RATES [1]

for services provided by “Common Republican Processing Centre” JSC (Operator) to participants in the “UZCARD” payment system and other payment service providers that are not participants in the ‘UZCARD’ payment system

Effective from November 17, 2026
(Order dated October 27, 2026 №185)

№	Service Name	Payer (Acquirer/Issuer/Participant/ Payment Organization (PO)/ Payment Service Provider (PSP)/ Settlement Bank)	Frequency / Terms	Rate (%/BCV/amount)	VAT Mode(including VAT/ excluding VAT (charged separately)/ not subject to VAT/ determined by the Acquirer/ Settlement Bank/Issuer)	Transaction Type (Service ID)/ Commission Type
1.	Services for processing transactions on cards of national payment systems within the “UZCARD” payment system infrastructure					
1.1.	Provision of acquiring services for all transactions					
1.1.1.	Provision of operational, authorization, clearing, and other services	Acquirer	Monthly/based on the transaction volume for the reporting period	0,03%	not subject to VAT	680, 683, 774, 590, 591, 592, 508 (000, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 525, 526, 610, 611, 612, 613, 626, 630, 631, 640, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 775, 777, 778, 779, 800, 801, 802, 803, 811[11])
1.2.	Processing transactions via the Bank’s terminal (POS acquiring)					
1.2.1.	Processing of payment transactions for goods, works, and services using “Tez QR” via UZCARD payment system bank cards	Acquirer	Monthly/based on transaction volume for the reporting period	0,67%	not subject to VAT	508 (775)
1.2.2.	Processing of transactions for the payment of goods, works, and services using “Tez QR” via other payment methods	Acquirer	Monthly/based on transaction volume for the reporting period	0,87%	not subject to VAT	508 (777)
1.2.3.	Processing of transactions for the fulfillment of tax obligations (taxes, fees, penalties, fines)	Acquirer	Monthly/provided that a transaction is conducted during the reporting period	1 BCV[3]	not subject to VAT	508 (625)
1.2.4.	Processing of mobile NFC transactions for the payment of goods, works, and services using UZCARD payment system bank cards	Acquirer	Monthly/based on transaction volume for the reporting period	0,17%	not subject to VAT	508 (800, 801, 802, 803)
1.2.5.	Processing of mobile NFC transactions for the payment of goods, works, and services using UZCARD payment system bank cards	Issuer	Monthly/based on transaction volume for the reporting period	0,05%	not subject to VAT	508 (800, 801, 802, 803)
1.2.6.	Processing of transactions for payment for goods, works and services using biometric data with UZCARD Payment System Bank Cards[13]	Acquirer	Monthly/based on transaction volume for the reporting period	0,72%	not subject to VAT	508 (811)
1.3.	Processing of transactions via the Bank’s electronic terminal (E-POS acquiring)					
1.3.1.	Processing of transactions where the beneficiaries are government and corporate clients[2]					
1.3.1.1.	Processing of payments for all types of state fees and administrative fines	Acquirer	Monthly/based on transaction volume for the reporting period	0,25%(but not more than 10% of BCV[3] for each transaction)	not subject to VAT	508 (654)
1.3.1.2.	Processing of payments for public services provided by public service centers, including through the Unified Portal of Interactive Public Services	Acquirer	Monthly/based on transaction volume for the reporting period	0,25%(but not more than 10% of BCV[3] for each transaction)	not subject to VAT	508 (654)
1.3.1.3.	Processing of payments for services provided by preschool educational institutions, general secondary schools, specialized secondary schools, vocational schools, higher education institutions, postgraduate education institutions, retraining and professional development institutions, and healthcare institutions	Acquirer	Monthly/based on transaction volume for the reporting period	0,25%(but not more than 10% of BCV[3] for each transaction)	not subject to VAT	508 (655)
1.3.1.4.	Processing of transactions for payments made in the context of the enforcement of court orders and orders of other authorities, collected by the Enforcement Bureau	Acquirer	Monthly/based on transaction volume for the reporting period	0,25%(but not more than 10% of BCV[3] for each transaction)	not subject to VAT	508 (656)
