

## **TARIFF BUSINESS**

### **commission fees for executing client orders at Garant bank JSC for legal entities and individual entrepreneurs**

<b>Transactions in the national currency</b>		
<b>№</b>	<b>Name</b>	<b>Tarif</b>
<b>1</b>	<b>2</b>	<b>3</b>
<b>I Transactions on clients' accounts in the national currency</b>		
<b>1. Opening and closing accounts</b>		
1.1.	Main account opening	For free
1.2.	Secondary account opening	For free
1.3.	Closing accounts	For free
1.4.	Re-registration of a client account	For free
1.5.	Preparation of documents for transfer to another bank	For free
<b>2. Transfer of funds and account management services</b>		
2.1.	Transfer of funds using a payment document within the system of Garant bank JSC	For free
2.2.	Transfer of funds according to a payment document (debit turnover)	0.3% of the payment amount
2.3.	Paying taxes and other obligatory payments	For free
2.4.	Subscription fee for account servicing (primary/secondary)	For free
2.5.	Providing an extract	For free
2.6.	servicing accounts of budgetary organizations (except self-supporting)	For free
2.7.	Issuing certificates for client requests on all accounts	30 000 + VAT
2.8.	Receiving and processing payment documents	2 000 UZS + VAT
2.9.	Transfer of funds to transit accounts of bank cards (except for salaries and similar payments)	0.5%
<b>3. Letters of credit in national currency</b>		
3.1.	Opening a letter of credit account	200 000 UZS + VAT
3.2.	Changing the terms of the letter of credit or its cancellation	200 000 UZS + VAT
3.3.	Closing a letter of credit account	For free
<b>4. Corporate bank cards</b>		
4.1.	Corporate card issue	50 000 UZS + VAT
4.2.	Replacing a corporate card	50 000 UZS + VAT
4.3.	Corporate card replenishment	0.5%
4.4.	Blocking a card if it is lost or damaged/unblocking	For free
<b>5. Cash service</b>		
5.1.	Issuing cash for salary and equivalent payments	For free
5.2.	Cash withdrawal for other symbols (except for salary and equivalent payments)	by agreement (not less than 1% of the amount)
5.3.	Cash check book service	35 000 UZS + VAT
5.4.	Penalty for losing a cash checkbook	350 000 UZS
<b>6. Plastic cards as part of salary projects for legal entities</b>		
6.1.	Issue of the main bank card	For free
6.2.	Issue of an additional card	Uzcard 40 000 UZS Humo 25 000 UZS
6.3.	Reissue due to expiration/damage or loss of card	Uzcard 40 000 UZS Humo 25 000 UZS
6.4.	Card replenishment	For free

6.5.	Withdrawal of cash from a card account at a cash desk or through an ATM of another bank	At servicing bank rates
6.6.	Blocking a card if it is lost or damaged/unblocking	For free
<b>7.</b>	<b>Transactions in foreign currency</b>	
7.1.	Opening an account	For free
7.2.	Sending an account extract via letter	35 000 UZS + VAT
7.3.	Issuing a duplicate extract at the client's request	35 000 UZS + VAT
7.4.	Closing a legal entity account	For free
7.5.	Acceptance of cash foreign currency	For free
7.6.	Payments via the SWIFT system in the territory of the Republic of Uzbekistan	120 000 UZS + VAT
7.7.	Payments via SWIFT system outside the Republic of Uzbekistan	170 000 UZS + VAT
7.8.	Providing certificates and duplicates of archival documents (account statements, confirmation of SWIFT messages)	35 000 UZS + VAT
<b>8.</b>	<b>Transfer of client funds on the territory of the Republic of Uzbekistan in foreign currency</b>	
8.1.	Transfer of funds to accounts of other banks of the Republic of Uzbekistan	0.1% (min 1 BDV) + partner bank commission ) + VAT commission for SWIFT messages
8.2.	Changing, returning, canceling a transfer after accepting it for execution	150 000 UZS + VAT
8.3.	Transfer of funds using a payment document within the system of Garant bank JSC	For free
<b>9</b>	<b>Transfer of funds outside the Republic of Uzbekistan in foreign currency:</b>	
9.1.	with expenses for the beneficiary	0.15% (min 1.5 BDV) + VAT + Commission for SWIFT messages
9.2.	no costs for the beneficiary	0.15% (min 1.5 BDV) + foreign bank commission) + VAT + Commission for SWIFT
9.3.	Urgent payments outside the Republic of Uzbekistan	0.25 percent+(min.1 BDV)+ VAT+ commission for SWIFT messages
9.4.	Change, return, cancellation of a transfer (not through the fault of the bank) after accepting it for execution	(100 000 sum + foreign bank commission) + VAT
9.5.	Acceptance of foreign currency in cash for goods (work, services) exported by business entities to non-residents	For free
9.6.	Issuance of cash foreign currency to legal entities	0.3% of the transaction amount at the exchange rate of the Central bank of the Republic of Uzbekistan on the date of the transaction
9.7.	Viewing and making a copy of a payment order through the GPI tracker system	70 000 UZS + VAT
9.8.	Carrying out a conversion application and payment order in paper format	100 000 sum+VAT

<b>10.</b>	<b>Collection operations</b>	
10.1.	Issue of collection	(300 000 sum + foreign bank commission)+VAT+Commission for SWIFT messages
10.2.	Receiving payment documents for collection	300 000 UZS + VAT
10.3.	Reception and confirmation of import documents for collection	(300 000 UZS + foreign bank commission) + VAT
10.4.	Refund due to non-payment	200 000 UZS + VAT + reimbursement of postage costs

