

*Appendix No. 8 to the General Agreement  
on comprehensive banking services for legal entities and individual entrepreneurs  
at AO "APEX BANK"  
dated "\_ " \_ 20.*

**Tariff «STANDART»**

Commission fees for executing orders of clients of AO "APEX BANK" — legal entities and individual entrepreneurs  
in national and foreign currencies (comes into effect on July 4, 2024)

<b>BANK SERVICE PACKAGE</b>		<b>«Standart»</b>
<b>PACKAGE COST</b>		<b>Free</b>
<b>I. BANK SERVICES INCLUDED IN THE PACKAGE FOR TRANSACTIONS IN NATIONAL CURRENCY</b>		
<b>1.</b>	<b>Account opening and closing</b>	
1.1.	Opening and closing of accounts, preparation of documents for transfer to another bank and re-registration of the client's account	Free
<b>2.</b>	<b>Conducting cashless payments in national currency</b>	
2.1.	Credit of funds to clients' accounts	Free
2.2.	Transfer of funds from clients' accounts	
a)	Transfer of funds within the AO "APEX BANK" system based on a payment document	Free
b)	Transfer of funds based on a payment document to other commercial banks in the Republic of Uzbekistan	0.1% of the amount
б)	Payment of taxes and fees to the State Budget of the Republic of Uzbekistan from settlement accounts	Free
2.3.	Accrual of interest on the account balance in national currency (calculated on the non-reducible balance for the month)	By agreement
2.4.	Bank commission for transferring funds to the client's corporate bank card account opened at the bank	0.5% of the amount

2.5.	Bank commission for transferring funds to a physical person's bank card account opened at the bank (excluding salary and equivalent payments).	0.5% of the amount
<b>3.</b>	<b>Service of corporate bank cards for legal entities and individual entrepreneurs</b>	
3.1.	Commission for issuing a corporate bank card to a bank client	Free
3.2.	Commission for issuing a corporate bank card in case of expiration, damage, or loss of the card	Free
3.3.	Payment for goods and services using a corporate bank card	No commission is charged
3.4.	Blocking/unblocking of a plastic card	Free
<b>4.</b>	<b>Cash services in national currency</b>	
4.1.	Issuance of a checkbook (registration)	30 000,00 sums, including VAT
4.2.	Receipt and counting of cash	Free
4.3.	Cash withdrawal:	
4.3.1.	Cash withdrawal for salary and payments equivalent to it, as prescribed by the legislation of the Republic of Uzbekistan	Free
4.3.2.	Cash withdrawal (symbols 44, 45, 46, 51, 53)	1% of the amount
4.3.3.	Cash withdrawal for enterprises and organizations to purchase agricultural products, including for the purchase of agricultural products for export (symbol 46)	Free

<b>5.</b>	<b>Other services in national currency through cashless payments</b>	
5.1.	Monthly fee for using the bank's point-of-sale terminal, registered in the UZCARD and/or HUMO systems	30 000,00 sums, including VAT
5.1.1.	Bank commission for processing transactions made with UZCARD and/or HUMO bank cards at a point-of-sale terminal registered in the UZCARD and/or HUMO system.	0,2% of the amount
5.2.	Acceptance and processing of cashless payments through E-POS terminals (HUMO/UzCard)	1% of the transaction amount
5.3.	Monthly rental fee for the second and subsequent terminals	25 000,00 sums (per terminal), including VAT
5.4.	Compensation to the bank for the cost of the terminal in case of damage or loss	Residual value plus 250 000,00 sums, including VAT
<b>II. BANK SERVICES INCLUDED IN THE PACKAGE FOR TRANSACTIONS IN FOREIGN CURRENCY</b>		
<b>6.</b>	<b>Conducting cashless payments in foreign currency</b>	
6.1.	Transfers within the territory of the Republic of Uzbekistan in foreign currency:	0.1% (min. – 0.5 BRV, max. – 5 BRV) of the payment amount
6.2.	Transfers outside the Republic of Uzbekistan in foreign currency:	
6.2.1.	- OUR option	0.15% (min. – 3 BRV, max. – 6 BRV)
6.2.3.	- BEN option	0.15% (min. – 3 BRV, max. – 6 BRV) The entire commission is deducted from the sending amount at the Central Bank of Uzbekistan's exchange rate.

6.3.	Change of terms, return, or cancellation of a transfer (not due to the bank's fault) after it has been accepted for execution	200 000,00 sums, including VAT + foreign bank commission in UZS at the Central Bank of Uzbekistan's exchange rate, including VAT
6.4.	Investigation and sending of inquiries to foreign banks	200 000,00 sums, including VAT + foreign bank commission in UZS at the Central Bank of Uzbekistan's exchange rate, including VAT
<b>7.</b>	<b>Documentary letters of credit</b>	
7.1.	Opening (including increase of amount and term):	
7.1.1.	Using funds from foreign lines and MFIs (uncovered)	<p>**0.5% per annum (charged once upon the opening of the letter of credit for the entire duration) Minimum 500 000,00 sums, including VAT Maximum 4 000 000,00 sums, including VAT</p> <p>+ 150 000,00 sums for SWIFT (including VAT)</p> <p>+ Foreign bank commission**</p>
7.1.2.	Using credit funds of AO "APEX BANK" (uncovered)	<p>**0.75% per annum (charged once upon the opening of the letter of credit for the entire duration) Minimum 500 000,00 sums, including VAT Maximum 4 000 000,00 sums, including VAT</p> <p>+ 150 000,00 sums for SWIFT (including VAT)</p> <p>+ Foreign bank commission**</p>
7.1.3.	With the client's own foreign currency funds (covered)	<p>300 000,00 sums (including VAT)</p> <p>+150,000.00 UZS for SWIFT (including</p>

