



Garant bank

Tariffs of JSC "Garant bank"

for the issuance and servicing of plastic cards provided
to individuals in the national currency.
(effective from February 16, 2026)

APPROVED BY Minutes **No. 8** of the Meeting of the Financial Committee
of JSC "Garant bank" dated **02 February 2026.**

Commission fee for the issuance and maintenance of bank cards in national currency											
Name of the service	Types of cards in national currency (UZS)										
	UZCARD DUO	UZCARD KIDS	UZCARD UNION PAY (Cobadging)	UZCARD with a custom design	UZCARD ISIC Ezzgulik	HUMO	HUMO KIDS	HUMO MASTERCARD (Kobeydjing)	HUMO with a custom design	HUMO MASTERCARD ISIC Student	
1. Card issuance and maintenance											
1.1	Card validity period	5 years	5 years	3 years	5 years	3 years	5 years	5 years	3 years	5 years	3 years
1.2	Card issuance for receiving salary (benefits, financial assistance, scholarships, etc.)	Free				100 000 UZS ^{VAT}	Free				150 000 UZS ^{VAT}
1.3	Issuance of the primary cards	40 000 UZS ^{VAT}		45 000 UZS ^{VAT}	40 000 UZS ^{VAT}		45 000 UZS ^{VAT}				
1.4	Issuance of a supplementary card	40 000 UZS ^{VAT}		45 000 UZS ^{VAT}	40 000 UZS ^{VAT}		45 000 UZS ^{VAT}				
1.5	Card maintenance fee	No commission									
2. Card reissue											
2.1	Reissuance in case of loss or damage	40 000 UZS ^{VAT}		45 000 UZS ^{VAT}	100 000 UZS ^{VAT}	40 000 UZS ^{VAT}		45 000 UZS ^{VAT}	150 000 UZS ^{VAT}		
2.2	Reissuance after expiration	Free		45 000 UZS ^{VAT}	Free	Free		45 000 UZS ^{VAT}	Free		
3. Other Services											
3.1	Card blocking/unblocking	Free									
3.2	Obtaining information from a card's bank account for personal use	Free									
3.3	Issuance of statements for a card account for submission upon request	35 000 UZS ^{VAT}									
4. Card account top-up											
4.1	Cash deposit through the teller of JSC "Garant Bank"	Free									
4.2	Credit of salary and equivalent payments	Free									
4.3	Credit of other monetary receipts to the card account	Free									
4.4	Cash deposit through other banks' branches	According to the tariffs of another bank									
4.5	Cash deposit via ATMs of JSC "Garant Bank"	Free									
4.6	Cash deposit 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 card of JSC "Garant Bank"	0,7%									
5.2	Through the cash desk of another bank from a card of JSC "Garant Bank"	According to the tariffs of another bank									
5.3	Through JSC "Garant Bank" ATMs from a card of JSC "Garant Bank"	0,7%									
5.4	Through ATMs of another bank from a card of JSC "Garant Bank"	1%									
5.5	Through JSC "Garant Bank" ATMs from cards of other banks	1%									
6. Card-to-card transfers (P2P operations)											
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 from other banks (P2P) – to cards of JSC "Garant Bank"	0,5%									
6.4	Transfers between all types of plastic cards from other banks (P2P) – to cards of other banks	0,5%									