COMMISSION FEES TARIFFS
FOR THE FULFILLMENT OF CUSTOMER REQUEST OF JSCB "TRUSTBANK"
(for servicing individuals)

№	Name of Services	Measuring Unit	Cost	Comments
1	**Retail services cash desk**			
1.1.	Opening / closing of a deposit account (on demand, urgent, savings) *	1 deposit	Free	
1.2.	The issuance of the supplementary book when opening a deposit account	1 book	Free	
1.3.	Recovery of the supplementary book in case of loss	1 book	10% of the BCV	
1.4.	Issuance of a copy of the payment document certified by the bank	1 document	10% of the BCV	
1.4.1.	Providing account statements and information upon client request	1 document	10% of the BCV	
1.4.2.	Issuance of a certified certificate to the depositor or his legal representative (State Tax Inspectorate, embassy, etc.) on the transactions carried out and the balances on the savings book	1 document	10% of the BCV	
1.5.	**payment for :**			
1.5.1.	- homeowners association (HOA)	From the payment amount	Free	Intermediary commission charged by the Central Bank of the Republic of Uzbekistan based on the list of types of payments carried out through the program (MUNIS) (For payments falling under the Decree of the President of the Republic of Uzbekistan dated 09.03.2023 No. PP-88) Commission fees (charges) for payment services rendered are collected by deduction from the payment amount in accordance with agreements on the provision of payment services between recipients of payments and the Settlement and Clearing System of the Central Bank (hereinafter referred to as MUNIS), regardless of the form of payment.
1.5.2.	municipal services (electricity, water, gas, heating, garbage removal)	From the payment amount	Free	
1.5.3.	Payments for government services provided by government service centers, including through the Unified Portal of Interactive Government Services	From the payment amount	Free	
1.5.4.	Payments to pre-school educational organizations, general secondary, secondary specialized, vocational, higher educational institutions, as well as institutions of postgraduate education, retraining, advanced training and health care	From the payment amount	Free	
1.5.5.	Payments for the compulsory execution of judicial acts and acts of other bodies, collected by the bodies of the Bureau of Compulsory Execution	From the payment amount	Free	
1.5.6.	Payments to the Electronic Trading Platform "E-auksion" and the Automated Information System "K-Savdo"	From the payment amount	Free	
1.5.7.	Payments for the purchase of tickets for travel on air, rail and other types of public transport	From the payment amount	Free	
1.5.8.	-For the purchase of new cars in favor of the Joint Stock Company "UzAutoMotors"		Free	
	-For the purchase of new cars in favor of companies importing cars		Free	
1.5.9.	other one-time payments (replenishment of the authorized capital, replenishment of working capital, insurance payments, for loans, education and other payments)	From the payment amount	Within the system of PJSB "Trustbank" – Free To other banks - 1% of the payment amount (Except for the deduction of the commission at the interest rate established on the basis of an agreement concluded between the Banking Services Office and the organization.)	Commission for intermediation for types of payments not included in the list of types of payments processed by the Central Bank of the Republic of Uzbekistan through the program (MUNIS) (For payments not provided for by the Decree of the President of the Republic of Uzbekistan dated 03/09/2023 No. PP-88)
1.6.	**Transfer of funds from deposit accounts in national currency, according to the client's order:**			
1.6.1.	- Transfer of funds for the purchase of new cars in favor of the Joint Stock Company "UzAutoMotors";		Free	
1.6.2.	- Transfer of funds received in the form of a return of previously transferred payments *(error in the transfer, return from the correspondent bank)*		Free	
1.6.3.	Other translations	From the transfer amount	Within the system of PJSB "Trustbank" – Free To other banks - 1%	
1.6.4.	Transfer of funds to accounts of individuals	From the transfer amount	Within the system of PJSB "Trustbank" – 0,5% 1,0%	Except for the transfer of funds to deposits and plastic card accounts opened in the name of the client
1.6.5.	Transfers in national currency from an account opened in the bank's mobile application	From the transfer amount	To cards of PJSC "Trustbank" - 0% To HUMO cards of other banks of the Republic of Uzbekistan - 0.5% To UZCARD cards of other banks of the Republic of Uzbekistan - 0.5%	
1.7.	**Cash withdrawal from customer accounts in national currency (demand deposits, term deposits and savings deposits):**			
1.7.1.	Issuance of cash in national currency, when credited to the customer's account	From the payment amount		Except for the issuance of funds upon