1.3.1.5.	Processing of payment transactions on the “E-auksion” electronic trading platform and in the “K-Savdo” automated information system	Acquirer	Monthly/based on transaction volume for the reporting period	0,25%(but not more than 10% of BCV[3] for each transaction)	not subject to VAT	508 (657)
1.3.1.6.	Processing of payment transactions for tickets for air, rail, and other types of public transportation	Acquirer	Monthly/based on transaction volume for the reporting period	0,50%(but not more than 10% of BCV[3] for each transaction)	not subject to VAT	508 (658)
1.3.1.7.	Processing of payment transactions for all types of utility services	Acquirer	Monthly/based on transaction volume for the reporting period	0,50%(but not more than 10% of BCV[3] for each transaction)	not subject to VAT	508 (659)
1.3.2.	Processing of transactions, except for those specified in subsection 1.3.1.					
1.3.2.1.	Processing of payment transactions for goods, works, and services in e-commerce	Acquirer	Monthly/based on transaction volume for the reporting period	0,50%	not subject to VAT	680, 683
1.3.2.2.	Processing of bank loan repayment transactions	Acquirer	Monthly/based on transaction volume for the reporting period	0,25%	not subject to VAT	508 (610)
1.3.2.3.	Processing of e-wallet top-up transactions	Acquirer	Monthly/based on transaction volume for the reporting period	0,25%	not subject to VAT	508 (611)
1.3.2.4.	Processing of foreign currency purchase transactions using UZCARD payment system bank cards not issued by the Acquirer	Acquirer	Monthly/based on transaction volume for the reporting period	0,25%	not subject to VAT	508 (612)
1.3.2.5.	Processing of transactions for depositing funds into savings accounts using UZCARD payment system bank cards not issued by the Acquirer	Acquirer	Monthly/based on transaction volume for the reporting period	0,25%	not subject to VAT	508 (613)
1.3.2.6.	Processing of transactions for the payment of tax obligations (taxes, fees, penalties, and fines)	Acquirer	Monthly/based on transaction volume for the reporting period	No charge	not subject to VAT	508 (626)
1.3.2.7.	Processing of transactions for charitable donations	Acquirer	Monthly/based on transaction volume for the reporting period	No charge	not subject to VAT	508 (653)
1.3.2.8.	Processing of payment transactions for goods, works, and services using a QR code (excluding “Tez QR” and the Unified QR Code) at MSEs that are sole proprietors, as well as self-employed individuals	Acquirer	Monthly/based on transaction volume for the reporting period	0,17%	not subject to VAT	508 (778)
1.3.2.9.	Processing of payment transactions for goods, works, and services using a QR code (excluding “Tez QR”, the Unified QR Code) at MSE (excluding sole proprietors and self-employed individuals)	Acquirer	Monthly/based on transaction volume for the reporting period	0,37%	not subject to VAT	508 (779)
1.3.2.10.	Processing of transactions for the payment of goods, works, and services using the Unified QR Code via «UZCARD»[14] bank cards	Acquirer	Monthly/based on transaction volume for the reporting period	0,075%	not subject to VAT	508 (770, 771)
1.3.2.11.	Processing of transactions for payments to the central governing body of religious organizations in the Republic of Uzbekistan, regardless of religious affiliation	Acquirer	Monthly/provided that a transaction is conducted during the reporting period	1 BCV[3]	not subject to VAT	508 (661)
1.3.2.12.	Processing of transactions for top-up transportation cards	Acquirer	Monthly/provided that a transaction is conducted during the reporting period	1 BCV[3]	not subject to VAT	508 (660)
1.3.2.13.	Processing of transactions for depositing funds into a customer’s account on a cryptocurrency exchange using UZCARD payment system bank cards	Acquirer	Monthly/based on transaction volume for the reporting period	1%	not subject to VAT	508 (631)
1.3.2.14.	Processing of transactions involving the debiting of funds from UZCARD bank cards to escrow accounts under contracts for the sale of real estate and motor vehicles that are less than 10 (ten) years old and fall under categories “M,” “N,” “O,” and “G,” as well as special-purpose vehicles	Acquirer	Monthly/based on transaction volume for the reporting period	0,50%(but not more than 10% of BCV[3] for each transaction)	not subject to VAT	508(632)

