

Memo for clients carrying out conversion operations

Dear Clients!

JSCB "ASIA ALLIANCE BANK" hereby thanks you for your cooperation with our bank!

We bring to your attention information that operations for converting foreign currency of one type into foreign currency of another type are carried out with the Bank's clients (individuals and legal entities) on the basis of their application according to:

- fixed rate, within the established limit for the Bank's branches, in the equivalent of 50,000 US dollars.
- market rate, above the established limit.

Fixed rates are set by the Bank based on currency quotes on the local and international foreign exchange markets on the day of the transaction, taking into account the Bank's margin, in the following order:

Currency pairs	Bank exchange rate margin	
	for legal entities	for individuals
- for all currency pairs without RUB	1,00%	2,00%
- for currency pairs involving RUB	2,00%	3,00%

Conversion transactions with clients at the market rate are carried out based on currency quotes on the local and international currency markets on the day of the transaction, as well as at the rate on the interbank foreign exchange market at the time of concluding a transaction with a partner bank through available communication channels, taking into account the Bank's margin and commission, in the following order:

Currency pairs	Bank exchange rate margin	
	for legal entities	for individuals
for all currency pairs without RUB, in USD equivalent, including:		
- from 50 thousand USD 1 cent to 100 thousand USD (incl.)	0,50%	1,00%
- from 100 thousand USD 1 cent to 1 million USD (incl.)	0,40%	0,90%
- over 1 million USD	0,30%	0,80%
for currency pairs involving RUB, in RUB equivalent, including:		
- up to 10 million RUB inclusive	2,00%	2,50%
- from 10 million RUB 1 kopeck. up to 50 million RUB (incl.)	1,50%	2,00%
- from 50 million RUB 1 kopeck. up to 100 million RUB (incl.)	1,00%	1,50%
- over 100 million RUB	0,50%	1,00%

An application for a conversion transaction is accepted by branches/OPERU, daily from 10-00 to 15-00, and is also executed by the Bank no later than 2 banking business days from the date the Bank accepted the application. Conversion operations are carried out with the following main currencies: USD, EUR, GBP, CHF, JPY, RUB, CNY, AED, KZT, TRY.

When concluding a conversion transaction and until the Bank executes the application, the client must ensure the availability of funds to carry out the conversion transaction and to pay the commission.

The Bank invites you to carefully read the text of the public offer for the provision of services for converting foreign currency of one type into foreign currency of another type, and also familiarize yourself with the Bank's tariffs.

Note: When determining the bank margin, the dollar/ruble equivalent of other foreign currency specified in the application is calculated at the official current exchange rate of the Central Bank of the Republic of Uzbekistan on the day the application is submitted.