

1- Application

PJSCB "HITECH BANK" the Management
Board meeting "___" January 2019
Approved with Protocol - ___

Chairman of the Board

_____M.M. Sabirov

Fees and tariffs for providing banking services in national and foreign currencies at PJSCB "HIT-TECH BANK"

(*Following changes to the tariffs will be active as of 01 February 2019)

T/P	Types of Bank services	Measurement of payment	Bank Tariffs
I. Fees charged for issuance of loans.			
1	To open your credit account	In every situation	Free
2	Services for loan (credit) accounts, credit applications, credit repayments	In every situation	Free
3	One-off payment for credit documentation	In every situation	Loans financed through foreign credit lines - according to the credit requirements
		In every situation	Other loans - Free
4	To secure the collateral	In every situation	Free
5	Mortgaging or partial withdrawal of collateral	In every situation	Free
6	For monitoring	In every situation	Free
7	Amendments to the loan agreement	In every situation	Based on agreement
8	When the credit balance is sold to another bank	In every situation	Free
9	For information on credit bureau	In every situation	Free
10	Because of the insignificance of the pledge registrar	In every situation	Free
11	For a loan that does not use open credit lines	In every situation	Free

12	Penalty for overdue loans (at own expense)	In every situation	The loan amount will be increased by 1.5 times but not over 50% of the principle (except for the attracted credit lines)
13	Penalty for overdue interest	In every situation	Based on agreement
14	Monthly subscriber fee for loan	From the transaction amount	Free
II. Fees charged for opening accounts and providing accounting services.			
15	Opening of deposit account at the moment of receipt of the demand for the main (or secondary to another bank client) in national currency	In every situation	Free
16	Opening and reissue of a secondary bank account for another client (in case of change of ownership form, reorganization)	In every situation	Free
17	Closing the secondary and similar deposit accounts upon request	In every situation	Free
18	Transfer of funds from all Client's accounts (Debit turnover)	From the Debit transaction	0,3 % of debit transaction
19	When repaying the debts to the bank (debit turnover)	From the Debit transaction	Free
20	Preparation and registration of documents when the client moves to another bank	In every situation	Free
21	Transfer of funds from one account to another account and to special accounts in one branch	In every situation	Free
22	Budgetary servicing of budgetary organizations	In every situation	Free
23	Carrying out tax and other compulsory payments to accounts of subjects of small business	In every situation	Free
24	One month subscription fee for servicing of accounts	In every situation	Free
25	Opening of letter of credit	In every situation	50 % of Minimum Wage (MW)
26	Changing or Canceling a Letter of Credit Account	In every situation	Free cancellation, making changes for the terms cost 50% of MW
27	Approval of letter of credit	In every situation	Free
28	Issuing or confirming the client's account status	In every situation	5 % of MW
29	Acquisition of payments on account (vypiska)	In every situation	Free
30	Preparation and sending of inquiries according to client's request	In every situation	5 % of MW
31	Changing the account based on constituent documents	In every situation	Free
32	Electronic payments	In every situation	1,5 times the cost of Centralized Expenditure of Informations
III. Fees charged for providing services at the Plastic Cards department			
33	Sum plastic cards for salaries, scholarships, pensions, pensions and scholarships	In every situation	Free
34	Generate sum plastic cards	In every situation	15 % of MW
35	Replacement of Sum plastic card overdue	In every situation	15 % of MW

