

**COMMISSION RATES OF THE DIGITAL BRANCH FOR THE PERFORMANCE OF ORDERS OF THE CLIENTS OF PJSB "TRUSTBANK" IN THE NATIONAL CURRENCY \***

**(for the service of legal entities and individual entrepreneurs without the formation of a legal entity)**

**Tariff Plan "PREMIUM"**

**1 CUSTOMER ACCOUNTS TRANSACTIONS**

| №      | Name of Services                                                                                                                                                                                                                                                                         | Measuring Unit     | Cost               | Comments |
|--------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|--------------------|----------|
| 1.1    | Open and close all customer accounts                                                                                                                                                                                                                                                     | Customer's account | Free               |          |
| 1.2.** | <b>Transfer of funds from the customer's account</b>                                                                                                                                                                                                                                     |                    |                    |          |
| 1.2.1  | - to other accounts of the same customer in JSCB "Trustbank"                                                                                                                                                                                                                             | Payment amount     | Free               |          |
| 1.2.2  | - To accounts of other customers in JSCB "Trustbank"                                                                                                                                                                                                                                     | Payment amount     | Free               |          |
| 1.2.3  | - To account of other commercial banks of the Republic of Uzbekistan                                                                                                                                                                                                                     | Payment amount     | Free               |          |
| 1.2.4. | - Electron payments                                                                                                                                                                                                                                                                      | Payment amount     | Free               |          |
| 1.2.5  | - Individual by card number                                                                                                                                                                                                                                                              | Humo               | 0,2%               |          |
|        |                                                                                                                                                                                                                                                                                          | Uzcard             | 0,5%               |          |
| 1.3    | <b>Cash money withdrawal</b>                                                                                                                                                                                                                                                             |                    |                    |          |
| 1.3.1  | Salary payment (salary payment to budget, monitoring, self-supporting organizations, as well as individual entrepreneurs, including travel expenses, pensions, benefits, and studentships)                                                                                               |                    | Free               |          |
| 1.3.2  | Issuance for other purposes - other issuances other than salary and payments equivalent to them (procurement organizations, the purchase of agricultural products, including their export), the issuance of dividends to business entities, and the issuance of cash for other purposes. |                    | not less than 0,2% |          |
| 1.3.3  | Cash withdrawal to legal entities and individual entrepreneurs within the limits of revenue                                                                                                                                                                                              |                    | not less than 0,2% |          |
| 1.3.4. | Cash withdrawal to individual entrepreneurs from funds transferred to current accounts by wire transfer (during the current year, for works and services rendered)                                                                                                                       |                    | not less than 0,2% |          |
| 1.3.5. | Issuance of cash from settlement accounts of enterprises (including individual entrepreneurs) growing agricultural products.                                                                                                                                                             |                    | not less than 0,2% |          |
| 1.4.   | Registration of a cash checkbook                                                                                                                                                                                                                                                         |                    | Free               |          |
| 1.5.   | Penalty for loss of cash checkbook                                                                                                                                                                                                                                                       | 1 checkbook        | 1 BCV              |          |
| 1.6.   | One-time services for the preparation of payment documents and printing (at the request of the customer)                                                                                                                                                                                 | 1 document         | Free               |          |

