TARIFF of

commission fees for execution of client instructions by "Garant bank" JSC for legal entities and individual entrepreneurs under the "FOYDALI" service plan

Nos.	Service Description	Commission rate
1	2	
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	(for clients already maintaining accounts within	the "Garant bank" system)
	Transactions on client accounts in the	national currency
1.	Account Opening and Closure	·
*	Tariff plan cost — as specified below.	
1.1.1.	Opening of a primary account	Free of charge
1.1.2.	Opening of a secondary account	Free of charge
	Account closure	Free of charge
1.1.4.	Account re-registration (update of client details)	Free of charge
	Preparation of documentation for account transfer to another bank	Free of charge
	Funds Transfers and Account Maintenance	
/	Transfer of funds within JSC "Garant bank" system based on a payment order	Free of charge
	Outgoing transfer of funds based on a payment order (debit transaction)	Free of charge** (Applicable to clients who open accounts between October 15, 2025 and April 15, 2026. The tariff remains valid for six months from the date of account opening.) **Upon expiry of the preferential period, a commission of 0.1% of the payment amount (based on debit turnover shall apply.
2.3.	Payment of taxes and other statutory payments	Free of charge
	Monthly account maintenance fee (primary / secondary account)	Free of charge
2.5.	Provision of account statement	Free of charge
	Servicing of accounts of budgetary organizations (excluding self-financing entities)	Free of charge
2.7.	Issuance of account certificates upon client request	30,000 UZS + VAT
	Preparation and dispatch of client-initiated letters, inquiries or electronic messages	Free of charge
	Receipt and processing of payment documents	2,000 UZS + VAT
2.9.	Transfer of funds to transit accounts for payment cards (excluding salary and equivalent payments)	0,5%
	Letters of Credit in National Currency	-
	Opening of a letter of credit	200,000 UZS + VAT
	Amendment to or cancellation of a letter of credit	200,000 UZS + VAT
	Closure of a letter-of-credit account	Free of charge
	Corporate Payment Cards	50 000 UZG + VAT
	Issuance of a corporate card	50,000 UZS + VAT
	UZCARD (denominated in UZS) Issuance of an additional corporate card	Free of charge
	Custom card design (individual design option)	100,000 UZS + VAT
	Re-issuance due to expiry, damage or loss	50,000 UZS + VAT
	Provision of a corporate card statement	30,000 UZS + VAT
	Inclusion in the global stop-list	Free of charge
4 7	Funding of a corporate card (transfer of funds to a corporate bank card)	Free of charge
	Card blocking / unblocking in case of loss or damage	Free of charge
-	Cash withdrawal outside the Republic of Uzbekistan	2% of transaction amount, minimum USD 1.00 + VAT
4.9.		
	Cash Services	
5.		Free of charge

5.3.	Maintenance of a cheque book	35,000 UZS + VAT
5.4.	Maintenance of a cheque book	350,000 UZS + VAT
5.5.	Cash Collection (Encashment) Services	,
5.5.1.	Transfer of collected cash to the client's primary account held with another bank	1% of the collected proceeds (deducted from the total amount)
5.5.2.	Transfer of collected cash to the client's primary account held within the JSC "Garant bank" system	Free of charge
6.	Salary Card Programs for Corporate Clients	
6.1.	Issuance of a primary salary card	Free of charge
6.2.	Issuance of an additional salary card	Uzcard – UZS 40,000; Humo – UZS 30,000
6.3.	Re-issuance due to expiry, damage or loss	Uzcard – UZS 40,000; Humo – UZS 30,000
6.4.	Funding of the card account	Free of charge
6.5.	Cash withdrawal from the card account at the Bank's cash desk or via an ATM of another bank	As per servicing bank's tariff
6.6.	Card blocking / unblocking in case of loss or damage	Free of charge
7.	Foreign Currency Operations	
7.1.	Opening of a foreign currency account	Free of charge
7.2.	Delivery of account statements by mail	35,000 UZS + VAT