1.4.	**The "Autopaytoken" service—a direct debit by the Participant of the amount owed by the Customer to the Participant for loans and/or credits issued by the Participant**					
1.4.1.	Processing of transactions for the "Autopaytoken" service using UZCARD payment system bank cards issued by the Acquirer	Acquirer	Monthly/based on transaction volume for the reporting period	0,50%	not subject to VAT	508 (630)
1.4.2.	Processing of transactions for the "Autopaytoken" service for UZCARD payment system bank cards not issued by the Acquirer	Acquirer	Monthly/based on transaction volume for the reporting period	0,75%	not subject to VAT	508 (630)
1.4.3.	Request for UZCARD payment system bank card tokens via the "Autopaytoken" service	Participant	Monthly / per request for the reporting period	1 500 sums	including VAT	—
1.5.	**Processing of cash withdrawal transactions**					
1.5.1.	Cash withdrawals using "UZCARD" payment system bank cards at 'UZCARD' payment system ATMs and "Humo" payment system ATMs	Acquirer	Monthly / based on the volume of transactions during the reporting period	0,10%	not subject to VAT	700
1.5.2.	Cash withdrawals using "Humo" payment system bank cards at "UZCARD" payment system ATMs	Acquirer	Monthly / based on the volume of transactions during the reporting period	0,10%	not subject to VAT	700
1.5.3.	Cash withdrawal using UZCARD payment system bank cards at the UZCARD payment system's MSE and E-POS terminal network	Acquirer	Monthly / based on the volume of transactions during the reporting period	0,10%	not subject to VAT	508 (600, 601)
1.5.4.	Cash withdrawal using UZCARD payment system bank cards at the UZCARD payment system's MSE terminal network through bank teller windows	Acquirer	Monthly / based on the volume of transactions during the reporting period	0,03%	not subject to VAT	777
1.5.5.	Cash withdrawal using bank cards at the Acquirer's ATM network via host-to-host (H2H) interaction with the Operator, where the Acquirer is not the Issuer	Acquirer	Monthly / based on the volume of transactions during the reporting period	0,30%	not subject to VAT	700
1.5.6.	Cash withdrawal using bank cards at the Acquirer's ATM network via host-to-host (H2H) interaction with the Operator, where the Acquirer is the issuer	Acquirer	Monthly / based on the volume of transactions during the reporting period	0,10%	not subject to VAT	700
1.6.	**Processing Transactions at ATMs and Self-Service Terminals**					
1.6.1.	Processing of payments for goods, work, and services via ATMs	Acquirer	Monthly / based on the volume of transactions during the reporting period	0,50%	not subject to VAT	508 (640)
1.7.	**Processing of peer-to-peer (P2P) money transfers between individual BCH cardholders**					
1.7.1.	Processing of transactions involving debits from UZCARD payment system bank cards	Acquirer	Monthly / based on the volume of transactions during the reporting period	0,25%	not subject to VAT	508 (620)
1.7.2.	Processing of transactions involving credits to UZCARD payment system bank cards	Acquirer	Monthly / based on the volume of transactions during the reporting period	0,25%	not subject to VAT	785
1.7.3.	Processing of transactions involving debits from UZCARD payment system bank cards for cross-border transfers	Acquirer	Monthly / based on the volume of transactions during the reporting period	0,25%	not subject to VAT	508 (622)
2.	**Other Services**					
2.1.	**Registration and Activation**					
2.1.1.	Participant Registration and Activation	Participant	One-time	600 BCV[4]	excluding VAT (VAT will be added separately)	—
2.2.	**Support for Issuance Activities**					
2.2.1.	Support for the Issuer's Issuance Activities	Issuer	Monthly	1,5 BCV[4]	excluding VAT (VAT will be added separately)	—
2.2.2.	Support for the Issuer's issuance activities related to the issuance of SHERDOR "UZCARD" PS bank cards	Issuer	Monthly/per bank card	15% of BCV[4]	excluding VAT (VAT will be added separately)	—
2.3.	**Support for internal transaction processing**					
2.3.1.	Processing of transactions for crediting funds to the Issuer's bank cards within the UZCARD payment system in real-time from the Issuer's internal bank accounts, including escrow accounts under purchase and sale agreements for real estate and motor vehicles not exceeding 10 (ten) years from the date of manufacture, classified under categories "M", "N", "O" and "G", as well as special-purpose vehicles	Acquirer	Monthly/regardless of the volume of transactions during the reporting period[5]	1,5 BCV[4]	not subject to VAT	760
2.3.2.	Online processing of transactions involving the debiting of funds from the Issuer's "UZCARD" payment system bank card to the Issuer's internal bank accounts	Acquirer				659
2.3.3.	Offline processing of transactions involving the crediting of funds from the Issuer's internal bank accounts to the Issuer's UZCARD payment system bank cards	Acquirer				687
2.3.4.	Offline processing of transactions involving the debiting of funds from the Issuer's UZCARD payment system bank cards to the Issuer's internal bank accounts	Acquirer				688
2.3.5.	Processing of transactions for crediting funds from the Issuer's UZCARD payment system bank cards to the Issuer's UZCARD payment system children's cards	Acquirer				703
2.3.6.	Processing of transactions for crediting funds to bank cards within the UZCARD payment system for social and government payments (social benefits financed from budgetary funds, excluding pensions, tax cashback, refund of security deposits from the exchange, taxes, fees, duties and other mandatory payments, alimony), as well as from escrow accounts under purchase and sale agreements for real estate and motor vehicles not exceeding 10 (ten) years from the date of manufacture, classified under categories "M", "N", "O" and "G", including special-purpose motor vehicles	Acquirer				711
2.3.7.	"Processing of transactions for refunds of payments for goods, works, and services received by MSE in e-commerce via E-POS acquiring, to "UZCARD" payment system bank cards»	Acquirer				681
2.3.8.	Processing of transactions for refunds of payments for goods, works, and services received by the MSE via POS acquiring, to "UZCARD" payment system bank cards	Acquirer				775
2.3.9.	Processing of transactions for crediting cash to the Issuer's "UZCARD" payment system bank card at "UZCARD" payment system ATMs	Acquirer				618
2.3.10.	Processing of transactions for crediting cash funds to bank cards within the UZCARD payment system through the UZCARD PS POS terminal network	Acquirer				712
2.4.	**Providing a service to enable bank cardholders to receive notifications about their transactions**					
2.4.1.	SMPP protocol support	Participant	Monthly	3 BCV[4]	excluding VAT (added separately)	—
2.5.	**Service for providing access to a partner's information system (PIS) via the "SV-Gate" software (API)**					
2.5.1.	Registering an account in the "SV-Gate" software[6]	Participant/PO	At once/per account	50 BCV[4]	excluding VAT (added separately)	—
2.5.2.	Granting access to the "SV-Gate" software via API	Participant/PO	Monthly	30 BCV[3]	excluding VAT (added separately)	—

