



The Central Bank
of the Republic of Uzbekistan

BANK CARDS MARKET OVERVIEW



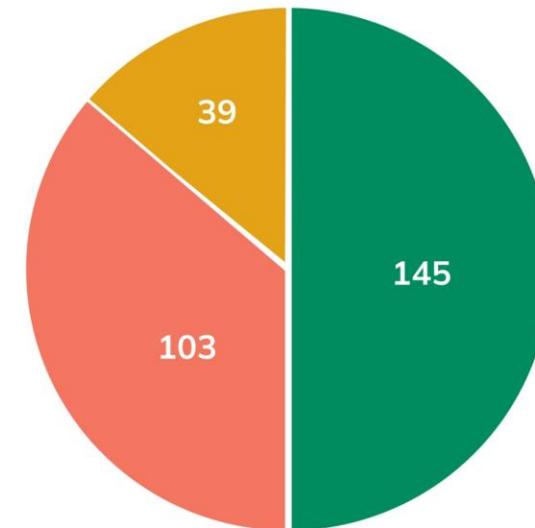


287 Types of Debit Cards

145	card types are issued in foreign currency
103	card types are issued in national currency
39	types of multicurrency bank cards

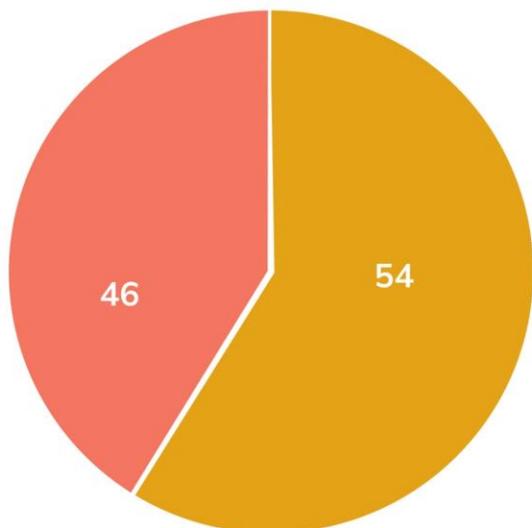
Distribution of card types by issuance currency, units

- Bank cards in foreign currency
- Bank cards in national currency
- Multicurrency bank card



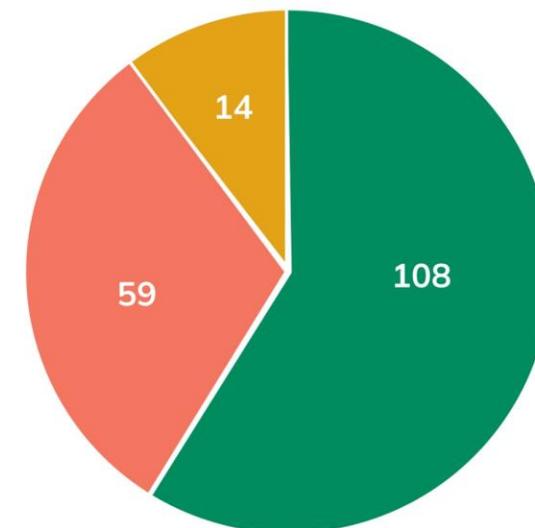
Distribution of card types by national payment systems Uzcard and Humo, units

- Uzcard
- Humo



Distribution of card types by international payment systems, units

- Visa
- Mastercard
- UnionPay



Analysis covers:

