Garant bank

Tariffs of
JSC"Garant bank"

for the issuance and servicing of plastic cards provided to individuals in the national currency.
(effective from September 23, 2026)

APPROVED BY Minutes **No. 93** of the Meeting of the Financial Committee of JSC "Garant bank" dated **15 September 2026.**

Commission fee for the issuance and servicing of bank cards in the national currency														
		Typesofcardsin thenationalcurrency (UZS)												
	Service name	UZC AR D DUO	UZCARD KIDS	UZCARD UNION PAY (C o -ba dg ing)	UZC AR D with an individual design	UZC AR D ISIC Ezgulik	UZC AR D Moment	UZC AR D S he rdo r	HUMO	HUMO KIDS	HUMO MASTERCARD (Co-badging)	HUMO with an individual design	HUMO MASTERCARD ISIC Student	HUMO Virtua l
1. Card issuance and maintenance														
1.1	Card validity period	**5 years**	**5 years**	**3 years**	**5 years**	**3 years**	**5 years**	**5 years**	**5 years**	**5 years**	**3 years**	**5 years**	**3 years**	**3 years**
1.2	Issuance of a card for receiving salaries (benefits, financial assistance, scholarships, etc.)	Free				**100 000** UZS VAT	Free	**100 000** UZS VAT	Free				**150 000 UZS**VAT	Free
1.3	Issuance of a primary card	**40 000 UZS**VAT			**45 000 UZS**VAT				**40 000 UZS**VAT			**45 000 UZS**VAT		
1.4	Issuance of an additional card	**40 000 UZS**VAT			**45 000 UZS**VAT				**40 000 UZS**VAT			**45 000 UZS**VAT		
1.5	Card servicing fee for 1 month + VAT	No commission						**80 000 UZS**	No commission					
2. Card reissuance														
2.1	Reissuance in case of loss or damage	**40 000 UZS**VAT			**45 000 UZS**VAT	**100 000** UZS VAT	Free	**100 000** UZS VAT	**40 000 UZS**VAT			**45 000 UZS**VAT	**150 000 UZS**VAT	Free
2.2	Reissuance after the expiration date	Free			**45 000 UZS**VAT	Free	Free	**100 000** VAT	Free			**45 000 UZS**VAT	Free	Free
3. Other services:														
3.1	Card blocking/unblocking	Free												
3.2	Obtaining information from a bank card account for personal use	Free												
3.3	Issuance of statements from a card account for submission upon req ues t	**35 000 UZS**VAT												
4. Card account top-up														
4.1	Cash deposits through the cash desk of JSC "Garant bank"	Free												
4.2	Credit of salaries and equivalent payments	Free												
4.3	Credit of other funds to the card account	Free												
4.4	Cash deposits through the cash desks of other banks	According to the tariffs of another bank												
4.5	Cash deposits via ATMs of JSC "Garant bank"	Free												
4.6	Cash deposits via ATMs of other banks	According to the tariffs of another bank												
5. Cash withdrawal from a bank card														
5.1	Through the cash desk of JSC "Garant bank" from a JSC "Garant bank" card	**0.7%**												
5.2	Through the cash desk of another bank using a JSC "Garant bank" card	According to the tariffs of another bank												
5.3	Through JSC "Garant bank" ATMs from a card of JSC "Garant b ank"	**0.7%**												
5.4	Through ATMs of another bank from a card of JSC "Garant b ank"	**1%**												
5.5	Through JSC "Garant bank" ATMs from cards of other banks	**1%**												
6. Card-to-card transfers (P2P transactions)														
6.1	Transfers between JSC "Garant bank" plastic cards (P2P)	**0.5%**												
6.2	Transfers between all types of JSC "Garant bank" plastic cards (P2P) – to cards of other banks	**0.5%**												
6.3	Transfers between all types of plastic cards of other banks (P2P) – to JSC "Garant bank" cards	**0.5%**												
6.4	Transfers between all types of plastic cards of other banks (P2P) – to cards of other banks	**0.5%**												
6.5	Transfers between electronic wallets of JSC "Garant bank" (A2A)	Free												
6.6	Transfers between Electronic Wallets of JSC "Garant bank" (A2A) to Electronic Wallets of Other Banks	Free												
6.7	Transfer of funds from the electronic wallet of JSC "Garant bank" (A2A) to account 20206 of JSC "Garant bank".	Free												
6.8	Transfer of funds from the electronic wallet of JSC "Garant bank" (A2A) to account No. 20206 maintained with other banks.	Free												
6.9	Funds Transfers from Bank Cards of Other Banks to Electronic Wallets of JSC "Garant bank" (P2P)	**0.5%**												
6.10	Transfers from JSC "Garant bank" Plastic Cards to Electronic Wallets (P2P)	**0.5%**												
6.11	Transfer of funds from the electronic wallet of JSC "Garant bank" to payment cards issued by JSC "Garant bank" (P2P).	**0.5%**												
6.12	Transfer of funds from the electronic wallet of JSC "Garant bank" to payment cards issued by other banks (P2P).	**0.5%**												