2.6.	**Ensuring compliance with PIS' information security (ISR), cybersecurity, and business continuity requirements**					
2.6.1.	Consulting service on organizational and technical coordination to ensure compliance with the Operator's PIS ISR7	Participant/PO	Annually, in accordance with the agreement	100 BCV[4]	excluding VAT (added separately)	—
2.7.	**Providing a service for viewing information (monitoring) regarding bank card transactions and balances**					
2.7.1.	A service providing transaction history information for UZCARD payment system bank cards using the "Standard" method, with a transaction history depth not exceeding 60 (sixty) calendar days and ranging from 1 (one) calendar day to 60 (sixty) calendar days from the date of the request[6]	Participant (for BCH and Participant)/ PO (for BCH only)	Monthly/one-time fee per bank card	0,3% of BCV[5]	including VAT	—
2.7.2.	Service for providing transaction history information for UZCARD payment system bank cards using the "Extended" method, regardless of the depth of the information, but within the range from 61 (sixty-first) calendar day to 365 (three hundred sixty-fifth) calendar day from the date of the request	Participant (for BCH and Participant)/ PO (for BCH only)	Monthly/per request for the reporting period	1.5% of BCV[5]	including VAT	—
2.7.3.	Service for providing tokens for all UZCARD payment system bank cards of the BCH using the "Scoring" method for the subsequent provision of transaction history information for such cards using the "Extended" method, for the purpose of assessing the BCH's creditworthiness, financial condition, and solvency for the issuance of a loan/credit by the Participant	Participant	Monthly/per request for the reporting period	1 500 sums	including VAT	—
2.8.	**Providing an online service for viewing information (monitoring) from POS terminals**					
2.8.1.	A service providing real-time information (monitoring) on transactions at MSE POS terminals, including those conducted via the RTC[10] Service	Acquirer	Monthly / based on the volume of transactions during the reporting period	0,30%	including VAT	—
2.9.	**Ensuring technological interoperability for the issuance of bank cards**					
2.9.1.	Setting up a bank card personalization station	Issuer	Monthly / Per location point	5 BCV[4]	including VAT	—
2.10.	**Infrastructure Expansion Services**					
2.10.1.	Initial registration and connection of ATM models, POS terminals, and online cash registers (CCM) included in the list of certified terminals, ATMs, and CCM	Acquirer	One-time fee/per model	0,5 BCV[4]	excluding VAT (VAT will be added separately)	—
2.10.2.	Registration and connection of the Participant's ATM network for host-to-host (H2H) interaction with the Operator	Participant	Once	765 BCV[4]	excluding VAT (VAT will be added separately)	—
2.11.	**Ensuring that infrastructure complies with ISR requirements, cybersecurity standards, and business continuity measures**					
2.11.1.	Testing of POS terminals, ATMs, and online cash registers (CCMs) not included in the list of certified POS terminals, ATMs, and CCMs, as well as POS terminals, ATMs, and CCMs included in the list of certified POS terminals, ATMs, CCMs, but that have undergone any kind of modification (software and major components)	Payer	Up to 180 calendar days per device More than 180 calendar days per month' per device	100 BCV[4] 30 BCV[4]	including VAT	—
2.11.2.	Certification (including Testing) of POS terminals, ATMs, and online cash registers (CCM) not included in the list of certified POS terminals, ATMs, and CCM, as well as POS terminals, ATMs, and CCM included in the list of certified POS terminals, ATMs, CCMs, but that have undergone any kind of modification (software and major components)	Payer	One-time per device	800 BCV[4]	including VAT	—
2.12.	**Programming Services**					
2.12.1.	Updates to the ATM software	Participant	One-time fee/in accordance with the technical specifications	According to the agreement	not subject to VAT	—
2.13.	**Services for acquiring and issuing activities related to international payment system cards within the UZCARD payment system infrastructure**					
2.13.1.	Processing of transactions involving bank cards from international payment systems (VISA, Mastercard, UnionPay International)	Participant	According to the agreement	According to the agreement	not subject to VAT	—
2.13.2.	**Processing of Discover Financial Services IPS Card Transactions**					