1.7.1.	cash	From amount	Free	expiration of term or savings deposits
	cashless		1%	
1.7.2.	Issuance of accrued interest on term and savings deposits		Free	
2. 2.	**Foreign currency transactions**			
2.2.1.	- bank commission for transferring abroad from the client's personal account	1 transaction	0,25% + expenses on SWIFT	at the currency rate of the Central Bank of the Republic of Uzbekistan on the date of the transaction
2.2.2.	conversion of one non-cash currency to another to the customer’s account		0,5%	This interest rate will be included in the purchase and sale of foreign currency.
2.2.3.	- transfers to other deposits of the owner, opened in other banks of the Republic	Of the transfer amount	0,1% + expenses on SWIFT	0,1% - at the rate of the Central Bank of the Republic of Uzbekistan on the date of the transaction
2.2.4.	transfers to other deposits of the owner, opened in other branches of the bank	Of the transfer amount	Free	
2.2.5.	- Bank commission on GPI (SWIFT)	Free	300 000 sum for 1 transfer (VAT)	The commission is deducted from the client or bank employee who used this type of service
2.3.	**Operations with cash foreign currency**			
2.3.1.	Acceptance of cash foreign currency with crediting		Free	
2.3.2.	Issuance of foreign currency to individuals received on accounts:			at the rate of the Central Bank of Uzbekistan on the day of payment
	cashless	Amount	0,5%	
	in cash		Free	
2.3.3.	foreign currency authentication	From the amount	0,5%	at the currency rate of the Central Bank of the Republic of Uzbekistan on the date of the transaction
2.3.4.	replacement of damaged foreign currency for individuals with intact foreign currency of the same type	Amount	Financing loans through foreign credit lines - on the basis of the terms of the credit line, other loans - in case of late repayment of the loan, the interest rate increases by 1.5 times, but not more than 50% of the amount of overdue debt.	at the rate of the Central Bank of the Republic of Uzbekistan on the date of the transaction
2.3.5.	acceptance for collection of foreign currency recognized as insolvent or out of circulation	Amount	3% of the BCV	at the rate of the Central Bank of the Republic of Uzbekistan on the date of the transaction
2.3.6.	exchange and exchange for larger denominations of foreign currency of individuals in the same foreign currency		1%	at the rate of the Central Bank of the Republic of Uzbekistan on the date of the transaction, at least 1 US dollar
2.3.7.	exchange of cash foreign currency of one foreign state for cash foreign currency of another foreign state		0,3%	Charged from the amount of received currency
2.4.	**Other operations with foreign currency**			
2.4.1.	Issuance of permits for the export of foreign currency		20 000 UZS	
2.4.2.	Providing help and statement of the account at the request of the customer	1 Document	10% of BCV	
2.4.3.	Provision of information and account statements (to the STI, the embassy and others) at the request of the depositor or his authorized representative			
2.5.	**Bank transfer fee (SWIFT expenses)**			
2.5.1.	Inside the republic		30% of BCV	
2.5.2.	Outside the Republic		50% of BCV	
3	**OPERATIONS WITH PLASTIC CARDS**			
3.1.	**Issuance of plastic cards in national currency**			
3.1.1.	For crediting of salaries, pensions, scholarships and equivalent payments ("UZCARD", "UZCARD" kobeij, "HUMO", "HUMO" kobeij, "HUMO Multicard")	1 plastic card	Free	On request
3.1.2.	To credit other income ("UZCARD")	1 plastic card	Free	On request
3.1.2.1	To credit other income ("UZCARD" kobeij)	1 plastic card	30 000 UZS	On request
3.1.2.2	To credit other income ("UZCARD Kids")	1 plastic card	Free	Plastic card for children
3.1.2.3	To credit other income ("UZCARD Talaba")	1 plastic card	Free	Universal student card for students of Uzbekistan
3.1.2.4	To credit other income ("UZCARD Moment")	1 plastic card	30 000 UZS	The card is activated in the Bank's mobile application
3.1.3.	To credit other income ("HUMO")	1 plastic card	Free	On request
3.1.3.1	To credit other income ("HUMO" kobeij)	1 plastic card	30 000 UZS	On request
3.1.3.2	To credit other income ("HUMO Multicard")	1 plastic card	10 000 UZS	On request
3.2.1.	Replenishment of the card account of individuals in cash			
	- Through bank tellers and ATMs using cards from other banks	Amount	1%	The commission is chardeg from the amount of cash deposited
	- via ATMs using "Trustbank" cards		0,5%	
	- via bank teller counters using "Trustbank" cards		Free	