36	Soum is lost or damaged plastic card	In every situation	15 % of MW
37	Fill a plastic card	In every situation	Free
38	Soum access to a plastic card, except for wages and other payments	In every situation	Free
39	Cash from a Soum plastic card	From the transaction amount	Free from the bank's cash register, 1% commission from the atm
40	Make money transfers from Soum plastic cards	In every situation	Free
41	Put a plastic card in the "STOP list" and quit the STOP list	In every situation	Free
42	Re-activation of Soum plastic card down to block	In every situation	Free
43	Corporate plastic card issuance	In every situation	15 % of MW
44	Corporate plastic card replacement	In every situation	15 % of MW
45	Corporate plastic card is damaged or damaged	In every situation	15 % of MW
46	Fill in corporate card	From the transaction amount	0,50%
47	Charge from corporate card	From the transaction amount	Free
48	Insert corporate plastic card into "STOP list" and remove from STOP list	In every situation	Free
49	Re-activation of corporate card with block	In every situation	Free
50	Corporate plastic card issuance	In every situation	5 % of MW
51	Opening of a plastic card in foreign currency for individuals	In every situation	15 % of MW
52	Opening of plastic cards in foreign currency for individuals	In every situation	15 % of MW
53	Replacement of a plastic card in foreign currency for individuals	In every situation	15 % of MW
54	Replenishment of foreign currency conversion card of physical persons	In every situation	Free
55	Issue of plastic cards in foreign currency to "STOP list" for individuals	In every situation	Cost of placing under "Stop List" and the postal expenses of foreign banks.
56	Replacement of individuals in case of loss or damage of plastic card in foreign currency	In every situation	30 % of MW
57	Rent of payment terminals	For each terminal	25 000 UZS- Legal entities (LLC, Partnerships, and etc.) 15 000 UZS - Sole-proprietor Free - for partners using "CashBack" system
58	In case of repair of payment terminals or terminals	For each terminal	Cost of fixing + 1 MW
		For each terminal	If lost, the cost of the terminal + 1 MW
59	Collection of national currency terminals	In every situation	Free
60	Collection of foreign currency terminals	In every situation	Based on agreement

61	Bank commission on terminals "E-POS"	From the transaction amount	Up to 1,5%
IV. Fees for services in foreign currencies			
<i>Service for legal entities' accounts in foreign currencies</i>			
62	Opening account	In every situation	Free
63	Sending issue from account by post	In every situation	Postal expenses
64	Giving copy of documents based on client's request	In every situation	Free for the the first time, till 15 percent of MW for the next times
65	Closing account	In every situation	Free
66	Carrying out cash in foreign currencies (US dollars, EURO) to the legal entity's account	In every situation	Free
67	Ordinary money transactions outside of the Republic	From the transaction amount	0,1 percent+SWIFT expenses + partner bank's expenses
68	Fast transactions outside of the Republic	From the transaction amount	0,15 percent+SWIFT expenses + partner bank's expenses
69	Transactions within Bank and it's branches	From the transaction amount	Free
70	Transactions within Republic (to another banks)	From the transaction amount	0,05 percent+SWIFT expenses
71	Changing terms of transaction after receiving payment order	In every situation	50 percent of MW + postal expenses + foreign bank's expenses
72	Canceling and returning transaction	In every situation	75 percent of MW + postal expenses + foreign bank's expenses
73	Returning documents which payment was canceled or wasn't paid	In every situation	Postal expenses + foreign bank's expenses
74	Receiving cash in foreign currencies from nonresidents for payment of products and services	From the transaction amount	0,3 percent
75	Withdrawing cash in foreign currency from legal entities' accounts	From the transaction amount	0,3 percent
76	Withdrawing cash in foreign currency from farmers, sole proprietorships	From the transaction amount	0,3 percent
77	Exchanging one currency to another	From the transaction amount	0,5 percent
78	Exchanging one bill to another	From the transaction amount	0,1 percent
79	Checking originality of one foreign currency	From the transaction amount	0,1 percent
<i>Collection activities</i>			
80	Net collection	In every situation	1,5 times of MW + partner bank's expenses
81	Receiving payment documents for collection	In every situation	Minimum wage
82	Receiving and accepting collection with import documents	In every situation	MW + partner bank's expenses
83	Returning documents which payments wasn't made	In every situation	MW + postal expenses