2.13.2.1.	Processing of transactions for the payment of goods, works, and services using Discover Financial Services bank cards	Acquirer	Monthly/based on transaction volume for the reporting period	0,6%	not subject to VAT	774
2.13.2.2.	Processing of cash withdrawal transactions using Discover Financial Services payment system bank cards in the UZCARD PS ATM network	Acquirer	Monthly/based on transaction volume for the reporting period	0,7%	not subject to VAT	700
2.13.2.3.	Commission fee charged by the settlement bank[10] for transactions involving the payment of goods, works, and services using Discover Financial Services payment system bank cards	Acquirer	Monthly/based on transaction volume for the reporting period	2%	determined by the Settlement Bank	—
2.13.2.4.	Commission fee of the Settlement Bank[10] for cash withdrawal transactions using Discover Financial Services payment system bank cards in the UZCARD PS ATM network	Acquirer	Monthly/based on transaction volume for the reporting period	0,3%	determined by the Settlement Bank	—
2.13.2.5.	Interbank acquirer fee for cash withdrawal transactions using "Discover Financial Services" IPS bank cards in the 'UZCARD' PS ATM network[11]	Settlement Bank	Monthly/per transaction	10 000 sums	determined by the Acquirer	700
2.13.3.	**Processing of ELCART IPS Card Transactions**					
2.13.3.1.	Processing of transactions for payment for goods, works and services using ELKART Payment System bank cards	Acquirer	Monthly/based on transaction volume for the reporting period	0,50%	not subject to VAT	774
2.13.3.2.	Processing of cash withdrawal transactions using ELKART Payment System bank cards within the UZCARD Payment System ATM network	Acquirer	Monthly/based on transaction volume for the reporting period	0,30%	not subject to VAT	700
2.14.	**Provision of the Bank Card Tokenization Service**					
2.14.1.	Service for providing access to the tokenization service for bank cards of the UZCARD Payment System	Issuer	Monthly	150 BCV	including VAT	—
3.	**Interbank fee[12]**					
3.1.	Interbank fee for payment transactions for goods, works, and services at MSE using "UZCARD" payment system bank cards, where the Issuer is not the Acquirer (transaction type 774 via POS terminal, SOFTPOS), favor to the Issuer	Acquirer	Daily/based on transaction volume for the reporting period	0,06%	determined by the Issuer	FEEG 110
3.2.	Interbank fee for payment transactions for goods, works, and services at MSE terminals using "Tez QR" via "UZCARD" payment system bank cards, where the Issuer is not the Acquirer (transaction type 508 (775)), in favor of the Issuer	Acquirer	Daily/based on transaction volume for the reporting period	0,20%	determined by the Issuer	FEEG 112
3.3.	Interbank fee for transactions involving deposits made from "UZCARD" payment system bank cards, where the Issuer is not the Acquirer, (transaction type 508 (613)), in favor of the Issuer	Acquirer	Daily/based on transaction volume for the reporting period	0,25%	determined by the Issuer	FEEG 118
3.4.	Interbank fee for transactions involving the 'Autopaytoken' service on "UZCARD" payment system bank cards, where the Issuer is not the Acquirer, (transaction type 508 (630)), in favor of the Issuer	Acquirer	Daily/based on transaction volume for the reporting period	0,25%	determined by the Issuer	FEEG 114
3.5.	Interbank fee for funds withdrawal transactions (P2P) from "UZCARD" payment system bank cards, where the Issuer is not the Acquirer, (transaction type 781, 508 (620, 621, 622)), in favor of the Issuer	Acquirer	Daily/based on transaction volume for the reporting period	0,15%	determined by the Issuer	FEEG 111, 113, 123
3.6.	Interbank fee for transactions involving the repayment of a bank loan using 'UZCARD' payment system bank cards, where the Issuer is not the Acquirer (transaction type 508 (610)), payable to the Issuer	Acquirer	Daily/based on transaction volume for the reporting period	0,15%	determined by the Issuer	FEEG 115
3.7.	Interbank fee for transactions involving the replenishment of e-wallets using "UZCARD" payment system bank cards, where the Issuer is not the Acquirer, (transaction type 508 (611)), in favor of the Issuer	Acquirer	Daily/based on transaction volume for the reporting period	0,15%	determined by the Issuer	FEEG 116
3.8.	Interbank fee for foreign currency purchase transactions using "UZCARD" payment system bank cards, where the Issuer is not the Acquirer, (transaction type 508 (612)), in favor of the Issuer	Acquirer	Daily/based on transaction volume for the reporting period	0,15%	determined by the Issuer	FEEG 117