**2 LETTERS OF CREDIT, LOANS, LEASING, FACTORING**

|      |                                                                                               |                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                   |
|------|-----------------------------------------------------------------------------------------------|----------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|
| 2.1. | Opening a L / C account                                                                       | 1 account            | up to 1 BCV                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | On Local payments |
| 2.2  | Account management letter of credit                                                           |                      | Free                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                   |
| 2.3  | Issuance of credit                                                                            |                      | Based on the contract                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                   |
| 2.4  | Provision of leasing services                                                                 |                      | Based on the agreement                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                   |
| 2.5  | The implementation of factoring operations                                                    |                      | Based on the agreement                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                   |
| 2.6  | Opening a credit account                                                                      |                      | Free                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                   |
| 2.7  | For servicing the credit account                                                              |                      | Free                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                   |
| 2.8  | For registration of collateral                                                                |                      | Free                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                   |
| 2.9  | For conducting monitoring operations                                                          |                      | Free                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                   |
| 2.10 | In case of sale of the loan balance to another bank                                           |                      | Free                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                   |
| 2.11 | Monthly credit loan fee                                                                       |                      | Free                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                   |
| 2.12 | Reconsideration of the terms of the loan agreement at the initiative of the borrower/customer | 1 contract/agreement | Up to 5 BCA                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                   |
| 2.13 | For the unused part of the open credit line for borrower                                      |                      | Free                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                   |
| 2.14 | One-time fee for reviewing credit documents                                                   | package of documents | Financing loans through foreign credit lines - on the basis of the terms of the credit line, other loans - for free                                                                                                                                                                                                                                                                                                                                                                       |                   |
| 2.15 | Fee for project expertise                                                                     | 1 project            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                   |
| 2.16 | Commission for bank liabilities                                                               | 1 project            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                   |
| 2.17 | The interest rate charged for the overdue portion of the loan payment                         |                      | Loans financed from foreign credit lines are subject to the terms and conditions of the respective credit line.<br>For the overdue principal amount, the interest rate shall be 1.5 times the interest rate for the use of credit funds as stipulated in the loan agreement.                                                                                                                                                                                                              |                   |
| 2.18 | Penalty applied in case of the overdue interest payment                                       |                      | Loans financed from foreign credit lines shall be provided in accordance with the terms of the respective credit lines.<br><br>In the event that accrued interest on the loan (including interest accrued at an elevated rate on the overdue principal) is not repaid by the date specified in the loan agreement, a penalty shall be charged at the rate of 0,5% for each day of delay, provided that such penalty shall not exceed 50% of the total amount of the overdue interest debt |                   |

**3 GUARANTEED OPERATIONS AND GRANTING OF GUARANTEES (IN THE NATIONAL CURRENCY)**

|     |                                   |  |                        |  |
|-----|-----------------------------------|--|------------------------|--|
| 3.1 | Review of bank guarantee terms    |  | Up to 5 BCA            |  |
| 3.2 | Providing guarantees and sureties |  | On a contractual basis |  |

**4 OPERATIONS ON ACCOUNT MANAGEMENT**

|      |                                                                                                                                                             |       |            |                                   |
|------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|------------|-----------------------------------|
| 4.1. | Account management - the main (or first secondary) secondary and special accounts (regardless of the number of accounts) in national and foreign currencies | Month | Free       |                                   |
| 4.2. | Issue for collection of settlement documents (requirements, checks)                                                                                         |       | Free       | Provided for collection           |
| 4.3. | Provision of account statement                                                                                                                              |       | Free       | Daily, without customer request   |
| 4.4. | Issuance of duplicate statements, official references, other information                                                                                    |       | 10% of BCV | According to the customer request |

