



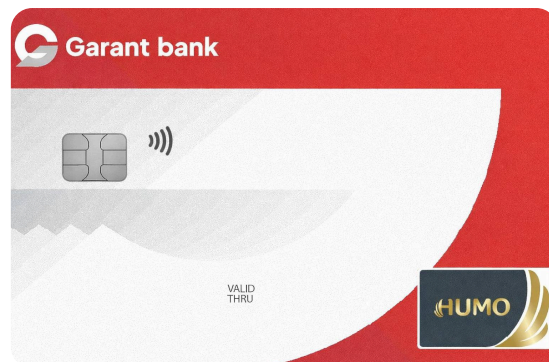
Garant bank

Tariff Schedule **JSC «Garant bank»**

for services provided to individuals (effective
from February 16, 2026)

2026

HUMO Card



| Title | Fee |
|--|-------------------------------|
| Card expiration date: | 5 years |
| Issuance of the primary card for salary, benefits, allowances, and scholarship transfers: | Free |
| Issuance of the primary card: Issuance of an additional card: Reissuance of a lost or damaged card: | 40,000 UZS (including VAT) |
| Card reissuance upon expiration: | Free |
| Card blocking / unblocking: | Free |
| Card top-up: | |
| In cash: | Free |
| Credit of salaries and equivalent payments: | Free |
| Credit of other funds to the card account: | Free |

Cash withdrawal from the card in national currency:

Through the cash desks of
JSC "Garant Bank"

From JSC "Garant Bank" cards
0.7%

From cards of other banks
1%

Through the ATMs of
JSC "Garant Bank"

From JSC "Garant Bank" cards
0.7%

From cards of other banks
1%

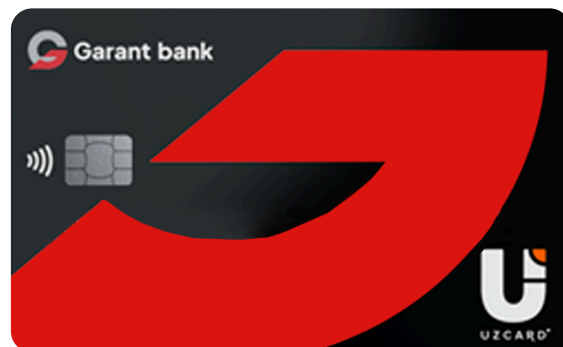
Making payments from the card

Free

Cashback on purchases at
JSC "Garant Bank" partners

Absent

UZCARD DUO Card



Title

Fee

Card expiration date:

5 years

Issuance of the primary card for salary,
benefits, allowances, and scholarship transfers:

Free

Issuance of the primary card:

Issuance of an additional card:

Reissuance of a lost or damaged card:

40,000 UZS
(including VAT)

Card reissuance upon expiration:

Free

Card blocking / unblocking:

Free

Card top-up:

In cash:

Free

Credit of salaries and equivalent
payments:

Free

Credit of other funds to the
card account:

Free

Cash withdrawal from the card in national currency:

Through the cash desks of
JSC "Garant Bank"

From JSC "Garant Bank" cards
0.7%

From cards of other banks
1%

Through the ATMs of
JSC "Garant Bank"

From JSC "Garant Bank" cards
0.7%

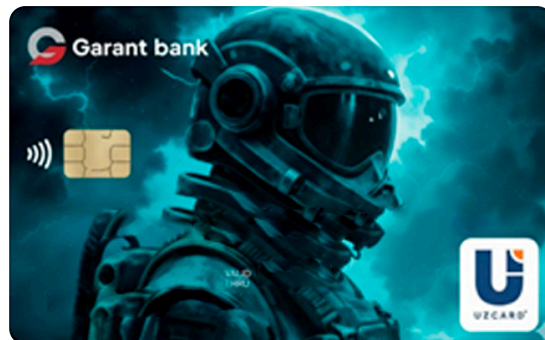
From cards of other banks
1%

Making payments from the card

Free

Cashback on purchases at
JSC "Garant Bank" partners

Absent



UZCARD CARD WITH AN INDIVIDUAL DESIGN

Title

Fee

Card expiration date:

5 years

**Issuance of the primary card for salary,
benefits, allowances, and scholarship transfers**

45,000 UZS
(including VAT)

Issuance of the primary card:

Issuance of an additional card:

Card reissuance upon expiration:

Reissuance of a lost or damaged card:

45 000 UZS
(including VAT)

Card blocking / unblocking:

Free

Card top-up:

In cash:

Free

Credit of salaries and equivalent
payments:

Free

Credit of other funds to the
card account:

Free

Cash withdrawal from the card in national currency:

Through the cash desks of
JSC "Garant Bank"

From JSC "Garant Bank" cards
0.7%

From cards of other banks
1%

Through the ATMs of
JSC "Garant Bank"

From JSC "Garant Bank" cards
0.7%

From cards of other banks
1%

Making payments from the card

Free

Cashback on purchases at
JSC "Garant Bank" partners

Absent

HUMO CARD WITH AN INDIVIDUAL DESIGN



Title

Fee

Card expiration date:

5 years

Issuance of the primary card for salary, benefits, allowances, and scholarship transfers

45 000 UZS
(including VAT)

Issuance of the primary card:

Issuance of an additional card:

Card reissuance upon expiration:

Reissuance of a lost or damaged card:

45,000 UZS
(including VAT)

Card blocking / unblocking:

Free

Card top-up:

In cash:

Free

Credit of salaries and equivalent payments:

Free

Credit of other funds to the card account:

Free

Cash withdrawal from the card in national currency:

Through the cash desks of
JSC "Garant Bank"

From JSC "Garant Bank" cards
0.7%

From cards of other banks
1%

Through the ATMs of
JSC "Garant Bank"

From JSC "Garant Bank" cards
0.7%

From cards of other banks
1%

Making payments from the card

Free

Cashback on purchases at
JSC "Garant Bank" partners

Absent

ISIC EZGULIK CARD



Title

Fee

Card expiration date:

5 years

Issuance of the primary card:

Issuance of an additional card:

Reissuance of a lost or damaged card:

100 000 UZS
(including VAT)

Card reissuance upon expiration:

Free

Card blocking / unblocking:

Free

Card top-up:

In cash:

Free

Credit of salaries and equivalent
payments:

Free

Credit of other funds to the
card account:

Free

Cash withdrawal from the card in national currency:

Through the cash desks of
JSC "Garant Bank"

From JSC "Garant Bank" cards
0.7%

From cards of other banks
1%

Through the ATMs of
JSC "Garant Bank"

From JSC "Garant Bank" cards
0.7%

From cards of other banks
1%

Making payments from the card

Free

Cashback on purchases at
JSC "Garant Bank" partners

Absent

ISIC STUDENT CARD



Title

Fee

Card expiration date:

3 years

Issuance of the primary card:

Issuance of an additional card:

Reissuance of a lost or damaged card:

150 000 UZS
(including VAT)

Card reissuance upon expiration:

Free

Card blocking / unblocking:

Free

Card top-up:

In cash:

Free

Credit of salaries and equivalent
payments:

Free

Credit of other funds to the
card account:

Free

Cash withdrawal from the card in national currency:

Through the cash desks of
JSC "Garant Bank"

From JSC "Garant Bank" cards
0.7%

From cards of other banks

Through the ATMs of
JSC "Garant Bank"

From JSC "Garant Bank" cards
0.7%

From cards of other banks
1%

Making payments from the card

Free

Cashback on purchases at
JSC "Garant Bank" partners

Absent

UZCARD KIDS card



Title

Fee

Card expiration date:

5 years

Issuance of the primary card:

45 000 UZS

Issuance of the supplementary card:

(including VAT)

Card reissuance upon expiration:

Free

Card blocking / unblocking:

Free

Card top-up:

In cash:

Free

Credit of salaries and equivalent payments:

Free

Credit of other funds to the card account:

Free

Cash withdrawal from the card in national currency:

