

TARIFF SCHEDULE
for commission fees applied to the execution of client instructions by Garant bank JSC for corporate clients and individual entrepreneurs

Nos.	Service Description	Commission rate
1	2	3
Transactions on client accounts in the national currency		
1.	Account Opening and Closing	
1.1.1.	Opening of a primary account	Free of charge
1.1.2.	Opening of an additional account	Free of charge
1.1.3.	Account closure	Free of charge
1.1.4.	Account re-registration (update of client details)	Free of charge
1.1.5.	Preparation of documentation for account transfer to another bank	Free of charge
2.	Funds Transfers and Account Maintenance	
2.1.	Transfer of funds within JSC "Garant bank" system based on a payment order	Free of charge
2.2.	Outgoing transfer of funds based on a payment order (debit transaction)	0.5% of payment amount
2.3.	Payment of taxes and other statutory payments	Free of charge
2.4.	Monthly account maintenance fee (primary / secondary account)	Free of charge
2.5.	Provision of account statement	Free of charge
2.6.	Servicing of accounts of budgetary organizations (excluding self-financing entities)	Free of charge
2.7.	Issuance of account certificates upon client request	0.5% of payment amount
2.7.1.	Preparation and dispatch of client-initiated letters, inquiries or electronic messages	0.5% of payment amount
2.8.	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%
3.	Letters of Credit in National Currency	
3.1.	Opening of a letter of credit	200,000 UZS + VAT
3.2.	Amendment to or cancellation of a letter of credit	200,000 UZS + VAT
3.3.	Closure of a letter-of-credit account	Free of charge
4.	Corporate Payment Cards	
4.1.	Issuance of a corporate card	50,000 UZS + VAT
	UZCARD (denominated in UZS)	
4.2.	Issuance of an additional corporate card	50,000 UZS + VAT
4.3.	Custom card design (individual design option)	100,000 UZS + VAT
4.4.	Re-issuance due to expiry, damage or loss	50,000 UZS + VAT
4.5.	Provision of a corporate card statement	0.5% of payment amount
4.6.	Inclusion in the global stop-list	Free of charge
4.7.	Funding of a corporate card (transfer of funds to a corporate bank card)	0,5%
4.8.	Card blocking / unblocking in case of loss or damage	Free of charge
4.9.	Cash withdrawal outside the Republic of Uzbekistan	2% of transaction amount, minimum USD 1.00

5.	Cash Services	
5.1.	Cash disbursement for payroll and related payments	Free of charge
5.2.	Cash disbursement for other purposes (excluding payroll and related payments)	Subject to agreement (not less than 1% of transaction amount)
5.3.	Maintenance of a cheque book	35,000 UZS + VAT
5.4.	Maintenance of a cheque book	350,000 UZS
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 – 40,000 UZS; HUMO – 30,000 UZS
6.3.	Re-issuance due to expiry, damage or loss	UZCARD – 40,000 UZS; HUMO – 30,000 UZS
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	
8.1.	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 —	
9.3.1.	provision of information and copies of archival documents (account statements, SWIFT message confirmations, etc.)	35,000 UZS + VAT
9.3.2.	Return of incoming transfers (with / without written request from the client)	USD 25 + VAT
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	200,000 UZS + foreign bank commission
10.5.	Transfer of funds within JSC "Garant bank" based on a payment order	Free of charge
10.6.	Review and processing of client 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
11.2.	Outgoing transfer – charges borne by remitter (OUR / SHA)	0.15% (min 1.5 BRV) + foreign bank commission + VAT + SWIFT fee
11.3.	Urgent international payment	0.25% (min 1 BRV) + VAT + SWIFT message fee
11.4.	Amendment, return or cancellation of a transfer (not due to Bank error) after acceptance for execution	100,000 UZS + foreign bank commission + VAT
11.5.	Viewing and retrieving copies of payment orders via SWIFT GPI Tracker	70,000 UZS + VAT
11.6.	Processing of conversion requests and payment orders submitted in paper form	100,000 UZS + VAT
11.7.	Investigation and correspondence with foreign banks (upon client's or correspondent bank's request)	50,000 UZS + SWIFT message fee + foreign bank commission
12.	Documentary Collection Operations	
12.1.	Issuance of a collection instruction	300,000 UZS + foreign bank commission + VAT + SWIFT fee
12.2.	Receipt and verification of import collection documents	300,000 UZS + foreign bank commission + VAT
12.3.	Receipt and verification of export collection documents	300,000 UZS + foreign bank commission + VAT
12.4.	Return of import collection due to non-payment	200,000 UZS + VAT + postal expenses reimbursement
12.5.	Examination and dispatch of collection documents	300,000 UZS + VAT
12.6.	Amendment or cancellation of a collection instruction	200,000 UZS + VAT
12.7.	Advising of collection documents	1.0 BRV (incl. VAT)
12.8.	Advising / cancellation of amendments to collection instructions	0.5 BRV (incl. VAT)
12.9.	Settlement under collection	0.1% of payment amount + SWIFT expenses (incl. VAT) + actual correspondent bank charges
13.	Guarantee Operations (in foreign currency)	
13.1.1.	Advising / confirmation of guarantee terms and conditions	300,000 UZS per amendment + foreign bank commission + VAT + SWIFT message fee
13.1.2.	Advising / confirmation of guarantee terms and conditions	130,000 UZS per document (payable by beneficiary) + VAT
13.2.	Preparation, verification and dispatch of documents for guarantee claim settlement	65,000 UZS per required document + VAT + SWIFT message fee + courier expenses
13.3.	Verification of guarantee documents and authentication of signatures / keys	150,000 UZS + foreign bank commission

