

TARIFFS OF JSCB «TENGE BANK»
Fees for executing instructions of individual clients in national and foreign currencies
Effective from 02.10.2026

No.	Transaction / Service	Tariff / Fee	Terms and Notes
SECTION I. SERVICES FOR ACCOUNTS IN NATIONAL CURRENCY			
1. Services to individuals in national currency			
1a	Opening and closing deposit accounts (demand, term and savings), accepting funds and providing forms (information) for savings accounts.	Free of charge	
1b	Issuance of certificates at the request of the client or their legal representative, including information on account availability, balance, account turnover and other information	UZS 30,000 incl. VAT	
2. Cash withdrawal of funds credited to individuals' accounts			
2a	Cash withdrawal from individuals' demand accounts, regardless of the source of funds (including within JSCB «Tenge Bank» and from other banks)	0.3% of transaction amount	Commission is not charged when: • funds received as a result of the return of a previously sent SWIFT transfer; • funds received as a result of conversion and foreign exchange transactions performed by individuals; • funds credited to individuals' accounts as accrued interest; • funds received from term and savings deposits closed upon expiry; • funds credited to individuals' accounts as a result of refunds following the resolution of disputed transactions, including transactions performed through ATMs.
3. Transfer of funds from an individual's account			
3a	To accounts opened with JSCB «Tenge Bank»	Free of charge	
3b	To accounts opened with other banks in the Republic of Uzbekistan	1% of transaction amount	
3c	Transfer of funds for the purchase of new vehicles in favor of JSC «UZAUTO MOTORS»	Free of charge	
3d	Funds accepted as an initial down payment on loans issued by JSCB «Tenge Bank»	Free of charge	
4. Payment of one-off and utility payments (including via MUNIS) through the cash desk / structural unit of JSCB «Tenge Bank»			
4a	Acceptance of payments via the MUNIS system (state duties, fines, taxes and fees, parental contributions, utility payments, tuition, JSC «UZAUTO MOTORS», etc.)*	Free of charge	
4b	Repayment of a JSCB «Tenge Bank» loan	Free of charge	
4c	Other one-off payments within JSCB «Tenge Bank»	Free of charge	*commission is charged to the legal entity in accordance with the concluded agreement
4d	Other one-off payments (contribution to charter capital, replenishment of working capital, insurance payments, payments for private kindergartens, schools and private educational institutions, repayment of loans from other banks, maintenance expenses to a homeowners' association or management company, etc.) to other banks in the Republic of Uzbekistan	1% of transaction amount	If there is an agreement between the Bank and the recipient of funds (legal entity), the commission is charged in accordance with the terms of the Agreement
4e	Payments accepted as an initial down payment on loans issued by JSCB «Tenge Bank»	Free of charge	
SECTION II. SERVICES FOR ACCOUNTS IN FOREIGN CURRENCY			
5. Services to individuals in foreign currency			
5a	Opening and closing deposit accounts (demand, term and savings), accepting funds and providing forms (information) for savings accounts.	Free of charge	
6. Withdrawal of foreign currency credited to individuals' accounts			
6a	In cash	Free of charge	
6b	In non-cash form	0.3% of transaction amount	Commission is not charged when: • funds are received via international money transfer systems («Zolotaya Korona», Western Union, etc.); • funds are received upon maturity / early termination of a deposit agreement; • funds are received as a result of conversion and foreign-exchange transactions of individuals; • funds are credited to individuals' accounts as accrued interest; • funds are received as a result of a refund of a previously sent SWIFT transfer.
6c	Cash withdrawal from deposit accounts of individuals, regardless of the source of funds	Free of charge	
7. Conversion of foreign currency of one country into foreign currency of another country with crediting to the Client's account			
7a	For subsequent transfer (SWIFT, international money transfers)	Free of charge	Conversion is performed at the established cross-rate provided by the Treasury Department of JSCB «Tenge Bank» on the transaction date
7b	For cash withdrawal	Free of charge	
8. Foreign exchange transactions at a structural unit of JSCB «Tenge Bank»			
8a	Purchase / sale of foreign currency	Free of charge	Bank fee: UZS 0. Exchange rate: at the rate set by the JSCB «Tenge Bank» exchange office at the time of the transaction. Condition: one of the currencies is the national currency of the Republic of Uzbekistan.
8b	Exchange of foreign currency of the same country into smaller or larger denomination banknotes (exchange of banknotes of one denomination for banknotes of another denomination)	Free of charge	
8c	Replacement of obsolete foreign currency banknotes with current equivalent foreign currency banknotes (except damaged banknotes)	3% of foreign currency amount	At the CBU exchange rate on the payment date
8d	Replacement of damaged foreign currency (except banknotes unfit for circulation)	5% of foreign currency amount	At the CBU exchange rate on the payment date
8e	Exchange (conversion) of cash and non-cash foreign currency of one country into cash foreign currency of another country	Free of charge	Bank fee: 0. Exchange rate: at the JSCB «Tenge Bank» cross-rate established on the transaction date.
8f	Verification of authenticity of foreign currency	0.5% of foreign currency amount	At the CBU exchange rate on the payment date
SECTION III. MONEY TRANSFERS			
9. Transfers via SWIFT			
9a	Transfer in favor of subsidiary banks: JSC «Halyk Bank of Kazakhstan» (including JSC «Halyk Bank Georgia»).	UZS 250,000 incl. VAT	
9b	Transfers to accounts opened with other banks in the Republic of Uzbekistan	UZS 150,000 incl. VAT	
9c	Transfers outside the Republic of Uzbekistan in Kazakhstani tenge	UZS 300,000 incl. VAT	
9d	Transfers outside the Republic of Uzbekistan (except those listed above)	1% of transaction amount, minimum UZS 300,000 incl. VAT.	At the CBU exchange rate on the payment date
9e	Amendment, return or cancellation of a bank transfer (not due to the Bank's fault) after it has been accepted for execution	Free of charge	Bank fee: 0. Charges and fees of correspondent banks and other third-party banks may apply and may be charged separately.
9f	Investigation and sending inquiries to foreign banks at the client's instruction	Free of charge	Bank fee: 0. Charges and fees of correspondent banks and other third-party banks may apply and may be charged separately.
9g	Issuance of certificates and duplicates, including archived documents (account statements, confirmation of SWIFT/TELEX messages)	Free of charge	
9h	Issuance of a certificate or account statement at the client's request	UZS 30,000 incl. VAT	
10. Transfers via international money transfer systems (IMTS)			
10a	Sending money transfers via IMTS («Western Union», «Zolotaya Korona», etc.)	Commission is charged in accordance with the tariffs established in the IMTS (based on the agreement concluded with the partner)	