Through the cash desks of
JSC "Garant Bank"

From JSC "Garant Bank" cards
0.7%

From cards of other banks
1%

Through the ATMs of
JSC "Garant Bank"

From JSC "Garant Bank" cards
0.7%

From cards of other banks
1%

Making payments from the card

Free

Cashback on purchases at
JSC "Garant Bank" partners

Absent

HUMO KIDS Card



Title

Fee

Card expiration date:

5 years

Issuance of the primary card:

Issuance of the supplementary card:

Reissuance of a lost or damaged card:

45 000 UZS
(including VAT)

Card reissuance upon expiration:

Free

Card blocking / unblocking:

Free

Card top-up:

In cash:

Free

Credit of salaries and equivalent payments:

Free

Credit of other funds to the card account:

Free

Cash withdrawal from the card in national currency:

Through the cash desks of
JSC "Garant Bank"

From JSC "Garant Bank" cards
0.7%

From cards of other banks
1%

Through the ATMs of
JSC "Garant Bank"

From JSC "Garant Bank" cards
0.7%

From cards of other banks
1%

Making payments from the card

Free

Cashback on purchases at
JSC "Garant Bank" partners

Absent

VISA CLASSIC



Title

Fee

Card expiration date:

3 years

Issuance of the primary card:

Issuance of the supplementary card:

Reissuance of a lost or damaged card:

45 000 UZS
(including VAT)

Card reissuance upon expiration:

Free

Card blocking / unblocking:

Free

Card top-up:

In cash:

Free

Credit of salaries and equivalent
payments:

Free

Credit of other funds to the
card account:

Free

Security deposit for resident
individuals:

10 US dollars

Card account top-up:

In cash at the bank's cash desk: Free

In non-cash form: Free

Card blocking upon customer request: Free

Adding the card to the global stop list
(in case of loss or theft) 150 000 UZS
(including VAT)

Dispute processing 150 000 UZS
(including VAT)

Check card balance at other
banks' ATMs Free

Provision of information services:
SMS notifications of completed
transactions, access to the personal account Free

Enrollment in the 3D-Secure service: Free

Cash desk

Cash withdrawal at the cash desk of JSC "Garant Bank"

0%

Foreign currency withdrawal from another bank's card
at the cash desk of JSC "Garant Bank"

2% of the amount (minimum \$2) +
servicing bank fee

Cash withdrawal in soms via HUMO payment system
ATMs and terminals

1.5% + servicing bank fee

Cash withdrawal in soms via Uzcard payment system
ATMs and terminals

1.5% + servicing bank fee

Cash withdrawal in national currency at the cash desk
of JSC "Garant Bank" from international MasterCard, Visa,
and UnionPay cards issued by banks in Uzbekistan

1% of the amount

Cash withdrawal in national currency at the cash desk
of JSC "Garant Bank" from international MasterCard and
Visa cards issued by other banks

1.5% of the amount

VISA GOLD



Title

Fee

Card expiration date:

3 years

Issuance of the primary card:

Reissuance:

Reissuance of a lost, damaged, or
PIN code lost card

60 000 UZS
(including VAT)

Card reissuance upon expiration:

Free

Card account management:

Monthly card account maintenance fee

1 US dollar

Security deposit for resident individuals

50 US dollars

Card account top-up:

In cash at the bank's cash desk Free

In non-cash form Free

Card blocking upon client's request Free

Adding a card to the global stop list
(in case of loss or theft of the card) 150 000 UZS
(including VAT)

Dispute processing 150 000 UZS
(including VAT)

Check card balance at other
banks' ATMs Free

Provision of information services:
SMS notifications of completed
transactions, access to the personal account Free

Enrollment in the 3D-Secure service: Free

Cash desk

Cash withdrawal at the cash desk of
JSC "Garant Bank"

0%

Foreign currency withdrawal from another
bank's card at the cash desk of JSC "Garant Bank"