13.4.	Sending inquiries to third-party banks	300,000 UZS (incl. VAT + SWIFT services + foreign and third-party bank commissions)
13.6.	Processing of guarantee-related SWIFT messages / payments	50,000 UZS + foreign bank commission
13.7.	Issuance of a bank guarantee with full cash cover (in foreign currency)	Subject to agreement
13.8.	Issuance of a bank guarantee under a counter-guarantee from another bank	Subject to agreement
13.8.1.	Amendment of guarantee terms and conditions	Subject to agreement
13.8.2.	Cancellation of a guarantee prior to expiry	Subject to agreement
14.	Import Letter of Credit (L/C) Operations	
14.1.	Advising of import letters of credit to other banks	500,000 UZS + VAT
14.2.	Opening of an import letter of credit	0.4% of amount (per quarter or part thereof), min 4 BRV, max 20 BRV + foreign bank commission + VAT + SWIFT fee
14.3.	Extension / renewal of an L/C	Subject to agreement
14.4.	Increase of the L/C amount	Subject to agreement
14.5.	Payment under the L/C	Subject to agreement
14.6.	Additional inquiries (upon client's / correspondent bank's request)	50,000 UZS per message + foreign bank commission + VAT
14.7.	Receipt, examination and verification of L/C documents:	
14.7.1.	with full cash cover at JSC "Garant bank"	0.2% of amount + SWIFT fee + courier cost reimbursement
14.7.2.	without cash cover at JSC "Garant bank"	Subject to agreement
14.8.	Amendment of L/C terms and conditions	600,000 UZS + VAT + SWIFT fee
14.9.	Cancellation of an L/C prior to expiry	500,000 UZS + foreign bank commission + VAT
14.9.1.	Fee for import contract review	free of charge
14.9.2.	Discrepancy fee for documents presented under L/Cs	Subject to agreement
15.	Import L/Cs without cash cover (post-financing option)	
15.1.	Opening of an L/C / document examination	Subject to agreement
15.2.	Other amendments / cancellation of an L/C	Subject to agreement
15.3.	Fee for import contract review	Subject to agreement
15.4.	Commission fee (rate-based) for servicing an L/C with post-financing option	Subject to agreement
15.5.	Commission fee (rate-based) for post-financing under an L/C with post-financing option	Subject to agreement
15.6.	Fee for any amendment to L/C terms under post-financing option (excluding foreign bank charges)	0.5% of L/C amount
16.	Export Letter of Credit (L/C) Operations	
16.1.	Advising of letters of credit	350,000 UZS
16.2.	Confirmation of a letter of credit:	
16.2.1.	with full cash cover at JSC "Garant bank"	0.15% of amount (per quarter or part thereof), min 50,000 UZS, max 4,000,000 UZS
16.2.2.	without cash cover at JSC "Garant bank"	Subject to agreement
16.3.	Receipt and examination of documents	125,000 UZS
16.4.	Receipt, examination and dispatch of documents	0.2% of amount + SWIFT fee + courier cost reimbursement
16.5.	Negotiation / factoring of export documents	Subject to agreement
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 fee + foreign bank commission
16.7.1.	confirmed and covered by JSC “Garant bank”	0.15% of increase (min 250,000 UZS, max 2,000,000 UZS per quarter or part thereof) + foreign bank commission
16.7.2.	confirmed without cover by JSC “Garant Bank”	Subject to agreement
