a foreign bank subject to commission:</b>						
	a) OUR (all fees are paid by the sender of the funds)	0.1% of the transfer amount (min. 500 000 soums, max. 3 000 000 soums)*					
	b) SHA (foreign bank commission at the expense of the beneficiary)	0.1% of the transfer amount (min. 300 000 soums, max. 2 000 000 soums)*					
	c) BEN (bank commission at the expense of the beneficiary)	150 000 soums commission for SWIFT*					
40	Change, return, annulment of transfer (through no fault of the bank) after accepting it for execution	200 000 soums + foreign bank commission*					
41	Investigation, sending inquiries to foreign banks on behalf of the client	200 000 soums + foreign bank commission*					
<b>2. Trade Finance Operations</b>							
<b>Import Letters of Credit</b>							
42	Advance of letter of credit to other banks	400 000 soums* + foreign bank commission					
43	Opening of letter of credit / Increase of letter of credit amount	0.3% of the letter of credit amount (min. 1 000 000 soums, max. 8 000 000 soums)* + foreign bank's fee					
44	Changes in the terms and conditions of the letter of credit / Cancellation	400 000 soums* + foreign bank commission					
45	Acceptance and verification of documents (for unconfirmed letters of credit) in case JSCB "Tenge Bank" is the executing bank	0.2% of the amount in the documents + postage costs* + foreign bank commission					
46	Commission for discrepancies in documents	150 000 soums (for each discrepancy)*					
47	Cancellation of the letter of credit before expiry: by sending a request to the beneficiary for consent upon receipt of an official release from the beneficiary (without prior request)	free of charge					
48	Acceptance and payment of documents submitted with discrepancies with the terms of the letter of credit	resident of RUz VAT is paid at the expense of the Bank, in case the beneficiary is a resident of RUz VAT is paid at the expense of this beneficiary.					
49	Acceptance and processing of documents (for letters of credit confirmed by other banks)	400 000 soums*					
50	- in case JSCB "Tenge Bank" is the executing bank; - in case JSCB "Tenge Bank" is not the executing bank	- 400 000 soums* + foreign bank commission + courier expenses*; - courier expenses* + foreign bank commission					
51	Fee for communication services (SWIFT)	150 000 soums (for each message at the client's request)*					

Export Letters of Credit		
52	Crediting of export proceeds	free of charge
53	Preliminary advising of the letter of credit	200 000 soums* + foreign bank commission
54	Letter of credit advising	250 000 soums* + foreign bank commission
55	Confirmation of a covered letter of credit with a bank	0,1% of the amount
56	Confirmation of letter of credit without cover at the bank	By arrangement
57	Acceptance, verification and sending of documents - in case JSCB "Tenge Bank" is the executing bank;	500 000 soums* + courier expenses* + foreign bank commission; - courier expenses* + foreign bank commission.
58	Changes in the terms of the letter of credit	200 000 soums* + foreign bank commission.
59	Cancellation of the letter of credit prior to expiry at the expense and on the initiative of the Applicant	250 000 soums* + foreign bank commission
60	Fee for communication services (SWIFT)	150 000 soums* (for each message at the client's request)*
<b>61 Issuing, increasing the amount and extending the validity of a guarantee/counter-guarantee or stand-by letter of credit:</b>		
	a) with cover	0,2% of the amount
	b) partially covered or uncovered	By arrangement*
<b>4. Guarantees issued by other banks without obligations on the part of JSCB "Tenge Bank"</b>		
62	Advice/confirmation of guarantee conditions	250 000 soums* + foreign bank commission
63	Advice/confirmation of changes in guarantee terms or cancellation of guarantee terms	125 000 soums* + foreign bank commission
64	Registration and verification, sending documents to receive payment under the guarantee	100 000 soums per document required by the guarantee terms*
65	Verification of documents, authenticity of keys/signatures by guarantees	250 000 soums* + foreign bank commission
66	Fee for communication services (SWIFT)	150 000 soums (for each message at the client's request)*
<b>5. Conversion Operations</b>		
67	On foreign currency purchase transactions conducted in the domestic foreign exchange market	free of charge
68	Purchase of foreign currency from a legal entity	free of charge
69	Under transactions of purchase and sale of one foreign currency for another currency	free of charge
70	Acceptance and processing of applications for conversion of soums into foreign currency conducted in the domestic foreign exchange market	free of charge
<b>6. Cash Currency Operations</b>		
71	Acceptance of foreign currency cash	free of charge
72	Disbursement of foreign currency in cash from the account of a legal entity	0,3% of the amount, min. 10 000 soums*
<b>7. Servicing of Foreign Trade Contracts</b>		
73	Consultations on introduction of information on export/import contracts and additional contracts to foreign trade monitoring databases	free of charge
74	Entering information of foreign trade contracts and additional agreements into the UEISVO through the E-Contract program	100 000 soums*
75	Transfer of a foreign trade contract for servicing to another authorized bank	500 000 soums*

\* - Fixed amount banking transactions, including lower and upper limits are subject to value added tax (VAT). VAT is paid at the expense of legal entities and individual entrepreneurs.

\*\* - Under contract with TSE (merchant)