2% of the amount (minimum \$2)+
servicing bank commission

Cash withdrawal in UZS via ATMs and terminals
of the HUMO payment system

1.5% + servicing bank commission

Cash withdrawal in UZS via ATMs and terminals
of the Uzcard payment system

1.5% + servicing bank's commission

Cash withdrawal in national currency at the cash desk
of JSC "Garant Bank" using international cards
Mastercard, Visa, UnionPay issued by banks of Uzbekistan

1% of the amount

Cash withdrawal in national currency at the cash desk
of JSC "Garant Bank" using international cards
Mastercard and Visa issued by other banks

1.5% of the amount

VISA INFINITE



Title

Fee

Card expiration date:

3 years

Issuance of the primary card:

Reissuance:

Card reissuance in case of loss,
damage, or PIN code loss:

200 000 UZS
(including VAT)

Card reissuance upon expiration:

Free

Card account management:

Monthly fee for card account
maintenance

7 US dollars

*The annual fee for servicing Visa Infinite physical
cards is charged within one month from the card opening date

Security deposit for resident
individuals

150 US dollars

Card account top-up:

| | |
|--------------------------------------|------|
| In cash at the bank's cash desk: | Free |
| In non-cash form: | Free |
| Card blocking upon customer request: | Free |

| | |
|---|--------------------------------|
| Adding the card to the global stop list (in case of loss or theft) | 150 000 UZS (including VAT) |
|---|--------------------------------|

| | |
|---------------------------------|--------------------------------|
| Disputed transaction processing | 150 000 UZS (including VAT) |
|---------------------------------|--------------------------------|

| | |
|--|------|
| Check card balance at other banks' ATMs | Free |
|--|------|

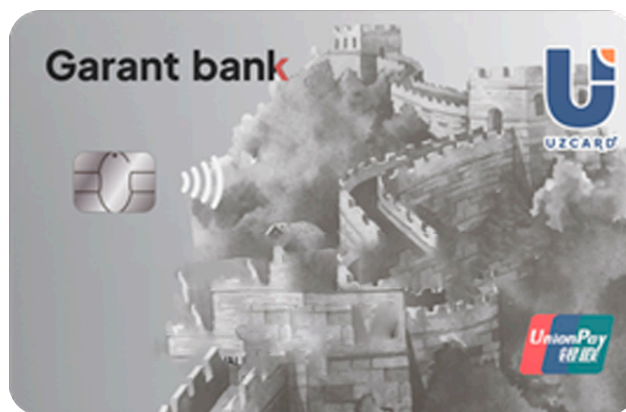
| | |
|--|------|
| Provision of information services: SMS notifications of completed transactions, access to the personal account | Free |
|--|------|

| | |
|----------------------------------|------|
| Enrollment in 3D-Secure service: | Free |
|----------------------------------|------|

Cash desk

| | |
|---|--|
| Cash withdrawal at the cash desks of JSC "Garant Bank" | 0% |
| Foreign currency withdrawal from another bank's card at the cash desks of JSC "Garant Bank" | 2% of the amount (minimum \$2) + servicing bank fee |
| Cash withdrawal in soms via HUMO payment system ATMs and terminals | 1.5% of the amount plus the fee of the servicing bank |
| Cash withdrawal in soms via Uzcard payment system ATMs and terminals | 1.5% + servicing bank fee |
| Cash withdrawal in national currency at the cash desks of JSC "Garant Bank" from international MasterCard, Visa, and UnionPay cards issued by banks in Uzbekistan | Fee: 1% of the amount |
| Cash withdrawal in national currency at the cash desks of JSC "Garant Bank" from international MasterCard and Visa cards issued by other banks | Fee: 1.5% of the amount |

CO-BRANDED CARD UZCARD-UNION



Title

Fee

Card expiration date:

3 years

Issuance of the primary card for salary, benefits, aid, and scholarship transfers:

Free

Issuance of the primary card for other purposes

Issuance of a supplementary card:

Re-issuance of a lost or damaged card:

40 000 UZS
(including VAT)

Card renewal upon expiration:

Free

Card blocking / unblocking:

Free

Card account top-up:

In cash:

Free

Credit of salary and equivalent payments:

Free

Credit of other funds to the card account:

Free

Cash withdrawal from the card in national currency:

Through the cash desks of
JSC "Garant Bank"

From JSC "Garant Bank" cards
0.7%

From cards of other banks
1%

Through the ATMs of
JSC "Garant Bank"

From JSC "Garant Bank" cards
0.7%

From cards of other banks
1%

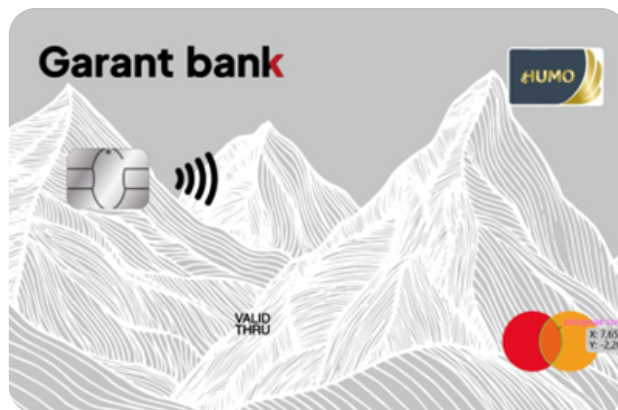
Making payments from the card

Free

Cashback on purchases at
JSC "Garant Bank" partners

Absent

CO-BRANDED CARD HUMO-MASTERCARD



Title

Fee

Card expiration date:

3 years

Issuance of the primary card for salary,
benefits, aid, and scholarship transfers:

Free

Issuance of the primary card for other purposes:

Issuance of a supplementary card:

Re-issuance of a lost or damaged card:

40 000 UZS
(including VAT)

Card reissuance upon expiration:

Free

Card blocking / unblocking:

Free

Card account top-up:

In cash:

Free

Credit of salary and equivalent
payments:

Free

Credit of other funds to the
card account:

Free

Cash withdrawal from the card in national currency:

Through the cash desks of
JSC "Garant Bank"

From JSC "Garant Bank" cards
0.7%

From cards of other banks
1%

Through the ATMs of
JSC "Garant Bank"

From JSC "Garant Bank" cards
0.7%

From cards of other banks
1%

Making payments from the card

Free

Cashback on purchases at
JSC "Garant Bank" partners

Absent

**Tariffs of commission fees charged by JSC “Garant Bank”
for providing banking services to individuals**

| № | Title | Fee |
|--|--|---------------------------|
| I. Demand deposits of individuals denominated in national currency | | |
| 1. Account servicing | | |
| 1.1. | Account opening / closing | Free |
| 1.2. | Issuance of a passbook | Free |
| 1.3. | Penalty for loss of a passbook | 10% of the BSA |
| 1.4. | Interest accrual on the balance of a demand account | Not carried out |
| 1.5. | Issuance of a certificate in a foreign language (English) based on the client's request | 20% of the BSA + VAT |
| 1.6. | Issuance of a statement on transactions and balances of an individual's account to the account holder or their authorized representative | 10 % of the BSA + VAT |
| 2. Conducting non-cash payments | | |
| 2.1. | Credit of funds to accounts in non-cash and cash form | Free |
| 2.2. | Execution of clients' instructions for non-cash transfers from demand deposits to accounts opened in other banks | 1% of the transfer amount |

| № | Title | Fee |
|--|--|-------------------------------|
| I. Demand deposits of individuals in national currency | | |
| 3. Cash services | | |
| 3.1. | Payment of interest on deposits and principal amount | Free |
| 3.2. | Cash disbursement at the Bank's cash desks of funds received via non-cash transfer: | |
| a) | Refund of amounts received as an initial installment on retail loans | Free |
| b) | In other cases | 1% of the transfer amount |
| 3.3. | Execution of one-time payments by individuals without account opening (using plastic cards or cash): | |
| a) | Intermediary fee charged based on the list of payment types executed through the program (MUNIS) of the Central Bank of the Republic of Uzbekistan (for payments falling under Presidential Decree of the Republic of Uzbekistan No. PP-88 dated 09.03.2023) | Free |
| b) | To organizations contracted with JSC "Garant Bank" | Under the concluded agreement |
| c) | Transfer of funds for the purchase of new vehicles to JSC "UzAutoMotors" and other car dealerships | Free |
| d) | Issuance of a duplicate receipt for payments | 20 000 UZS |
| e) | To other organizations without an agreement with JSC "Garant Bank" | 1% of the transfer amount |