10.5.	Verification and sending of documents for collection	300 000 UZS + VAT
10.6.	Amendments or cancellation of collection	200 000 UZS + VAT
<b>11</b>	<b>Guarantee transactions in foreign currency</b>	
11.1.	Advising/confirmation of warranty terms	(300 000 UZS per change + foreign bank commission)+ VAT+ Commission for SWIFT messages
11.2.	Advising/confirmation of change in warranty terms or cancellation	(130 000 UZS for each document the commission is at the expense of the beneficiary) + VAT
11.3.	Registration and verification, sending documents to obtain payment under the guarantee	65 000 UZS + VAT for the document required by the terms of the guarantee + Commission for SWIFT messages + reimbursement of courier costs
<b>12</b>	<b>Letter of Credit-Import Transactions</b>	
12.1.	Advising letters of credit to other banks	500 000 UZS + VAT
12.2.	Opening a letter of credit	0.4% of the amount (for a quarter or part thereof) (min 4 BRV and max 20 BRV + foreign bank commission) + VAT + Commission for SWIFT messages
12.3.	Additional requests (on behalf of the client/correspondent bank)	(50 000 sum for each message + foreign bank commission) + VAT
12.4.	Reception, review and verification of documents	
12.5.	with coating at Garant bank JSC	0.2% of the amount + Commission for SWIFT messages + Reimbursement of postal and courier costs
12.6.	without coverage at Garant bank JSC	by agreement
12.7.	Changing the terms of a letter of credit	600 000 sum+ VAT+Commission for SWIFT messages
12.8.	Cancellation of a letter of credit before expiration	(500 000 UZS + foreign bank commission) + VAT
<b>13</b>	<b>Export-import transactions</b>	
13.1.	Pre-advising	200 000 UZS + VAT
13.2.	Letter of credit advising	300 000 UZS + VAT
<b>14</b>	<b>Receiving, reviewing and checking documents</b>	
14.1.	with coverage in Garant bank JSC	0.15% (from the amount of increase min 250 000 UZS and max 2 000 000 UZS per quarter or part thereof + foreign bank commission) + VAT
14.2.	without coverage at Garant bank JSC	by agreement
14.3.	Receiving, checking and sending documents	0.2% of the amount + Commission for SWIFT messages + Reimbursement of postal and courier costs
14.4.	Changes to the terms of the letter of credit regarding prolongation or increase in the amount of the letter of credit	
14.5.	with coverage in Garant bank JSC	0.15% of the increase amount (min 250 000 UZS and max 2 000 000 UZS per quarter or part thereof + foreign bank commission) + VAT
14.6.	without coverage at Garant bank JSC	by agreement
14.7.	Cancellation of letter of credit	500 000 UZS + VAT
<b>15</b>	<b>Conversion operations</b>	
15.1.	For transactions of purchase and sale of one foreign currency to another foreign currency	
•	up to 100 thousand US dollars	0.5%
•	from 100 thousand US dollars to 500 thousand US dollars	0.4%

•	from 500 thousand US dollars to 1.0 million US dollars	0.3%
15.2.	Purchasing foreign currency from a business entity	purchase rate established by Garant bank JSC
15.3.	Purchase of foreign currency carried out on the domestic interbank foreign exchange market for legal entities	not less than 0.3% of the amount in UZS presented for conversion at the rate established at the auction of the republican currency exchange
15.4.	Conversion operations of client funds in national currency, for travel expenses at the expense of the bank's own funds	0.3% of the amount in currency presented for conversion in national currency at the rate established by the Central bank of the Republic of Uzbekistan.
15.5.	SWAP operations	purchase rate established by Garant bank JSC
<b>16</b>	<b>Remote service</b>	
16.1.	Electronic encryption key	For free
16.2.	Penalty for loss/damage/non-return of an electronic encryption key	300 000 UZS
16.3.	For maintaining and servicing customer accounts via Internet banking/Mobile banking	30 000 UZS + VAT
16.4.	For maintaining and servicing customer accounts via SMS banking system	30 000 UZS +VAT
<b>17</b>	<b>Servicing trade and service enterprises</b>	
17.1.	Rental of terminals for accepting payments	
	legal entities	25 000 UZS +VAT
	individual entrepreneurs	15 000 sum +VAT
17.2	Processing of transactions carried out on soum cards through a terminal installed in a trade and service enterprise that has entered into an agreement with Garant bank JSC	0.2% of the transaction amount
17.3	Fine for damaging the terminal	200 000 UZSs + compensation for repair and restoration work
17.4	Penalty for loss of the terminal/for damage to the terminal beyond repair	200 000 UZS + reimbursement of the residual value of the terminal
17.5	Fee for servicing E-POS terminals for accepting sum payments (for Uzcard E-POS terminals)	1% of the transaction amount
17.6	Transaction processing via "QR code"	0.25% of the payment amount
17.7	Fee for servicing E-POS terminals for accepting payments in UZS within the framework of the N-Qulay project	at least 20% of the transaction amount (by agreement)

**For clients with a monthly turnover of 1 billion UZS or more, or those depositing cash revenue in the national currency of at least 150 million UZS per quarter, or having foreign currency revenue equivalent to at least 500 thousand USD per quarter.**