

Commission fee for additional services to legal entities in "ANOR BANK" JSC

(effective as of 01.06.2023)

Opening and closing customer accounts

Cash service

	Free
Penalty for loss of cash and checkbook [^]	60% of basic calculation value

SMS notification

Connection	Free
Commission fee for maintaining and servicing customer accounts on electronic remote service of the Infoservice system (SMS Info to 1 mobile phone number)	Free

Letters of credit within the Republic of Uzbekistan

Acceptance and verification of documents for opening a letter of credit [^]	1.5 basic calculation value
Maintaining a letter of credit account	Free
Servicing a letter of credit - changing the terms of a letter of credit [^]	1.5 basic calculation value
Closing of the letter of credit	Free
Processing of transactions for payment of goods and services in the terminal network of other banks	At the rates of the servicing bank

Operations with corporate cards and cards in the framework of salary projects

Reissuance of the card upon expiration / at the initiative of the Bank	Free
Processing of transactions for payment of goods and services in the terminal network of "ANOR BANK" JSC	Free

Operations with currency corporate cards

Servicing a currency corporate card	Free
Replenishment of a foreign currency corporate card	Free
Issue / re-issue of the main, additional card [^]	100 000 soums
Minimum balance/security deposit	100 US dollars
Transaction fee / payment for goods, services outside the Republic of Uzbekistan	1% + Service bank commission
Cash withdrawal. Funds outside the Republic of Uzbekistan (Possibility of cash withdrawal up to 10,000 USD per month)	1.5% of the amount (minimum 2 USD) + foreign bank services

Service of trade and service enterprises (TSE) for accepting plastic cards for payment through the terminals of «ANOR BANK» JSC

Penalty for damaging a terminal to be repaired [^]	1.5 basic calculation value + repair costs
Penalty for losing of the terminal/for damaging to the terminal to an unreparable condition [^]	1.5 basic calculation value + reimbursement of the residual amount of the terminal

Processing transactions through the POS terminal

By VISA/Mastercard Domestic cards	1.5% of the amount
By VISA / Mastercard International	1.5% of the amount +1.5% Surcharge

Transactions on customer accounts in foreign currency

Issuance of debit and credit notes	Free
Providing references and duplicates of archived documents (account statements, confirmation of SWIFT messages) [^]	15% of basic calculation value
Additional requests (on behalf of the client/correspondent Bank)	1.5 basic calculation value + for SWIFT messages + foreign bank commission
Issuance of references to the client's request [^]	30% of basic calculation value
The results of inquiries included to the database of the Unified electronic information system of foreign trade operations [^]	0,1% (min 50% of basic calculation value) of the amount of the settlement reference
SWAP operations	By arrangement

Transfer of client's funds outside the Republic of Uzbekistan in foreign currency:

Change, refund, cancellation of the transfer (not due to the Bank's fault) after its acceptance for execution [^]	1.5 basic calculation value + foreign bank commission
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Documentary and net collections

Collection issue [^]	60% of basic calculation value + for SWIFT messages + foreign bank commission
Making changes or canceling the collection [^]	30% of basic calculation value + for SWIFT messages + foreign bank commission
Advising of collection [^]	60% of basic calculation value + foreign bank commission
Advising of changes or cancellation of collection [^]	30% of basic calculation value + foreign bank commission
Payments for collections	The tariff on bank transfers + foreign bank commission

Import letters of credit, including reserve letters of credit

Registration of documents for opening a letter of credit	free
Payment by letter of credit	free
Opening a letter of credit [^]	0,2% of the amount (for the quarter or part of it) min 6 basic calculation value and max 30 basic calculation value + for SWIFT messages + foreign bank commission
servicing of the letter of credit - prolongation and / or increase in the amount of the letter of credit [^]	2.5 basic calculation value + for SWIFT messages + foreign bank commission
servicing of a letter of credit - changing the terms of the letter of credit (except for prolongation and increase in the amount of the letter of credit) [^]	1.5 basic calculation value for changing + for SWIFT messages + foreign bank commission

Acceptance, review and verification of documents

With coverage in "ANOR BANK" JSC	0,2% of the amount + for SWIFT messages + Reimbursement of postal and courier expenses
Without coverage in "ANOR BANK"JSC	By arrangement
Cancellation of the letter of credit before the expiration date [^]	60% of basic calculation value + foreign bank commission
Additional requests (on behalf of the client/correspondent Bank) [^]	30% of basic calculation value for each message + foreign bank commission
Consideration of a document containing discrepancies with the terms of the letter of credit [^]	60% of basic calculation value for each document (the fee is charged to the beneficiary)
Management fee for letters of credit with post-financing option	1% of the amount of the letter of credit
Commission fee (interest rate) for servicing a letter of credit with a post-financing option	By arrangement
Commission fee (interest rate) for post-financing under a letter of credit with a post-financing option	By arrangement
Commission for any changes to the terms of the letter of credit with the post-financing option (except for the Commission of foreign bank)	0.5% of the amount of the letter of credit

Export letters of credit

Crediting export revenue [^]	Free
Acceptance of documents for pre-approval under a letter of credit [^]	60% of basic calculation value
Advising [^]	2 basic calculation value

