



Garant bank

Tariff Schedule

JSC «Garant bank»

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

2026

**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
б)	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)



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