		VAT)
7.2.	Letter of credit servicing:	
7.2.1	Uncovered letters of credit	**1.5% per annum (Charged monthly, by the 5th day, on the outstanding obligation balance of the letter of credit)
7.2.2	Covered letters of credit and those secured by funds from foreign banks and MFIs	Free
7.2.3	Verification of shipping documents under letters of credit	**0.1% of the amount (per document set), Minimum 150 000,00 sums (including VAT) Maximum 2 000 000,00 sums (including VAT)  + foreign bank commission (for a confirmed letter of credit)
7.2.4	Execution (payments) under letters of credit, regardless of reimbursement conditions between banks	300 000,00 sums (including VAT)  + 150 000,00 sums for SWIFT (including VAT)  + Foreign bank commission
7.2.5.	Amendment of letter of credit terms (including changes in the amount, duration, and other conditions)	Up to two amendments: 300 000,00 sums (including VAT) More than two amendments: 500,000.00 UZS (including VAT)  + 150,000.00 UZS for SWIFT (including VAT)  + Foreign bank commission

7.2.6.	Commission for discrepancies in documents when making a payment (charged from the non-resident)	<p>A) **USD 15,00 for each discrepancy up to 3 items (inclusive) + VAT</p> <p>+ Foreign bank's commission (for confirmed letter of credit)</p> <p>B) **USD 25,00 for each discrepancy up to 6 items (inclusive) + VAT</p> <p>+ Foreign bank's commission (for confirmed letter of credit)</p> <p>C) **USD 200,00 for each discrepancy exceeding 7 items + VAT</p> <p>+ Foreign bank's commission (for confirmed letter of credit)</p>
7.2.7.	Commission for failure to provide extra copies of shipping documents to the Bank (charged from non-residents)	**\$30.00 USD for the entire set of shipping documents (including VAT)
7.2.8.	Cancellation of the letter of credit (failure to fulfill obligations by the parties)	<p>300 000,00 sums (including VAT)</p> <ul style="list-style-type: none"> <li>• 150 000,00 sums for SWIFT (including VAT)</li> <li>• Foreign bank's commission</li> </ul>
<p><b>Note:</b> ** Fees are charged in the national currency of the Republic of Uzbekistan at the exchange rate of the Central Bank of the Republic of Uzbekistan on the day of payment.</p>		
<b>7.3.</b>	<b>Export Letters of Credit</b>	
7.3.1.	Receipt verification amendments and cancellation of the export letter of credit	200 000,00 sums, (including VAT)
<b>7.4.</b>	<b>Guarantees</b>	
7.4.1.	Advising/transfer of guarantee without Bank's obligations	150 000,00 sums (including VAT)

7.4.2.	Service (issuance, increase in amount and validity period) of a guarantee on cash collateral terms, calculated from the date of issuance of the guarantee and/or from the amount of the guarantee increase	***0.1% per annum (charged once at the time of issuance for the duration of the guarantee), Minimum 1 500 000,00 sums (including VAT), +150 000,00 sums for SWIFT (including VAT)
7.4.3.	Service (issuance, increase in amount and validity period) of a guarantee on uncollateralized terms, calculated from the date of issuance of the guarantee and/or from the amount of the guarantee increase	***5% per annum (charged once at the time of issuance for the duration of the guarantee) +150 000,00 sums for SWIFT (including VAT)
7.4.4.	Amendment of the terms of guarantees not related to changes in the amount or duration of the guarantee	Free
7.4.5.	Advising or transferring amendments to guarantees without any obligation on the part of the Bank	100 000,00 sums, including VAT + 150 000,00 sums for SWIFT**** (including VAT)
7.4.6.	Verification of documents for warranty	***0,1 % of the amount (for each set of documents), Minimum 150 000,00 sum (including VAT) Maximum 2 000 000,00 sum (including VAT)
7.4.7.	Payment of guarantee claims	300 000,00 sum, including VAT
<p><b>Note:</b></p> <p>*** Service (issuance, increase of amount and validity period) of the guarantee on the terms Coverage with funds, calculated from the date of issuance of the guarantee and/or from the amount of the guarantee increase.</p> <p>****The commission of the foreign bank and the correspondent bank is charged in the national currency of the Republic of Uzbekistan at the exchange rate of the Central Bank of Uzbekistan. The SWIFT commission is charged if there is a need to send the corresponding SWIFT message upon the client's (principal's) request.</p>		
<b>8.</b>	<b>Conversion operations</b>	

8.1.	Sale of foreign currency to corporate clients	At the exchange rate set by the Bank on the transaction day
8.2.	Purchase of foreign currency from corporate clients	At the exchange rate set by the Bank on the transaction day
8.3.	Exchange of one foreign currency from the account of a corporate entity to another foreign currency (at the Bank's own expense)	At the exchange rate set by the Bank on the transaction day
<b>9.</b>	<b>Cash servicing in foreign currency</b>	
9.1.	Acceptance of cash in foreign currency in US dollars and EURO	Free
9.2.	Cash foreign currency withdrawal	0,5% of the amount
<b>10.</b>	<b>Other services</b>	
10.1.	Penalty for damage or loss of the electronic key, including VAT	200 000,00 sum, including VAT
10.2.	Internet banking	free
10.3.	Mobile internet banking	free

**BANK**

**CLIENT**

    **APEX BANK JSC**    

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