3.9.	Interbank fee for transactions involving deposits to customer accounts on cryptocurrency exchanges using "UZCARD" payment system bank cards at E-POS terminals, where the Issuer is not the Acquirer, (transaction type 508 (631)), in favor of the Issuer	Acquirer	Daily/based on transaction volume for the reporting period	0,25%	determined by the Issuer	FEEG 119
3.10.	Interbank fee for mobile NFC transactions involving the payment for goods, works, and services using "UZCARD" payment system bank cards not issued by the Acquirer (transaction type 508 (800,801, 802, 803)), payable to the Issuer	Acquirer	Daily/based on transaction volume for the reporting period	0,60%	determined by the Issuer	FEEG 124
3.11.	Interbank fee for transactions involving payment for goods, works, and services at MSE terminals using a QR code (excluding "Tez QR") at MSE terminals operated by sole proprietors and self-employed individuals, using "UZCARD" payment system bank cards, the Issuer of which is not the Acquirer, (transaction type 508(778)), in favor of the Issuer	Acquirer	Daily/based on transaction volume for the reporting period	0,15%	determined by the Issuer	FEEG 125
3.12.	Interbank fee for payment transactions for goods, works, and services at MSE terminals using a QR code (excluding "Tez QR") at MSE terminals (other than individual entrepreneurs and self-employed persons) using "UZCARD" payment system bank cards, the Issuer of which is not the Acquirer, (transaction type 508 (779)), in favor of the Issuer	Acquirer	Daily/based on transaction volume for the reporting period	0,20%	determined by the Issuer	FEEG 126
3.13.	Interbank fee for transactions involving payment for goods, works, and services using a Unified QR code via "UZCARD" payment system bank cards, the Issuer of which is not the Acquirer, (transaction type 508 (770,771)), in favor of the Issuer	Acquirer	Daily/based on transaction volume for the reporting period	0,075%	determined by the Issuer	FEEG 127
3.14.	Interbank fee payable to the Issuer for transactions for payment for goods, works and services using biometric data with UZCARD Payment System bank cards where the Acquirer is not the Issuer (transaction type 508 (811))[16]	Acquirer	Daily/based on transaction volume for the reporting period	0,15%	determined by the Issuer	FEEG 129
3.15.	Interbank fee payable to the Issuer for transactions for payment for goods, works and services at merchant outlets using UZCARD Payment System bank cards within the acquiring network of Türkiye İş Bankası A.Ş. (Republic of Türkiye)	Settlement Bank	Daily/based on transaction volume for the reporting period	0,70%	determined by the Issuer	FEEG 151
3.16.	Interbank fee payable to the Issuer for transactions for payment for goods, works and services at merchant outlets using UZCARD Payment System bank cards within the acquiring network of the ELKART Payment System (Kyrgyz Republic)	Settlement Bank	Daily/based on transaction volume for the reporting period	0,70%	determined by the Issuer	FEEG 161