7.3.	Issuance of duplicate statements upon client request	35,000 UZS + VAT
7.4.	Account closure for corporate clients	Free of charge
7.5.	Issuance of certificates upon client request	35,000 UZS + VAT
8.	Cash Services in Foreign Currency	55,000 0Z5 + VA1
8.1.		Fune of shours
	Acceptance of foreign currency cash	Free of charge
8.2.	(EUR, GBP, CHF, JPY, SEK, RUB etc.)	3% of transaction amount
8.3.	Acceptance of USD cash	Free of charge
8.4.	Acceptance of damaged * banknotes when returning previously withdrawn foreign currency	10% of the purchased foreign currency (charged in UZS at CBRU exchange rate)
8.5.	Cash disbursement in foreign currency within the amount of previously deposited proceeds	Free of charge
9.	SWIFT / Telex Expenses	
9.1.	SWIFT payments within the Republic of Uzbekistan	120,000 UZS + VAT
9.2.	SWIFT payments outside the Republic of Uzbekistan	170,000 UZS + VAT
9.3.	SWIFT services —	,
	provision of information and copies of archival documents	
9.3.1.	(account statements, SWIFT message confirmations, etc.)	35,000 UZS + VAT
9.3.2.	Return of incoming transfers (with / without written request from the client)	Free of charge
10.	Domestic Foreign Currency Transfers	
10.1.	Transfers to accounts held with other banks in the Republic of Uzbekistan	0.1% (min 1 BRV) + partner bank commission + VAT + SWIFT message fee
10.2.	Transfer of funds between client's own accounts within JSC "Garant bank"	Free of charge
10.3.	Cancellation of incoming payments upon client instruction	Free of charge
10.4.	Amendment, return or cancellation of a payment after it has been accepted for execution	150,000 UZS + VAT
10.5.	Transfer of funds within JSC "Garant bank" based on a payment order	Free of charge
10.6.	Receipt, review and processing of client payment applications	Free of charge
11.	Cross-Border Fund Transfers (in foreign currency)	
11.1.	Outgoing transfer – charges borne by beneficiary (BEN)	0.15% (min 1.5 BRV + VAT) + SWIFT message fee + VAT
11.2.	Outgoing transfer – charges borne by remitter (OUR / SHA)	0.15% (min 1.5 BRV + VAT) + (correspondent bank fee + SWIFT message fee) + VAT
11.3.	Urgent international payment	0.25% (min 1 BRV + VAT) + SWIFT message fee + VAT

15. 15.1.	Import L/Cs without cash cover (post-financing option) Opening of an L/C / document examination	Subject to agreement
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14.9.2.	Discrepancy fee for documents presented under L/Cs	Subject to agreement
14.9.1.	Fee for import contract review	free of charge
14.9.	Cancellation of an L/C prior to expiry	(500,000 UZS + correspondent bank fee) + VAT
14.8.	Amendment of L/C terms and conditions	(600,000 UZS + SWIFT message fee) + VAT
14.7.2.	without cash cover at JSC "Garant bank"	reimbursement of postal and courier expenses) + VAT Subject to agreement
14.7.1.	with full cash cover at JSC "Garant bank"	0.2% of the amount + (SWIFT message fee +
14.7.	Receipt, examination and verification of L/C documents:	VAT
14.6.	Additional inquiries (upon client's / correspondent bank's request)	(50,000 UZS per message + correspondent bank fee) +
14.5.	Payment under the L/C	Subject to agreement
14.4.	Increase of the L/C amount	Subject to agreement
14.3.	Extension / renewal of an L/C	SWIFT message fee) + VAT Subject to agreement
14.1.	Opening of an import letter of credit	500,000 UZS + VAT 0.4% of the amount (per quarter or part thereof) (min 4 BRV and max 20 BRV + correspondent bank fee +
14. 14.1.	Import Letter of Credit (L/C) Operations Advising of import letters of credit to other banks	500 000 HZC ± WAT
13.8.2.	Cancellation of a guarantee prior to expiry	Subject to agreement
13.8.1.	Amendment of guarantee terms and conditions	Subject to agreement
13.8.	another bank	Subject to agreement
	currency) Issuance of a bank guarantee under a counter-guarantee from	Subject to agreement
13.6. 13.7.	Processing of guarantee-related SWIFT messages / payments Issuance of a bank guarantee with full cash cover (in foreign	