| | Title | Fee |
|--|---|-----------------------|
| II.Transactions of individuals in foreign currency | | |
| 4. Account management | | |
| 4.1. | Account opening/closing | Free |
| 4.2. | Issuance of a passbook | Free |
| 4.3. | Fee for loss of passbook | 10% of the BSA |
| 4.4. | Issuance of a certificate in a foreign language based on the client's request | 20 % of the BSA + VAT |
| 4.5. | Provision of information on an individual's account transactions and balances to the depositor or their legal representative (tax authorities, embassy, etc.) | 10 % of the BSA + VAT |

| № | Title | Fee |
|--|---|-------------------------------|
| II. Individuals' transactions in foreign currency | | |
| 5. Execution of cashless settlements | | |
| 5.1. | Transfers within the territory of the Republic of Uzbekistan | 200 000 UZS + VAT |
| 5.2. | Transfer of funds to accounts opened within the JSC "Garant Bank" system | Free |
| 5.3. International funds transfer from the Republic of Uzbekistan: | | |
| a) | Simple: 2 days from the date of submission of the transfer application | 200 000 UZS + VAT + SWIFT fee |
| 6) | Urgent transfer | 300 000 UZS + VAT + SWIFT fee |
| 5.4. | When returning an incoming transfer without/with a written client request | 200 000 UZS + VAT |

| № | Title | Free |
|--|---|---|
| II.Transactions of individuals in foreign currency | | |
| 6. Cash operations services* | | |
| 6.1. | Acceptance of undamaged foreign currency with crediting to a foreign currency account | Free |
| 6.2. | Verification of the authenticity of foreign currency banknotes | 1% of the amount (the fee is charged in national currency at the CBR UZ rate) |
| 6.3. | Exchange of damaged foreign currency banknotes for undamaged banknotes of the same currency | 5% of the amount (the fee is charged in national currency at the CBR UZ rate) |
| 6.4. | Exchange of a damaged foreign banknote for the national currency | 5% of the amount (the fee is charged in national currency at the CBR UZ rate) |
| 6.5. | Cash withdrawal of foreign currency from a client's account: | |
| a) | Received from term and savings deposits and the interest accrued on them | Free |
| б) | Deposited in cash | Free |
| в) | Received via international money transfer systems | Free |
| г) | In other cases, including funds received from a foreign currency card | 1% of the amount (the fee is charged in national currency at the CBR UZ rate) |

| № | Title | Fee |
|----------------------|---|---|
| III. Money transfers | | |
| 7.1. | Disbursement / transmission of foreign currency money transfers through international money transfer systems | According to international money transfer tariffs |
| 7.2. | Payment of money transfers received in foreign currency through international money transfer systems in the national currency | According to the tariffs of international money transfer systems, with payment of funds in national currency at the exchange office purchase rate without additional fees |
| 7.3 | Sending money transfers in foreign currency via international money transfer systems, accepted in national currency | According to the tariffs of international money transfer systems, with payment of funds in national currency at the exchange office buying rate, without additional fees |