| №            | Name of Services                                                                                                                                                             | Measuring Unit                          | Cost                                                                                                                         | Comments                                                                                                                                                                                                                                                                         |
|--------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4.5.         | Search for amounts not received by the customer account                                                                                                                      |                                         | Free                                                                                                                         |                                                                                                                                                                                                                                                                                  |
| 4.6.         | Feedback on a customer's request, previously paid payment orders from other banks                                                                                            | for each payment document               | Free                                                                                                                         | According to the customer request                                                                                                                                                                                                                                                |
| <b>5***</b>  | <b>ACCOUNT MANAGEMENT ON THE SYSTEM OF INTERACTIVE SERVICES (Services for electronic remote maintenance of customer accounts)</b>                                            |                                         |                                                                                                                              |                                                                                                                                                                                                                                                                                  |
| 5.1.         | Account management via interactive services                                                                                                                                  | month                                   | On the contractual terms, not more than 10 BCV                                                                               | Paid monthly                                                                                                                                                                                                                                                                     |
| 5.2.         | Penalties for damage or loss of the key electronic signature "Internet Banking"                                                                                              | 1 key                                   | 100 000 soum                                                                                                                 |                                                                                                                                                                                                                                                                                  |
| <b>6</b>     | <b>FINANCIAL SECURITIES OPERATIONS</b>                                                                                                                                       |                                         |                                                                                                                              |                                                                                                                                                                                                                                                                                  |
| 6.1.         | Financial Securities transactions on behalf of a customer                                                                                                                    |                                         | On the contractual terms                                                                                                     |                                                                                                                                                                                                                                                                                  |
| <b>7</b>     | <b>OPERATIONS WITH PLASTIC CARDS</b>                                                                                                                                         |                                         |                                                                                                                              |                                                                                                                                                                                                                                                                                  |
| 7.1.         | <b>Issue of a plastic card in national currency:</b>                                                                                                                         |                                         |                                                                                                                              |                                                                                                                                                                                                                                                                                  |
| 7.1.1.       | For transfer of salaries, pensions, studentships and equivalent payments (HUMO-VISA, UZCARD Cobaging card)                                                                   | 1 plastic card                          | Free                                                                                                                         | According to the statement                                                                                                                                                                                                                                                       |
| 7.1.2.       | For individuals Cobaging card HUMO-VISA, UZCARD)                                                                                                                             | 1 plastic card                          | 30 000 soum                                                                                                                  |                                                                                                                                                                                                                                                                                  |
| 7.1.3.       | For legal entities or individual entrepreneurs for crediting funds (corporate card) (Cobaging card HUMO-VISA, UZCARD)                                                        | 1 plastic card                          | Free                                                                                                                         | According to the statement                                                                                                                                                                                                                                                       |
| <b>7.2</b>   | <b>Crediting to plastic cards in national currency:</b>                                                                                                                      |                                         |                                                                                                                              |                                                                                                                                                                                                                                                                                  |
| 7.2.1        | Transfer of salaries, pensions, scholarships and equivalent payments to bank cards                                                                                           | Cobaging card HUMO VISA                 | Free                                                                                                                         |                                                                                                                                                                                                                                                                                  |
| 7.2.2        | Transfer of salaries, pensions, scholarships and equivalent payments to cards of other banks by card number                                                                  | Humo                                    | Free                                                                                                                         |                                                                                                                                                                                                                                                                                  |
|              |                                                                                                                                                                              | Uzcard                                  |                                                                                                                              |                                                                                                                                                                                                                                                                                  |
| 7.2.3        | Other payments to bank cards                                                                                                                                                 | Cobaging card HUMO VISA                 | Free                                                                                                                         |                                                                                                                                                                                                                                                                                  |
| 7.2.4        | Other transfers to cards of other banks by card number                                                                                                                       | Humo                                    | 0,2%                                                                                                                         |                                                                                                                                                                                                                                                                                  |
|              |                                                                                                                                                                              | Uzcard                                  | 0,5%                                                                                                                         |                                                                                                                                                                                                                                                                                  |
| <b>7.3</b>   | <b>Penalties:</b>                                                                                                                                                            |                                         |                                                                                                                              |                                                                                                                                                                                                                                                                                  |