84	Sending and checking collection's documents	In every situation	1,5 times of MW
85	Changing and canceling terms of collection	In every situation	MW
<i>Cheque activities</i>			
86	Receiving and sending cheques for collection	In every situation	MW
87	Enroling amount of cheque in client's account	In every situation	Free
88	Giving cheques sent from outside	In every situation	based on agreement
<i>"SWIFT" services</i>			
89	Outside of republic	In every situation	75 percent of MW
90	Within Republic	In every situation	30 percent of MW
<i>Guarantee operations in foreign currency</i>			
91	In terms of covering guarantee in foreign currency	From the transaction amount	0,1 percent
92	Giving guarantee again another bank's counter-guarantee	In every situation	based on agreement
93	Increasing guarantee and changing term of date (in terms of covering)	In every situation	based on agreement
94	Changing terms of guarantee	In every situation	based on agreement
95	Canceling guarantee		based on agreement
<i>Services of Import-Letter of Credit</i>			
96	Advising latter of credit to other banks	In every situation	2 times of MW
97	Opening latter of credit	From the transaction amount	0,5 percent
98	Checking documents of latter of credit and payments based on latter of credit	In every situation	50 percent of MW
99	Accepting latter of credit based on emitter's request	From the transaction amount	covering-0,2 percent
			based on agreement
100	Changing terms of latter of credit	for every document	1,5 times of MW
101	Canceling latter of credit	for every document	1,5 times of MW
<i>Services of Export-Letter of Credit</i>			
102	Initial advice	In every situation	1,5 times of MW
103	Advising latter of credit	In every situation	1,5 times of MW
104	Accepting latter of credit		covered- 0,8 percent annually: not covered - based on agreement
105	Analyzing and receiving documents of latter of credit	for every document	postal expenses +30 percent of MW based on type of document
106	Changing terms of latter of credit	In every situation	1,5 times of MW + postal expenses + foreign bank's expenses

107	Canceling letter of credit	In every situation	1,5 times of MW + postal expenses + foreign bank's expenses
108	Comparing and adding information in UEISITO	In every situation	Free
109	Arbitration fee for exchanging foreign currency in legal entity's account to another one	from transaction's amount, in sums	0,5 percent
110	Arbitration fee for operations of "SWOP"	from transaction's amount, in sums	based on agreement
111	Buying foreign currency from legal entities	from transaction's amount, in sums	0,1 percent
112	Selling foreign currency to legal entities	from transaction's amount, in sums	0,3 percent
<i>Servicing individuals in foreign currency</i>			
113	Opening accounts and conducting documents	In every situation	Free
114	Giving deposit notes	In every situation	Free
115	Enrolling amount into client's deposit account in the form cash or cashless	In every situation	Free
116	Withdrawing foreign currency which was received into sole proprietorship's account	From the transaction amount	0,3 percent
117	Transferring deposit into other branch of bank for own account	In every situation	Free
118	Transferring deposit into bank for own account	From the transaction amount	0,1% + SWIFT expenses
119	Transferring amount electronically from account in foreign currency into foreign country	From the transaction amount	0,15%+SWIFT expenses +partner bank's expenses
120	Giving information about issues and condition of account based on client's request	In every situation	Free
121	Giving visa for bringing amount in foreign currency which was withdrawn from deposit accounts, into foreign country	In every situation	10% of MW
122	Searching deposits based on residents' request	In every situation	Free
123	Giving another account note instead of lost one	In every situation	10% of MW
124	Exchanging foreign currency which was received into sole proprietorships into another	From the transaction amount	0,50%
<i>Money transactions</i>			
125	Ordinary money transactions outside of Republic	From the transaction amount	based on agreement
126	Changing terms of payment after receiving payment orders	In every situation	based on agreement
127	Canceling and returning transaction	In every situation	Free

V. Fees that were charged through currency services			
128	Providing withdrawal of hard cash services - wage, pension, retirement fund related	From the transaction amount	Free
129	Withdrawing cash services for businesses who purchase agricultural products and prepare them for export.	From the transaction amount	1%
130	Cash withdrawal of funds from the accounts of businesses with agricultural production concentration.	From the transaction amount	Free
131	Providing withdrawal of hard cash services - deposited funds of legal business entities and individual businesses	From the transaction amount	1%
132	Withdrawing money transfer funds of the individuals business account.	From the transaction amount	1%
133	Accepting and counting collection funds	From the transaction amount	Free
134	Registering an instrument when the funds are improperly placed in the cash dispenser bag	In every situation	Free
135	Registration of cash checks	In every situation	Free
136	Replacing a lost checkbook	In every situation	1 MW
137	For deposit boxes	For each deposit box	For legal entity and individuals 50% of MW
138	Penalty for loss of deposit box key	In every situation	50% of MW
VI. Fees charged for interactive services.			
139	Operations with "Internet Banking"	From the transaction amount	Based on agreement
140	Operations with "SMS-banking"	From the transaction amount	Based on agreement
141	Operations with Mobile-Internet Banking	From the transaction amount	Based on agreement
142	Operations with "SMS informer"	From the transaction amount	Based on agreement
VII. Services provided to individuals in retail banking services			
143	Opening deposit account	In every situation	Free
144	Search for deposits according to citizens request	In every situation	Free
145	Getting a savings checkbook	In every situation	Free
146	Fines for losing a savings checkbook	In every situation	10% of MW
147	Providing a certificate of payment when the customer loses his/her receipt	In every situation	5% of MW
148	One-time payments for principal debt and interest payments		Free
149	Payment for Alimony Payments		Free
150	Execution of other one-time payments by individuals		For our bank system - Free, For other bank systems - Free
151	Transfer of savings to another bank	From the transaction amount	0,30%
152	Cashless cash withdrawal	In every situation	Free
153	Deposit cash and cash equivalents from plastic cards	In every situation	Free
154	Removal of funds on deposit account	In every situation	Free