10b	Receiving money transfers via IMTS («Western Union», «Zolotaya Korona», etc.)	Free of charge	
11. Money transfer services via the instant transfer system (ITS)			
11a	Opening / closing an account and/or electronic wallet for an individual	Free of charge	
11b	Transfer of funds to an electronic wallet / account	Free of charge	
11c	Transfer of funds from an electronic wallet / account	Free of charge	
SECTION IV. BANK CARDS OF NATIONAL PAYMENT SYSTEMS			
12. Issuance of UZS bank cards under payroll projects			
12a	Issuance of a UZS bank card under salary, pension and scholarship projects and equivalent payments	Free of charge	
13. Standard issuance of UZS bank cards			
13a	Bank card of the «Uzcard» or «HUMO» payment system	UZS 35,000 incl. VAT	
13b	Bank card of local payment systems with individual design, «Uzcard» or «HUMO»	UZS 100,000 incl. VAT	
13c	Additional bank card of local payment systems «Uzcard» or «HUMO»	UZS 35,000 incl. VAT	
13d	Issuance of UZS-denominated local virtual bank cards	Free of charge	
13e	Issuance of Uzcard Moment cards	Free of charge	
14. Reissuance of a UZS bank card due to			
14a	Expiry	Free of charge	
14b	Loss of bank card	UZS 35,000 incl. VAT	Card loss: the card has been lost by the cardholder.
14c	Mechanical damage to the bank card	UZS 35,000 incl. VAT	Mechanical damage: visible physical damage to the card.
14d	Technical malfunction of the bank card	Free of charge	Technical malfunction: there is no visible external damage, but the card does not work for technical reasons.
14e	Card blocking in case of loss or damage	Free of charge	
15. Cash withdrawal from UZS bank cards			
15a	At Bank cash desks using JSCB «Tenge Bank» cards	0.5% of transaction amount	
15b	At Bank cash desks using cards of other banks	1% of transaction amount	
15c	Via JSCB «Tenge Bank» ATMs using JSCB «Tenge Bank» cards	1% of transaction amount	
15d	Via JSCB «Tenge Bank» ATMs using cards of other banks	1% of transaction amount	
15e	From JSCB «Tenge Bank» cards at ATMs of other banks	According to the tariffs of the bank servicing the ATM	
16. Funding of UZS bank cards of JSCB «Tenge Bank»			
16a	Through JSCB «Tenge Bank» branches	Free of charge	
16b	Through JSCB «Tenge Bank» ATMs	Free of charge	
17. Funding of UZS bank cards issued by other banks			
17a	Through JSCB «Tenge Bank» branches	1% of transaction amount	
17b	Through JSCB «Tenge Bank» ATMs	1% of transaction amount	
SECTION V. OTHER SERVICES			
18. Safe deposit box rental services			
18a	Use of a safe deposit box with dimensions 220x235x325 mm	Price for 1 month incl. VAT: UZS 160,000.00; Price for 6 months incl. VAT: UZS 800,000.00; Price for 12 months incl. VAT: UZS 1,760,000.00	
18b	Use of a safe deposit box with dimensions 254x235x235 mm	Price for 1 month incl. VAT: UZS 210,000.00; Price for 6 months incl. VAT: UZS 1,050,000.00; Price for 12 months incl. VAT: UZS 2,310,000.00	
18c	Use of a safe deposit box with dimensions 288x235x235 mm	Price for 1 month incl. VAT: UZS 260,000.00; Price for 6 months incl. VAT: UZS 1,300,000.00; Price for 12 months incl. VAT: UZS 2,860,000.00	
18d	Penalty for using a safe deposit box after expiry of the storage period established by the agreement	Penalty equal to 130% of the monthly rental fee for each month of delay	
18e	Penalty for loss or damage of the key	UZS 2,000,000.00 incl. VAT	
19. Services to individuals related to lending			
19a	Opening and maintenance of a loan account, review of credit documents, release (full/partial) of collateral, monitoring and provision of information from the Credit Bureau.	Free of charge	
20. Automatic debit services for repayment of loan debt (loans, microloans)			
20a	Automatic debit service from clients' UZCARD bank cards via AUTOPAYTOKEN for repayment of loan debt	3% of transaction amount	
20b	Automatic debit service from clients' HUMO bank cards via HUMO SOAP for repayment of loan debt	3% of transaction amount	
20c	Automatic debit service from clients' UZCARD/HUMO bank cards via GENESIS for repayment of loan debt	Free of charge	

Note: All commissions are charged exclusively in the national currency of the Republic of Uzbekistan (UZS).

* - free of charge for payments subject to Resolution of the President of the Republic of Uzbekistan No. PP-88 dated 09.03.2023.