| 7.3.1        | Re-issuance for damage, loss or upon expiration of a plastic card of an individual in national currency (HUMO-VISA Cobaging card, UZCARD)                                    | 1 plastic card                          | 10% BCV                                                                                                                      | According to the statement                                                                                                                                                                                                                                                       |
| 7.3.2        | Re-issuance for damage, loss or upon expiration of a plastic card of a legal entity or an individual entrepreneur in the national currency (HUMO-VISA Cobaging card, UZCARD) | 1 plastic card                          | 10% BCV                                                                                                                      | According to the statement                                                                                                                                                                                                                                                       |
| 7.3.3        | For the loss or breakdown of a non-repairable trading terminal                                                                                                               | 1 terminal                              | Repair cost + up to 1 BCV;<br>In case of loss or non-repairable trading terminal, the residual value of the terminal + 1 BCV |                                                                                                                                                                                                                                                                                  |
| 7.4          | Including a plastic card in the stop list                                                                                                                                    |                                         | Free                                                                                                                         |                                                                                                                                                                                                                                                                                  |
| 7.5          | Loading funds from a card account to a plastic card, regardless of the issuing bank                                                                                          |                                         | Free                                                                                                                         |                                                                                                                                                                                                                                                                                  |
| <b>7.6</b>   | Commission for conducting operations to pay for goods and services through the UZCARD (acquiring) terminals established by legal entities                                    |                                         |                                                                                                                              |                                                                                                                                                                                                                                                                                  |
| 7.6.1        | For transactions carried out with soum plastic cards in trade terminals (charged from the terminal turnover)                                                                 | From the full amount of the transaction | 0,2%                                                                                                                         |                                                                                                                                                                                                                                                                                  |
| <b>7.6.2</b> | <b>For operations carried out with international cards in trading terminals (surcharge, Merchant fee) (using the "UZCARD" system)****</b>                                    |                                         |                                                                                                                              |                                                                                                                                                                                                                                                                                  |
| 7.6.2.1      | MasterCard                                                                                                                                                                   | From the full amount of the transaction | 3% (surcharge 2 %, Merchant fee 1%)                                                                                          | Commission income is deducted from the payment amount. When making a payment, Surcharge is withdrawn from the card and sent to the terminal's transit account, and from the terminal's transit account it is transferred to the bank for further repayment of the IPS surcharge. |
| 7.6.2.2      | UnionPay                                                                                                                                                                     |                                         | 3% (surcharge 2 %, Merchant fee 1%)                                                                                          |                                                                                                                                                                                                                                                                                  |
| 7.6.2.3      | MHP                                                                                                                                                                          |                                         | 0.5 % (surcharge 0 %, Merchant fee 0.5 %)                                                                                    |                                                                                                                                                                                                                                                                                  |
| <b>7.7</b>   | <b>Renting a terminal for a point of sale in the "UZCARD" system</b>                                                                                                         |                                         |                                                                                                                              |                                                                                                                                                                                                                                                                                  |
| 7.7.1        | For legal entities                                                                                                                                                           | 1 terminal/month                        | 100 000 soum                                                                                                                 | With a turnover of less than 10,000,000 soums within one month, the cost of rent will be 25,000 soums                                                                                                                                                                            |
| 7.7.2        | For private entrepreneurs                                                                                                                                                    | 1 terminal/month                        | 100 000 soum                                                                                                                 | With a turnover of less than 10,000,000 soums within one month, the cost of rent will be 25,000 soums                                                                                                                                                                            |
| 7.8          | Renting a currency terminal for a point of sale                                                                                                                              | 1 terminal/month                        | 50 000 soum                                                                                                                  |                                                                                                                                                                                                                                                                                  |
| 7.9          | Commission for currency trading terminals on VISA and MasterCard card transactions (for payment processing)                                                                  | From the full amount of the transaction | 3%                                                                                                                           | The commission is charged according to the agreement, taking into account the commission of the international payment system                                                                                                                                                     |
| 7.10         | Transfer of funds from the main accounts of legal entities and private entrepreneurs for crediting to corporate card accounts                                                | Payment amount                          | Free                                                                                                                         |                                                                                                                                                                                                                                                                                  |
| 7.11         | Providing an account statement of a client's corporate plastic card                                                                                                          |                                         | Free                                                                                                                         |                                                                                                                                                                                                                                                                                  |
| 7.13         | Unblocking a sum plastic card                                                                                                                                                | 1 plastic card                          | Free                                                                                                                         |                                                                                                                                                                                                                                                                                  |
| 7.14         | Other incomings to plastic cards of individuals                                                                                                                              | Transaction amount                      | Free                                                                                                                         |                                                                                                                                                                                                                                                                                  |
| <b>7.15</b>  | <b>Commission for the operation of payment for goods and services through the terminals of the national payment system "HUMO" (acquiring)</b>                                |                                         |                                                                                                                              |                                                                                                                                                                                                                                                                                  |

