

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.**	Transfer of funds from the customer's account			
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	Cash money withdrawal			
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. 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. 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
5***	ACCOUNT MANAGEMENT ON THE SYSTEM OF INTERACTIVE SERVICES (Services for electronic remote maintenance of customer accounts)			
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	
6	FINANCIAL SECURITIES OPERATIONS			
6.1.	Financial Securities transactions on behalf of a customer		On the contractual terms	
7	OPERATIONS WITH PLASTIC CARDS			
7.1.	Issue of a plastic card in national currency:			
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
7.2	Crediting to plastic cards in national currency:			
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%	
7.3	Penalties:			
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; 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	
7.6	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%	
7.6.2	For operations carried out with international cards in trading terminals (surcharge, Merchant fee) (using the "UZCARD" system)****			
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 %)	
7.7	Renting a terminal for a point of sale in the "UZCARD" system			
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	
7.15	Commission for the operation of payment for goods and services through the terminals of the national payment system "HUMO" (acquiring)			

№	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	For operations carried out with international cards in trading terminals (Merchant fee) (through the "HUMO" system) ****			
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	0.5%	
8	DIGITAL SERVICES			
8.1	Instrumenty			
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	
8.2	Online accounting			
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	
8.3	Cash register			
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	
8.4	Electronic circulation document			
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	
8.5	Additional services			
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	
9	OTHER SERVICES			
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)