



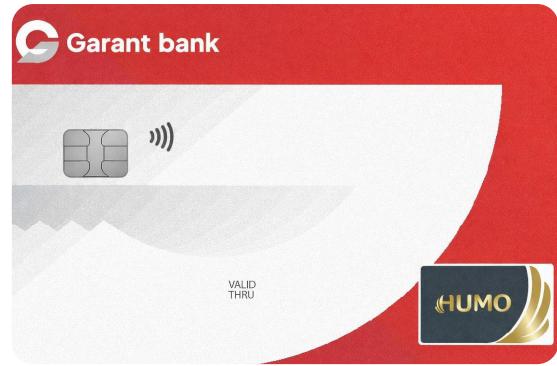
# **Tariff Schedule JSC «Garant bank»**

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:** 40,000 UZS  
Issuance of an additional card: (including VAT)  
Reissuance of a lost or damaged card:

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

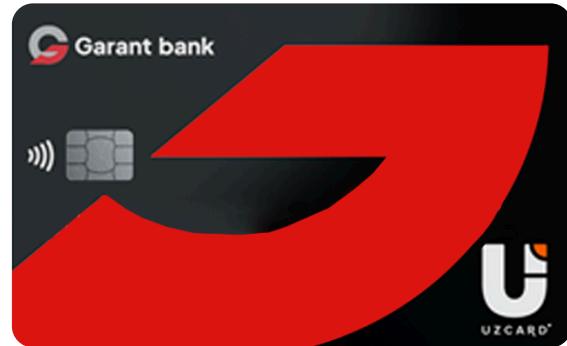
Free

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: 40,000 UZS  
Reissuance of a lost or damaged 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

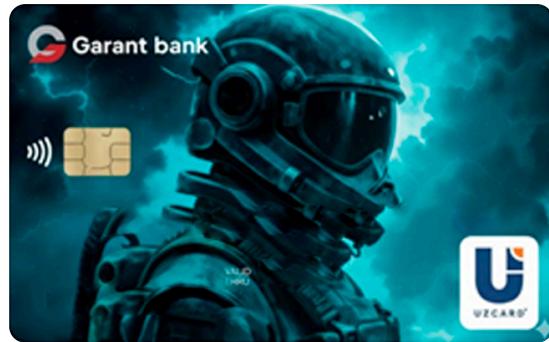
Free

Cashback on purchases at  
JSC "Garant Bank" partners

Absent



# UZCARD CARD WITH AN INDIVIDUAL DESIGN



Title	Fee
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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: 45 000 UZS  
Issuance of an additional card: (including VAT)  
Card reissuance upon expiration:  
Reissuance of a lost or damaged card:

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)
<b>Issuance of the primary card:</b> 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
<b>Card top-up:</b>	
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

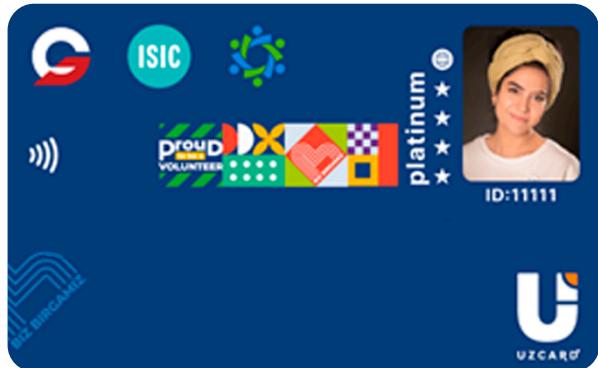
Free

Cashback on purchases at  
JSC "Garant Bank" partners

Absent



# ISIC EZGULIK CARD



## Title

## Fee

Card expiration date:	5 years
Issuance of the primary card:	100 000 UZS
Issuance of an additional card:	(including VAT)
Reissuance of a lost or damaged card:	

Card reissuance upon expiration:	Free
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Card blocking / unblocking:	Free
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## 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:	150 000 UZS
Issuance of an additional card:	(including VAT)
Reissuance of a lost or damaged card:	
Card reissuance upon expiration:	Free
Card blocking / unblocking:	Free
<b>Card top-up:</b>	
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
<b>Issuance of the primary card:</b> Issuance of the supplementary card:	45 000 UZS (including VAT)
Card reissuance upon expiration:	Free
Card blocking / unblocking:	Free
<b>Card top-up:</b>	
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
<b>Issuance of the primary card:</b> 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
<b>Card top-up:</b>	
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: 45 000 UZS  
Issuance of the supplementary card:  
Reissuance of a lost or damaged card:

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
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Enrollment in the 3D-Secure service:	Free
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## 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:

60 000 UZS  
(including VAT)

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

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: 200 000 UZS  
Card reissuance in case of loss,  
damage, or PIN code loss: (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	40 000 UZS
Issuance of a supplementary card:	(including VAT)
Re-issuance of a lost or damaged card:	
Card renewal upon expiration:	Free
Card blocking / unblocking:	Free
<b>Card account top-up:</b>	
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: 40 000 UZS  
Issuance of a supplementary card: (including VAT)  
Re-issuance of a lost or damaged card:

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

Nº	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

Nº	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

Nº	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)

Nº	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

Nº	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
<b>Card-to-card (P2P) money transfers in national currency</b>	
From any type of JSC "Garant Bank" cards — to any type of JSC "Garant Bank" cards	0.5% of the amount
<b>From HUMO cards of JSC "Garant Bank"</b>	
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
<b>From individually issued UZCARD cards of JSC "Garant Bank"</b>	
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
<b>Transfer from UZCARD cards of JSC "Garant Bank"</b>	
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
<b>Incoming transfers to HUMO cards of JSC "Garant Bank"</b>	
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
<b>Incoming transfers to personalized UZCARD cards of JSC "Garant Bank"</b>	
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"

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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

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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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 [www.garantbank.uz](http://www.garantbank.uz)