12.6	Deceasing of everytee related SWIET messages / resyments	bank fees charged upon actual debit (50,000 UZS+ correspondent bank fee) + VAT
13.4.	Sending inquiries to third-party banks	(300,000 UZS including SWIFT message fee and correspondent bank fee) + VAT, plus any third-party
13.3.	Verification of guarantee documents and authentication of signatures / keys	(150,000 UZS + correspondent bank fee) + VAT
13.2.	Preparation, verification and dispatch of documents for guarantee claim settlement	guarantee terms + SWIFT message fee + reimbursement of postal expenses) + VAT
13.1.2.	guarantee	beneficiary) + VAT (65,000 UZS + VAT per document required under
13.1.1.	Advising/confirmation of guarantee terms Advising/confirmation of amendments to or cancellation of a	+ SWIFT message fee) + VAT (130,000 UZS per document; fee payable by the
	Guarantee Operations (in foreign currency)	(300,000 UZS for amendment + correspondent bank fe
13.		VAT) + correspondent bank's actual transfer fee
12.9.	Settlement under collection	0.1% of the payment amount + (SWIFT message fee +
12.8.	Advising / cancellation of amendments to collection instructions	0.5 BRV + VAT
12.7.	Advising of collection documents	1.0 BRV + VAT
12.6.	Amendment or cancellation of a collection instruction	200,000 UZS + VAT
12.4.	Return of import collection due to non-payment Examination and dispatch of collection documents	VAT 300,000 UZS + VAT
12.3.	Receipt and verification of export collection documents	(300,000 UZS+ correspondent bank fee) + VAT (200,000 UZS + reimbursement of postal expenses) +
12.2.	Receipt and verification of import collection documents	(300,000 UZS+ correspondent bank fee) + VAT
12.1.	Issuance of a collection instruction	message fee) + VAT
12.	Documentary Collection Operations	(300,000 UZS + correspondent bank fee + SWIFT
11.7.	or correspondent bank's request)	bank fee) + VAT
11.6.	in paper form Investigation and correspondence with foreign banks (upon client's	100,000 UZS + VAT (50,000 UZS + SWIFT message fee + correspondent
11.5.	Tracker Processing of conversion requests and payment orders submitted	70,000 UZS + VAT
	Viewing and retrieving copies of payment orders via SWIFT GPI	
1.4.	error) after acceptance for execution	(100,000 UZS + correspondent bank fee) + VAT

15.4. Commission for (rate-based) for servicing an L/C with post-financing option	15.3.	Fee for import contract review	Subject to agreement
15.5. Commission for (rate-based) for post-financing under an L/C with post-financing option 15.6. Fee for any warndment to L/C terms under post-financing option 16. Export Letter of Credit (L/C) Operations 16. 1. Advising of letters of credit 16. 2. Confirmation of a letter of credit 16. 2. Without cash cover at JSC "Grannt bank" 16. 1. With full cash cover at JSC "Grannt bank" 16. 2. Without cash cover at JSC "Grannt bank" 16. 3. Receipt and examination of documents 16. 4. Receipt, examination and dispatch of documents 16. 5. Negotiation / factoring of export documents 16. 6. Examination of Journal of Comments 16. 6. Examination of documents upon client respect 16. 7. Amendment of L/C terms and conditions 16. 7. Amendment of L/C terms and conditions 16. 16. Examination of documents upon client respect 16. 8. Cancellation of Journal bank" 16. 9. Subject to agreement 16. 17. Confirmed and covered by JSC "Grannt bank" 16. 18. Cancellation of Journal bank" 16. 19. Cancellation of Journal bank" 16. 20. Subject to agreement 16. 20. Without expose and conditions 16. Examination of documents upon client respect 16. Subject to agreement 17. Subject to agreement 18. Pervalent and fund overed by JSC "Grannt bank" 18. Pervalent and fund overed by JSC "Grannt bank" 19. Subject to agreement 19. Subject to agreem			
15.6. For any amendment to LC terms under post-financing option (excluding foreign bank charges)	15.4.	financing option	Subject to agreement