16.8.	Cancellation of a letter of credit	250,000 UZS + SWIFT fee + foreign bank commission
17.	Export and Import Trade Operations	
17.1.	Pre-advising of letters of credit	200,000 UZS + VAT
17.2.	Advising of letters of credit	300,000 UZS + VAT
17.3.	Receipt, review and verification of documents:	
17.3.1.	with full cash cover at JSC “Garant bank”	0.15% of increase (min 250,000 UZS, max 2,000,000 UZS per quarter or part thereof) + foreign bank commission + VAT
17.3.2.	without cash cover at JSC “Garant bank”	Subject to agreement
17.4.	Receipt, examination and dispatch of documents	0.2% of amount + SWIFT fee + courier expense reimbursement
17.5.	Amendment to L/C terms (in respect of extension or amount increase):	
17.5.1.	with full cash cover at JSC “Garant bank”	0.15% of increase (min 250,000 UZS, max 2,000,000 UZS per quarter or part thereof) + foreign bank commission + VAT
17.5.2.	without cash cover at JSC “Garant bank”	Subject to agreement
17.6.	Cancellation of a letter of credit	500,000 UZS + VAT
18.	Foreign Exchange Deals (FX Transactions)	
18.1.	Purchase / sale of one foreign currency for another:	
18.1.1.	up to USD 100,000	0,5%
18.1.2.	from USD 100,000 to USD 500,000	0,4%
18.2.3.	from USD 500,000 to USD 1,000,000	0,3%
18.3.	Sale of foreign currency using Bank’s own funds	At the exchange rate set by the Bank at the time of transaction
18.4.	Purchase of foreign currency from corporate clients	At the exchange rate set by the Bank at the time of transaction
18.5.	Purchase of foreign currency on the domestic interbank FX market for corporate clients	Not less than 0.3% of converted amount (at UzRVB market rate)
18.6.	Conversion of client funds in national currency for business-travel expenses using Bank’s own funds	0.3% of foreign-currency amount, payable in UZS at the CBRU exchange rate As set by JSC “Garant bank” at the time of transaction
18.7.	FX Swap Operations	As set by JSC “Garant bank” at the time of transaction
19.	Operations with Financial Instruments (fees charged in national currency)	
19.1.	Servicing of export / import contracts	
19.1.1.	FX swap purchase transactions by the Bank	Fee determined by Bank ALCO (Asset and Liability Committee)
19.1.2.	FX swap sale transactions by the Bank	Fee determined by Bank ALCO (Asset and Liability Committee)
19.2.	Extension of FX swap contract maturity	Fee determined by Bank ALCO (Asset and Liability Committee)
19.3.	Review and processing of client applications	100,000 UZS per application + VAT

19.4.	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% of certificate amount (min 100,000 UZS)
19.5.	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
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 transaction amount
21.2.	Fee for damage to POS terminal (repairable)	400,000 UZS + reimbursement of repair / restoration costs
21.3.	Fee for loss of POS terminal / irreparable damage	400,000 UZS + reimbursement of residual terminal value (incl. VAT)
21.4.	Commission for servicing Uzcard E-POS terminals for acceptance of UZS payments	1% of transaction amount
21.5.	Processing of transactions via QR-code payments	0.25% of payment amount