Confirmation of the letter of credit

With coverage in «ANOR BANK» JSC	0,15% of the amount (for the quarter or part of it) min 35% of basic calculation value and max 30 basic calculation value
Without coverage in «ANOR BANK» JSC	By arrangement
Receiving, checking and sending documents [^]	0,2% of the amount + for SWIFT messages + Reimbursement of postal and courier expenses
Negotiation/factoring	By arrangement
Advising on changes in the terms of the letter of credit or its cancellation [^]	1.5 basic calculation value for changing + for SWIFT messages + foreign bank commission

Change in the terms of the letter of credit in terms of prolongation or increase in the amount of the letter of credit

Confirmed and covered by «ANOR BANK» JSC [^]	0,15% of the amount of the increase min 1.5 basic calculation value and max 12 basic calculation value for the quarter or part of it + foreign bank commission
Confirmed and uncovered by «ANOR BANK» JSC	By arrangement
Additional requests (on behalf of the client/correspondent Bank) [^]	30% basic calculation value for each message + foreign bank commission

Warranty operations under foreign trade contracts

Commission for issuing and servicing the warranty	6% per annum on the amount of the warranty
Changes of the terms of the issued warranty or cancellation	By arrangement
Advising/confirmation of the warranty conditions [^]	1.5 basic calculation value for changing + for SWIFT messages + foreign bank commission
Advising/confirming changes to the terms of the warranty or cancellation [^]	60% of basic calculation value for each document (the fee is charged to the beneficiary)
Payment under warranty	Free
Registration and verification, sending documents to receive payment under the warranty [^]	30% of basic calculation value for document, as required by the terms of warranty + for SWIFT messages + courier costs
Verification of documents, authenticity of keys/signatures by warranties [^]	60% of basic calculation value + foreign bank commission
Sending payments via the SWIFT system under warranties [^]	30% of basic calculation value for each message + foreign bank commission

Operations with derivative financial instruments

Prolongation of previously concluded SWAP contracts	The fee shall be established in accordance with the decision of the Finance Committee of the Bank
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Credit operations (including leasing, warranties)

Opening a credit account	Free
Credit account maintenance	Free
One-time Commission for reviewing credit documents	Free
Preparation and consideration of documents for making changes to the terms of credit agreements, credit line agreements, frame credit line in terms of collateral at the initiative of the borrower (except for partial release of collateral for a proportionate part of repayment of debt on all types of loans)	In the amount of not less than 0.5% of the actual balance of the principal debt on the loan on the date of the decision to make these changes by the authorized body of the bank
Registration of collateral	Free
Conducting monitoring operations	Free
Full or partial withdrawal of collateral	Free
In case of sale of loan balance to another Bank	Free
For information received from the credit Bureau	Free
Making entries in the collateral registry	Free
For the unused part of the open credit line	Free
Monthly subscription fee for the loan	Free
Management fee for the provision of warranties	Free
Preparation and review of documents for making changes to the warranty condition at the initiative of the borrower	0.5% of the warranty amount

Other services

Commission for servicing the debit balance of the current account** ^

Before 30,000,000 soums - 17,990 soums;
Before 35,000,000 soums - 20,990 soums;
Before 40,000,000 soums - 23,990 soums;
Before 45,000,000 soums - 26,990 soums;
Before 50,000,000 soums - 29,990 soums;
Before 60,000,000 soums - 35,990 soums;
Before 70,000,000 soums - 41,990 soums;
Before 80,000,000 soums - 47,990 soums;
Before 90,000,000 soums - 53,990 soums;
Before 100,000,000 soums - 59,990 soums;
Before 120,000,000 soums - 71,990 soums;
Before 140,000,000 soums - 83,990 soums;
Before 160,000,000 soums - 95,990 soums;
Before 180,000,000 soums - 107,990 soums;
Before 200,000,000 soums - 119,990 soums;
Before 235,000,000 soums - 140,990 soums;
Before 270,000,000 soums - 161,990 soums;
Before 300,000,000 soums - 179,990 soums;
Before 350,000,000 soums - 209,990 soums;
Before 400,000,000 soums - 239,990 soums;
Before 450,000,000 soums - 269,990 soums;
Before 500,000,000 soums - 299,990 soums;
Before 600,000,000 soums - 359,990 soums;
Before 700,000,000 soums - 419,990 soums;
Before 800,000,000 soums - 478,990 soums;
Before 1,000,000,000 soums - 598,990 soums;
Before 1,200,000,000 soums - 718,990 soums;
Before 1,400,000,000 soums - 838,990 soums;
Before 1,600,000,000 soums - 957,990 soums;
Before 1,800,000,000 soums - 1,077,990 soums;
Before 2,000,000,000 soums - 1,197,990 soums.

Other financial services

Assignment of a financial advisor to one employee per month^

2.5 basic calculation value

Notes:

- * Commission of a foreign bank is paid in national currency upon issuing an invoice by a foreign bank;;
- ** The commission is accrued daily to the uncovered accumulated debit balance of the current account and debited by the bank monthly on the 5th day;
- SWIFT - 120,000 soums (including VAT)
- Foreign bank commission - 17.3 US dollars (including VAT)
- Surcharge - Additional commission from the buyer
- ^ bank commissions are indicated including VAT.