155	Transfer of funds of individuals through international remittances	In every situation	Based on the set contract
156	Removal of foreign currency on account of physical person	From the transaction amount	Up to 0,5%
157	A certificate issued to the Embassy	In every situation	10% of MW
158	Issuance of the certificate confirming the operation and balance of the savings account to the depositor or legal representative of the depositor (DSQ, Embassy, etc.)	In every situation	10% of MW
<i>Transferring funds from the client's savings account based on the client's written request.</i>			
159	Credit repayment	In every situation	Free
160	Inactive calculations	In every situation	Free
161	Deposits in a system	In every situation	Free
162	Savings accounts in other systems	From the transaction amount	0,50%
163	Transfer of funds received from other banks to one bank subsidiary, transfer to fixed and savings deposits	In every situation	Free
164	Dividend deductions	From the transaction amount	0,50%
165	Rent on lease payments	From the transaction amount	0,50%
166	Sponsorship, donation and other means	From the transaction amount	0,50%
167	Money received in the form of insurance funds	From the transaction amount	0,50%
<i>Services offered at the cash register</i>			
168	Wage and equal payments	From the transaction amount	Free
169	Interest and principal amount of deposit	From the transaction amount	Free
170	Sponsorship funds	From the transaction amount	0,10%
171	Giving out the share of an individual who received as a result of liquidation of business entities	From the transaction amount	2%
172	Withdrawal of a start-up fee for individuals to obtain a mortgage	From the transaction amount	Free
173	Other means deducted from savings accounts opened by individuals at the bank through transfer from legal entities or other banks	From the transaction amount	0,50%
174	Transfer of funds received for individuals sold on mortgage loans from savings accounts	From the transaction amount	2%
175	Deposit cashless non-cash income of natural persons	From the transaction amount	2%
176	Transfer of the proceeds from the deposit account on the basis of the execution application by the judicial authority	From the transaction amount	0,50%
177	Depositing money received from the execution of a court order to the citizens from their savings accounts	From the transaction amount	0,50%
178	On the transfer of other non-cash receipts, including funds received from savings accounts, from deposit accounts	From the transaction amount	2%
179	On funds generated by the bank for the purchase of property received by the bank for a loan (balance)	From the transaction amount	Free
180	Removing deposits from other branches of a single system	From the transaction amount	Free

VIII. Fees charged in other banking services			
181	Review warranty documents	In every situation	0,50%
182	Increase and expiration of the guarantee period	In every situation	Based on agreement
183	Guarantee, increase the amount of warranty	In every situation	Based on agreement
184	Transmission or warranty without transfer of the bank's obligation	In every situation	1 MW
185	Changing the terms of the guarantee without changing the amount and terms	In every situation	Free
186	For utility bills, for companies (companies)	From the transaction amount	Based on agreement
187	Tender subject to availability (starting price of the object up to 2%)	In every situation	Based on agreement
188	Issuing a covered guarantee letter	In every situation	Based on agreement

Chairman of the board

M.M. Sabirov

Agreed:

Vice-Chairman of the board

S.H. Talipov

Head Accountant

A.V. Muxamedov

Head of Loan Operations department

Q.X. Mamadaliyev

Head of External Economic Activities

I.J. Murodov

Deputy Head of Treasury and Securities Department

A.A. Timofeyeva

Bank Lawyer

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Head of Operations Department

A.N. Matkarimov

Head Accountant of Operations Department

M.N. Tursunov