1 - All taxes and fees that are currently levied or may be levied in the future on services are payable in addition to the Tariff, unless otherwise provided by the Tariff and/or the legislation of the Republic of Uzbekistan

2 - Terms are used in the meanings established by Article 19 of the Law of the Republic of Uzbekistan dated April 22, 2021, No. LRU-684 "On Public Procurement," and the list of payments is in accordance with paragraph 1 of Decree of the President of the Republic of Uzbekistan No. DP-88 dated March 9, 2023, "On Creating Additional Conveniences for the Public to Make Payments"

3 - Base Calculation Value (BCV) in effect on the first calendar day of the reporting period

4 - Base Calculation Value (BCV) in effect on the date of issuance of the service invoice or other document confirming the provision of services

5 - The transaction volume limit for the reporting period under subparagraph 2.3.5 of the Tariffs is 3,000,000 (three million) sums. Once the limit is reached, transactions are charged in accordance with paragraph 1.7 of the Tariff

6 - Applies to accounts for which access to the "SV-Gate" software was granted on or after March 1, 2023

7 - Applies to accounts for which access to the "SV-Gate" software was granted prior to March 1, 2023

8 - Regardless of the number of requests

9 - Each partial month of testing is rounded up to a full month

10 - Does not constitute revenue for the Operator; paid by the Acquirer to the Settlement Bank

11 - Does not constitute revenue for the Operator; paid by the DFS IPS through the Settlement Bank to the Acquirer

12 - Does not constitute revenue for the Operator; paid by the Acquirer to the Issuer

13 - A 50% discount is provided for the period from January 1, 2026, to December 31, 2026

14 - An 80% discount is available from January 14, 2026, through December 31, 2026, exclusively for transactions conducted via the digital platforms of payment organizations, in accordance with and within the framework of Decree No. DP-247 of the President of the Republic of Uzbekistan dated August 12, 2025 "On Measures to Create Favorable Conditions for Individual Entrepreneurs and Self-Employed Persons"

15 - A 100% discount shall be provided in respect of Transactions using palm biometric data for a period of 3 months from the effective date of this version of the Tariffs, in accordance with the requirements of the legislation of the Republic of Uzbekistan.

16 - The interbank fee shall not be paid in respect of Transactions using palm biometric data for a period of 3 months from the effective date of this version of the Tariffs, in accordance with the requirements of the legislation of the Republic of Uzbekistan.