3.2.2.	Transfer of pensions, scholarships, allowances and payments to them on a plastic card		Free	
3.2.3.	Transfer of deposits of the population (formed in cash) both for personal and third parties		Free	
3.2.4.	When transferring funds from a transit account to plastic cards (HUMO, UZCARD and co-branded) opened for other purposes, issued by PJSB Trustbank (with the exception of all types of loans issued to individuals)	Amount	up to 1%	A commission is charged from the amount of funds received or from the client's account.
3.3.	**Cash withdrawals from plastic cards**			
3.3.1.	Issuance of cash by CJSC “Trustbank” cards in bank terminals		1%	Charged from "UZCARD", "HUMO" and cobage cards
3.3.1.1.	Cash issuance using "UzCard cobage" cards of PJSB "Trustbank" in another payment system and also outside the Republic of Uzbekistan		2,5% (minimum 50 000 UZS)	Commission is charged on the full transaction amount
3.3.1.2.	Cash issuance using "Humo cobage" cards of PJSB "Trustbank" in another payment system and also outside the Republic of Uzbekistan		1,5%	Commission is charged on the full transaction amount
3.3.2.	Issuance of cash on the cards of other banks in bank terminals	from total transaction amount	1%	
3.3.3.	Through ATMs	from total transaction amount	1%	
3.3.4.	Cash withdrawal by international plastic cards in bank terminals and ATMs	From the full amount of the transaction		
3.3.4.1.	MasterCard in the "UZCARD" system		1,5%	It is withdrawn from the card and sent to the transit account of the terminal, and from the transit account of the terminal is transferred to the bank for further mutual settlements
3.3.4.2.	UnionPay in the "UZCARD" system		2%	
3.3.4.3.	MIR in the "UZCARD" system		1%	
3.3.4.4.	MasterCard and VISA in the "HUMO" system (ATM)		1%	
3.3.4.5.	MasterCard and VISA in the "HUMO" system (terminal)		1,5%	
3.4.	Making payments (payment for goods and services) by means of plastic cards in the terminal network		Free	
3.4.1.	For carrying out transactions to pay for goods and services using "UzCard cobage" cards of PJSB "Trustbank" in another payment system, as well as outside the Republic of Uzbekistan		0,5%	Deducted from the plastic card account from the amount of the completed transaction
3.4.1.	For carrying out transactions to pay for goods and services using "Humo cobage" cards of PJSB "Trustbank" in another payment system, as well as outside the Republic of Uzbekistan		0,5%	Deducted from the plastic card account from the amount of the completed transaction
3.5.	**Interest accrued on the balance of funds of an individual on the customer’s card account (annual):**			
3.5.1.	On the balance of plastic cards for crediting wages and payments equivalent to them (balance account 22618)		0	
3.5.2.	On the balance of plastic cards for crediting pensions to non-working pensioners (balance account 22617)		0	
3.6.	Reissuance of a soum plastic card in case of loss, damage or on the expiration date (for non-working pensioners, reissue of a card is free) ("UZCARD")	1 plastic card	30 000 UZS	
3.7.	Reissuance of a soum plastic card in case of loss, damage or on the expiration date (for non-working pensioners, reissue of a card is free) ("HUMO")	1 plastic card	10 000 UZS	
3.8.	Making a plastic card in the "stop sheet"		Free	
3.9.	Unlocking a soum plastic card	1 plastic card	Free	
3.10.	Loading funds from a card account to a plastic card, regardless of the issuing bank		Free	
3.11.	Providing customer account statement		Free	On request
3.12.	Transfer of funds from a plastic card of an individual to a plastic card of an individual through the "Payme" system (charged from the sender)	Transaction Amount	1%	Charged to the sender of funds
3.13.	Repayment of loan debts of bank customers through infobooth and ATMs	Transaction Amount	0,5% of the repayment amount	
3.14.	Transferring funds from individual UZS plastic cards via the Trastpay mobile app (P2P):			
	- from a Trustbank card to a Trustbank card	From the transfer amount	0%	Charged to the sender of funds
	- from a Trustbank card to a card of another bank		0,3%	
	- from a card of another bank		0,5%	
3.15.	Transfer of funds from an individual's plastic card to bank accounts through the "Trustpay" system (One-time payment)	Transaction Amount	0,5%	Charged to the sender of funds
4.1.	**Subscribers account replenishment service**			
4.1.1.	mobile operators **		Free	