| №          | Name of Services                                                                                                                                                                                         | Measuring Unit                          | Cost                  | Comments                                                                                                                                                                                                                                   |
|------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|-----------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 7.15.1     | For operations carried out with UZS plastic cards in trading terminals (charged from the turnover of the terminal)                                                                                       | From the full amount of the transaction | 0,2%                  |                                                                                                                                                                                                                                            |
| 7.15.2     | <b>For operations carried out with international cards in trading terminals (Merchant fee) (through the "HUMO" system) ****</b>                                                                          |                                         |                       |                                                                                                                                                                                                                                            |
| 7.15.2.1   | VISA                                                                                                                                                                                                     | From the full amount of the transaction | 1%                    | Commission income is deducted from the payment amount                                                                                                                                                                                      |
| 7.15.2.2   | MasterCard                                                                                                                                                                                               |                                         | 1%                    |                                                                                                                                                                                                                                            |
| 7.15.3     | For operations carried out with international cards in trading terminals (surcharge) (through the "HUMO" system) (Except for cards issued in the territory of the Republic of Uzbekistan, DOMESTIC) **** |                                         |                       |                                                                                                                                                                                                                                            |
| 7.15.3.1   | VISA                                                                                                                                                                                                     | From the full amount of the transaction | 1,5%                  | When making a payment, Surcharge is withdrawn from the card and sent to the transit account of the terminal, and from the transit account of the terminal it is transferred to the bank for further repayment of the surcharge of the IPS. |
| 7.15.3.2   | MasterCard                                                                                                                                                                                               |                                         | 1,5%                  |                                                                                                                                                                                                                                            |
| 7.15.4     | Smart terminal rental (+Online) for legal entities and private entrepreneurs (HUMO)                                                                                                                      |                                         |                       |                                                                                                                                                                                                                                            |
| 7.15.4.1   | For legal entities                                                                                                                                                                                       |                                         | Free                  |                                                                                                                                                                                                                                            |
| 7.15.4.2   | For private entrepreneurs                                                                                                                                                                                |                                         | Free                  |                                                                                                                                                                                                                                            |
| 7.16       | Commission for the operation of payment for goods and services through Epos-terminals "HUMO/UZCARD" (Internet acquiring)                                                                                 | From the full amount of the transaction | On contract terms     |                                                                                                                                                                                                                                            |
| 7.17       | Making payments through QR-online systems                                                                                                                                                                | From the full amount of the transaction | 0,65%                 |                                                                                                                                                                                                                                            |
| <b>8</b>   | <b>DIGITAL SERVICES</b>                                                                                                                                                                                  |                                         |                       |                                                                                                                                                                                                                                            |
| <b>8.1</b> | <b>Instrumenty</b>                                                                                                                                                                                       |                                         |                       |                                                                                                                                                                                                                                            |
| 8.1.1      | Internet-bank                                                                                                                                                                                            |                                         | Free                  |                                                                                                                                                                                                                                            |
| 8.1.2      | Mobile app                                                                                                                                                                                               |                                         | Free                  |                                                                                                                                                                                                                                            |
| 8.1.3      | SMS-banking                                                                                                                                                                                              |                                         | Free                  |                                                                                                                                                                                                                                            |
| 8.1.4      | Contact center 24/7                                                                                                                                                                                      |                                         | Free                  |                                                                                                                                                                                                                                            |
| 8.1.5      | Personal manager 24/7                                                                                                                                                                                    |                                         | Free                  |                                                                                                                                                                                                                                            |
| <b>8.2</b> | <b>Online accounting</b>                                                                                                                                                                                 |                                         |                       |                                                                                                                                                                                                                                            |
| 8.2.1      | Realization goods/style                                                                                                                                                                                  |                                         | Free                  |                                                                                                                                                                                                                                            |