| № | Title | Fee |
|--|---|-------------------------------------|
| IV. Bank card services at the cash desks and ATMs of JSC "Garant Bank" | | |
| 8.1. | Cash withdrawal in national currency via ATMs and terminal network of JSC "Garant Bank": | |
| a) | From Uzcard and HUMO cards issued by JSC "Garant Bank" | 0.7% of the amount of the operation |
| б) | From Uzcard and HUMO cards issued by other banks of the Republic of Uzbekistan | 1% of the amount of the operation |
| в) | For VISA, Mastercard, UnionPay, and other cards issued by banks within Uzbekistan and abroad | 2% of the transaction amount |
| г) | For social VISA, Mastercard, and UnionPay cards issued by banks in the Republic of Uzbekistan | 1% of the transaction amount |
| 8.2. | Cash top-up of plastic cards in national currency via ATMs and the terminal network of JSC "Garant Bank": | |
| a) | Uzcard and HUMO cards issued by JSC "Garant Bank" | Free |
| б) | Uzcard and HUMO cards issued by other banks of the Republic of Uzbekistan | 1% of the transaction amount |



Provision of account and bank card statements

| Title | Fee |
|---|---|
| Issuance of letters and certificates upon the client's request regarding the existence of an account/card, balances, transactions performed on the account/card, and/or the status of the account/card | 35 000 UZS — for each statement (including VAT) |
| Issuance of letters and certificates upon the client's request regarding the existence of an account/card, balances, transactions performed on the account/card, and/or the status of the account/card (for non-resident individuals) | 35 000 UZS — for each statement (including VAT) |



Transfers of funds using the mobile application

Title

Fee

Card-to-card (P2P) money transfers in national currency

From any type of JSC "Garant Bank" cards —
to any type of JSC "Garant Bank" cards

0.5% of the amount

From HUMO cards of JSC "Garant Bank"

Transfers to HUMO cards issued by other banks in the RUz

0.5% of the amount

Transfers to UZCARD cards issued by other banks in the RUz

0.5% of the amount

From individually issued UZCARD cards of JSC "Garant Bank"

Transfers to HUMO cards issued by other banks in the RUz

0.5% of the amount

Transfer to UZCARD cards issued by other banks in RUz

0.5% of the amount

Transfer from UZCARD cards of JSC "Garant Bank"

Transfer to HUMO cards of other banks in RUz

0.5% of the amount

Transfer to UZCARD cards of other banks in RUz

0.5% of the amount

Incoming transfers to HUMO cards of JSC "Garant Bank"

Transfer to HUMO cards of other banks in RUz

0.5% of the amount

Transfer to UZCARD cards of other banks in RUz

0.5% of the amount

Transfer from co-branded HUMO cards of other banks in RUz

0.5% of the amount

Incoming transfers to personalized UZCARD cards of JSC "Garant Bank"

Transfer to HUMO cards of other banks in RUz

Free

Transfer to UZCARD cards of other banks in RUz

Free

Transfer from co-branded HUMO cards of other banks
to HUMO-MasterCard of JSC "Garant Bank"

Free

Incoming transfers to UZCARD cards of JSC "Garant Bank"

| | |
|---|------|
| Transfers to HUMO cards of other banks in the RUz | Free |
| Transfers to UZCARD cards of other banks in the RUz | Free |
| Transactions from co-badged HUMO cards issued by other banks in the RUz | Free |
| Other banks' cards RUz – to Other banks' cards RUz | Free |

Transfers from card to accounts in national currency

To accounts of individuals/legal entities and individual entrepreneurs opened with JSC "Garant Bank"

| | |
|---|--------------------|
| From any type of cards of JSC "Garant Bank" | Free |
| Other banks' cards RUz | 0.5% of the amount |

For UZCARD cardholders of other banks in the mobile banking application:

Fees for transactions via ATMs of JSC “Garant Bank”

| Operation | Card type | Total fee |
|--------------------|---|------------------|
| Cash withdrawal | HUMO / UZCARD | 1% |
| Cash withdrawal | HUMO / UZCARD (Garant bank) | 0.7% |
| Cash withdrawal | VISA / MasterCard (Domestic) (Other bank) | 1.5% |
| Cash withdrawal | VISA / MasterCard (International) (Other bank) | 2% |
| Card replenishment | HUMO / UZCARD (Other bank) | 1% |
| Card replenishment | HUMO / UZCARD (Garant bank) | 0% |
| Cash withdrawal | Social cards VISA/MasterCard/UnionPay | 1% |



Garant bank



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