4.1.2.	Internet providers ***		Free	
4.1.3.	GTS / MTS, MSS and roaming GSM of third-party operators rendered outside the Republic of Uzbekistan ****		Free	
4.1.4.	TV and IP telephony subscription *****		Free	
4.1.5.	Carrying out payments through soum plastic cards of individuals in self-service terminals and ATMs		Free	
5	**Credit Loans**			
5.1.	Consideration of a loan project	1 project	"Financing loans through foreign credit lines - based on the terms of credit lines, other loans - free "	
5.2.	Providing loans to individuals in cash based on the client's application		Free	
6	**Escrow account services for the purchase and sale of real estate and motor vehicles (deposit of funds in cash non -cash form, transfer to the seller, cash withdrawal or transfer to another account)**			
6.1	**In cases where the buyer and the seller are served by the same bank:**			
	Real estate sale and purchase (transaction)	1 transaction	In the amount of 50 percent of the BRV (base calculation value), inclusive of VAT	
	Sale and purchase of a vehicle (transaction)	1 transaction	In the amount of 25 percent of the BRV (base calculation value), inclusive of VAT	
6.2	**In cases where the buyer and the seller are served by different commercial banks:**			
	Real estate sale and purchase (transaction)	1 transaction	In the amount of 25 percent of the BRV (base calculation value), inclusive of VAT	
	Sale and purchase of a vehicle (transaction)	1 transaction	In the amount of 12,5 percent of the BRV (base calculation value), inclusive of VAT	
6.3.	Refund of funds from the escrow account in case of non -completion or cancellation or cancellation of real estate or motor vehicle sale and purchase transactions	1 transaction	Free	

* when depositing money into the account, the owner will become familiar with the terms of the deposit.
** mobile operators: Beeline, Perfectum Mobile, Ucell, UzMobile
*** Internet providers: Sharq Telecom, UZNET, Net City, Lit-Tel.
**** GTS / MTS / MSS: Uzbektelecom, Unitech
***** IP Telephony and Television: Stars TV, Unitech

****** 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.).

A complete list of service providers is provided in the information kiosk menu. The customer is notified of the amount of commission charged in the process of making a payment, as well as on a receipt confirming the payment.

For the revision of the terms of the tariff plan and tariff, when a customer applies, 1 BCV is charged on the day of payment.