15.0. Export Letter of Crange U.S., with full cash cover at JSC "Garant bank" U.S., with full cash cover at JSC "Garant bank" U.S., with full cash cover at JSC "Garant bank" U.S., with full cash cover at JSC "Garant bank" U.S., with full cash cover at JSC "Garant bank" U.S., without cover by JSC "Garant bank" U.S., without cash cover at JSC	15.5.	post-financing option	Subject to agreement
16.1. Advising of letters of credit 350,000 UZS + VAT		(excluding foreign bank charges)	0.5% of L/C amount
16.2. Confirmation of a letter of credit:			
16.2.1. with full cash cover at JSC "Garant bank" 0.15% of the amount (per quarter or part thereof), minimum 50,000 UZS and maximum 4,000,000 UZS + VAT	_		350,000 UZS + VAT
16.2.1. with fall cash cover at JSC "Garant bank" minimum 50,000 UZS and maximum 4,000,000 UZS + VAT 16.2.2. without cash cover at JSC "Garant bank" Subject to agreement 12.5,000 UZS + VAT 16.4. Receipt and examination and dispatch of documents 12.5,000 UZS + VAT 16.5. Negotiation / factoring of export documents Subject to agreement 16.6. Examination and dispatch of documents Subject to agreement 16.7. Amendment of L/C terms and conditions USP of the increased amount (min 250,000 UZS + WAT 16.7. Confirmed without cover by JSC "Garant bank" Subject to agreement 16.8. Cancellation of a letter of credit Carolina 16.9. Cancellation of a letter of credit Carolina 17. Export and Import Trade Operations 17. Export and Import Trade Operations 17. Export and Import Trade Operations 17. Export was a consistent of credit Carolina 17. 2. Advising of letters of credit Carolina 17. 2. Advising of letters of credit Carolina 17. 2. Advising of letters of credit Carolina 17. 3. With full cash cover at JSC "Garant bank" Carolina 17. 3. Without cash cover at JSC "Garant bank" Carolina 17. 3. Amendment to L/C terms (in respect of extension or amount increase): Carolina 17. 3. Amendment to L/C terms (in respect of extension or amount increase): With full cash cover at JSC "Garant bank" Carolina 17. 3. Amendment to L/C terms (in respect of extension or amount increase): With full cash cover at JSC "Garant bank" Carolina 17. 2. Advisor of the increased amount (min 250,000 UZS and max 2,000,000 UZS per quarter or part thereof + correspondent bank (se) "VAT 17. 2. Advisor of the increased amount (min 250,000 UZS and max 2,000,000 UZS per quarter or part thereof + correspondent bank (se) "VAT 17. 3. Amendment to L/C terms (in respect of extension or amount increase): Without cash cover at JSC "Garant bank" Subject to agreement	16.2.	Confirmation of a letter of credit:	
16.3. Receipt and examination of documents 125,000 UZS = VAT 16.4. Receipt, examination and dispatch of documents 0.2% of the amount + (SWIFT message fee + reimbursement of postal and courier expenses) + VAT 16.6. Examination of documents upon client request 0.5 BrV per document type + VAT 16.7. Amendment of L/C terms and conditions (250,000 UZS + SWIFT message fee + correspondent bank fee) + VAT 16.7. confirmed and covered by JSC "Garant bank" 0.15% of the increased amount (min 250,000 UZS and max 2,000,000 UZS per quarter or part thereof + correspondent bank fee) + VAT 16.8. Cancellation of a letter of credit (250,000 UZS + SWIFT message fee + correspondent bank fee) + VAT 17. Export and Import Trade Operations (250,000 UZS + SWIFT message fee + correspondent bank fee) + VAT 17. Export and Import Trade Operations (250,000 UZS + SWIFT message fee + correspondent bank fee) + VAT 17. Export and Import Trade Operations (250,000 UZS + SWIFT message fee + correspondent bank fee) + VAT 17. Export and Import Trade Operations (250,000 UZS + SWIFT message fee + correspondent bank fee) + VAT 17. Export and Import Trade Operations (250,000 UZS + VAT 17. Export and Import Trade Operations (250,000 UZS + VAT 17. Export and Import Trade Operations (250,000 UZS + VAT 17. Export and Import Trade Operations (250,000 UZS + VAT 17. Export and Import Trade Operations (250,000 UZS + VAT 17. Export and Import Trade Operations (250,000 UZS + VAT 17. Export and Import Trade Operations (250,000 UZS + VAT 17. Export and Import Trade Operations (250,000 UZS + VAT 17. Export and Import Trade Operations (250,000 UZS + VAT 17. Export and Import Trade Operations (250,000 UZS + VAT 17. Export and Import Trade Operations (250,000 UZS + VAT 17. Export and Import Trade Operations (250,000 UZS + VAT 17. Export and Import Trade Operations (250,000 UZS + VAT 17. Export and Import Trade Operations (250,000 UZ	16.2.1.	with full cash cover at JSC "Garant bank"	minimum 50,000 UZS and maximum 4,000,000 UZS +