| 8.2.2      | Warehouse account                                                                                                                                                                                        |                                         | Free                  |                                                                                                                                                                                                                                            |
| 8.2.3      | Personnel accounting                                                                                                                                                                                     |                                         | Free                  |                                                                                                                                                                                                                                            |
| 8.2.4      | Tax calculations and reports                                                                                                                                                                             |                                         | Free                  |                                                                                                                                                                                                                                            |
| <b>8.3</b> | <b>Cash register</b>                                                                                                                                                                                     |                                         |                       |                                                                                                                                                                                                                                            |
| 8.3.1      | Online cash register                                                                                                                                                                                     |                                         | Free                  | Included in the rental price of the smart-terminal                                                                                                                                                                                         |
| 8.3.2      | Virtual cash register                                                                                                                                                                                    |                                         | On contract terms     |                                                                                                                                                                                                                                            |
| 8.3.3      | Technical service center                                                                                                                                                                                 |                                         | 50 000 soum           |                                                                                                                                                                                                                                            |
| <b>8.4</b> | <b>Electronic circulation document</b>                                                                                                                                                                   |                                         |                       |                                                                                                                                                                                                                                            |
| 8.4.1      | Invoices and documents                                                                                                                                                                                   |                                         | Based on the contract |                                                                                                                                                                                                                                            |
| 8.4.2      | Agreements                                                                                                                                                                                               |                                         | Based on the contract |                                                                                                                                                                                                                                            |
| 8.4.3      | Power of attorney                                                                                                                                                                                        |                                         | Based on the contract |                                                                                                                                                                                                                                            |
| <b>8.5</b> | <b>Additional services</b>                                                                                                                                                                               |                                         |                       |                                                                                                                                                                                                                                            |
| 8.5.1      | Accounting and legal services                                                                                                                                                                            | month                                   | Based on the contract |                                                                                                                                                                                                                                            |
| 8.5.2      | Verification of counterparties                                                                                                                                                                           |                                         | Free                  |                                                                                                                                                                                                                                            |
| 8.5.3      | Cashback                                                                                                                                                                                                 |                                         | Free                  |                                                                                                                                                                                                                                            |
| 8.5.4      | Installment payment system                                                                                                                                                                               |                                         | Free                  |                                                                                                                                                                                                                                            |
| <b>9</b>   | <b>OTHER SERVICES</b>                                                                                                                                                                                    |                                         |                       |                                                                                                                                                                                                                                            |
| 9.1        | Standard references                                                                                                                                                                                      | get it from personal account            | Free                  |                                                                                                                                                                                                                                            |
|            |                                                                                                                                                                                                          | with the help of an employee            | Free                  |                                                                                                                                                                                                                                            |
| 9.2        | Non-standard references                                                                                                                                                                                  |                                         | Free                  |                                                                                                                                                                                                                                            |

\* The Bank does not accrue or pay interest on the cash balances of legal entities and private entrepreneurs held in the Customer's account.

\*\* in case of payment of taxes and fees by a customer from the payment account to the State budget of the Republic of Uzbekistan, there is no fee

\*\*\* in the following cases, the account maintenance fee for the interactive services system is not accrued and is not charged: there was no transaction during 1 (one) calendar month (no debit and credit transactions), only bank fees were paid, the account turnover was less than 100 000 soum

\*\*\*\*The new tariff established by the bank for operations with plastic cards of international payment systems (surcharge, Merchant fee) is based on the rules for carrying out transactions in international payment systems (VISA, MasterCard, UnionPay, MIR, etc.).

JSCB «Trustbank» conducts financial transactions on the basis of License No. 44 for banking operations issued by the Central Bank of the Republic of Uzbekistan on June 21, 1994 (reregistration on 25/12/2021)