16.4. Receipt, examination and dispatch of documents	16.2.2.	without cash cover at JSC "Garant bank"	Subject to agreement
16.5. Negotiation / factoring of export documents Subject to agreement	16.3.	Receipt and examination of documents	125,000 UZS + VAT
16.5 Negotiation / factoring of export documents Subject to agreement	16.4.	Receipt, examination and dispatch of documents	· · ·
16.7. Amendment of L/C terms and conditions	16.5.	Negotiation / factoring of export documents	Subject to agreement
16.7.1. Confirmed and covered by JSC "Garant bank" Subject to agreement	16.6.	Examination of documents upon client request	0.5 BRV per document type + VAT
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17.3.1. with full cash cover at JSC "Garant bank" 17.3.2. without cash cover at JSC "Garant bank" 17.4. Receipt, examination and dispatch of documents 17.5. Amendment to L/C terms (in respect of extension or amount increase): 17.5. with full cash cover at JSC "Garant bank" 17.	17.2.	Advising of letters of credit	300,000 UZS + VAT
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17.3.2. without cash cover at JSC "Garant bank" Subject to agreement	17.3.1.	with full cash cover at JSC "Garant bank"	max 2,000,000 UZS per quarter or part thereof +
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Purchase rate established by "Garant bank" JSC at the time of the transaction.	18.6.		national currency at the exchange rate
·	18.7.	FX Swap Operations	Purchase rate established by "Garant bank" JSC at the
	19.	Operations with Financial Instruments (fees charged in nation	al currency)

19.1.	Servicing of export / import contracts	
19.2.	FX swap purchase transactions by the Bank	Fee determined by Bank ALCO (Asset and Liability Committee)
19.3.	FX swap sale transactions by the Bank	Fee determined by Bank ALCO (Asset and Liability Committee)
19.4.	Extension of FX swap contract maturity	Fee determined by Bank ALCO (Asset and Liability Committee)
19.5.	Receipt, review and processing of client payment applications	100,000 UZS per application + VAT
19.6.	Electronic Certificate Issuance for export contract settlements recorded in the EEISVO database (for contracts secured by insurance policies, excluding agricultural and wild-plant exports)	0.1% (minimum 100,000 UZS) of the settlement certificate amount
19.7.	Dispatch of documents by courier upon client request	As per courier service tariff
20.	Remote Banking Services	
20.1.	Issuance of encryption key (for Electronic Digital Signature – EDS)	Free of charge
20.2.	Minimum deposit (balance) on special account No. 22896-80 required for EDS activation	300,000 UZS + VAT
20.3.	Account maintenance via Internet Banking	Free of charge
20.4.	Mobile Banking services	Free of charge
20.5.	Account maintenance via SMS Banking	30,000 UZS + VAT
21.	Merchant Service Operations	
21.1.	Processing of transactions performed with UZS cards via POS terminals installed at merchant locations under agreement with JSC "Garant bank" (via their servicing bank)	0.2% of the transaction amount
21.2.	Fee for damage to POS terminal (repairable)	400,000 UZS + reimbursement of repair and restoration costs + VAT
21.3.	Fee for loss of POS terminal / irreparable damage	400,000 UZS + reimbursement of the residual value of the terminal + VAT
21.4.	Commission for servicing Uzcard E-POS terminals for acceptance of UZS payments	1% of the transaction amount
21.5.	Processing of transactions via QR-code payments	0.25% of the payment amount