298

bank card
types

287

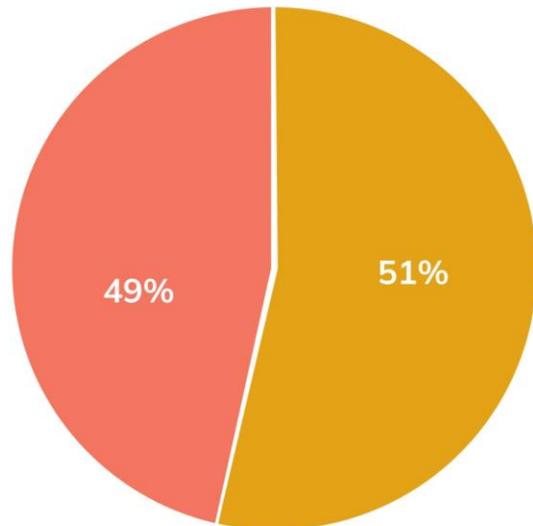
debit bank card
types

11

credit bank card
types

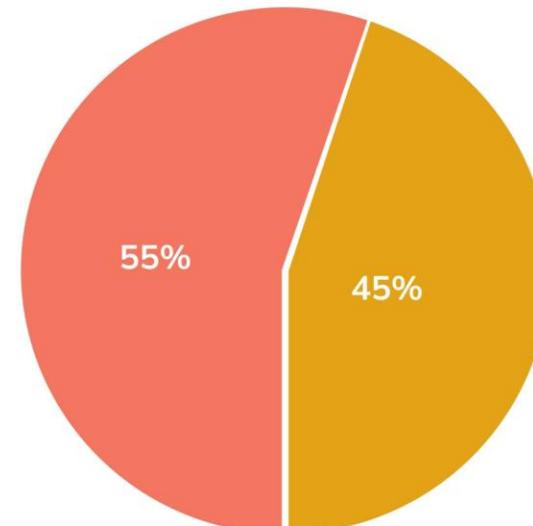
35

commercial
banks



Gender Distribution of
the Customer Base, %

 Male
 Female



Distribution of Bank
Cards by Gender, %

 Male
 Female

86

types of physical cards
denominated in the
national currency

35

commercial banks



Validity
period: 3-5
years



No service fee



Issuance fee:
from 0 to 150,000 UZS

36



card types of the national
payment system HUMO

49



card types of the national
payment system UZCARD



22 Commercial
banks

39 types of co-badged cards:



36 products: **UZS/USD**



1 product: **UZS/EUR**



1 product: **USD/EUR**



1 product: **UZS/USD/EUR**

Key Features



Issuance fee:
from 0 UZS to 800,000 UZS



Validity period:
3–5 years



Security deposit:
from 0 to 20 USD



No service fee



133

types of physical cards denominated in
foreign currency



6

card types of the international
payment system UnionPay



27

commercial banks



from 0 to 2,500,000 UZS

Issuance fee (including the security deposit)

VISA 85

card types of the international
payment system Visa



42

42 card types of the international
payment system Mastercard



3–5 years

Validity period



0 to 80 \$

service cost

29 types of virtual cards



15 available at 15 commercial banks



12 card types denominated in foreign currency



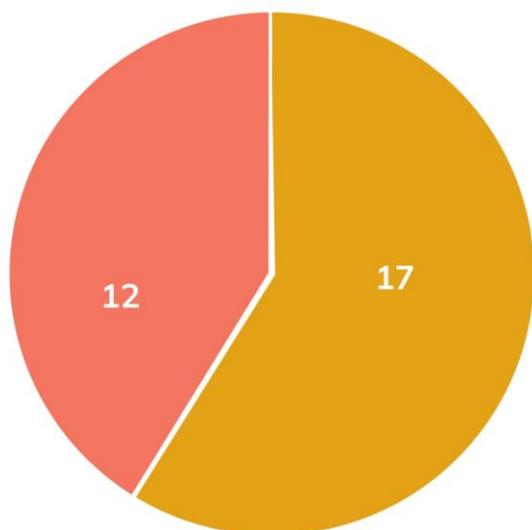
17 card types denominated in the national currency



2 cash withdrawals via ATMs are available at 2 commercial banks



11 cash withdrawals at branches (via tellers) are available at 11 commercial banks



Virtual Card Types, units
(as of 01.10.2025)

- Bank cards denominated in the national currency
- Bank cards denominated in foreign currency



Validity period:
2–5 years



Issuance fee:
from 0 to 10,000 UZS



No service fee

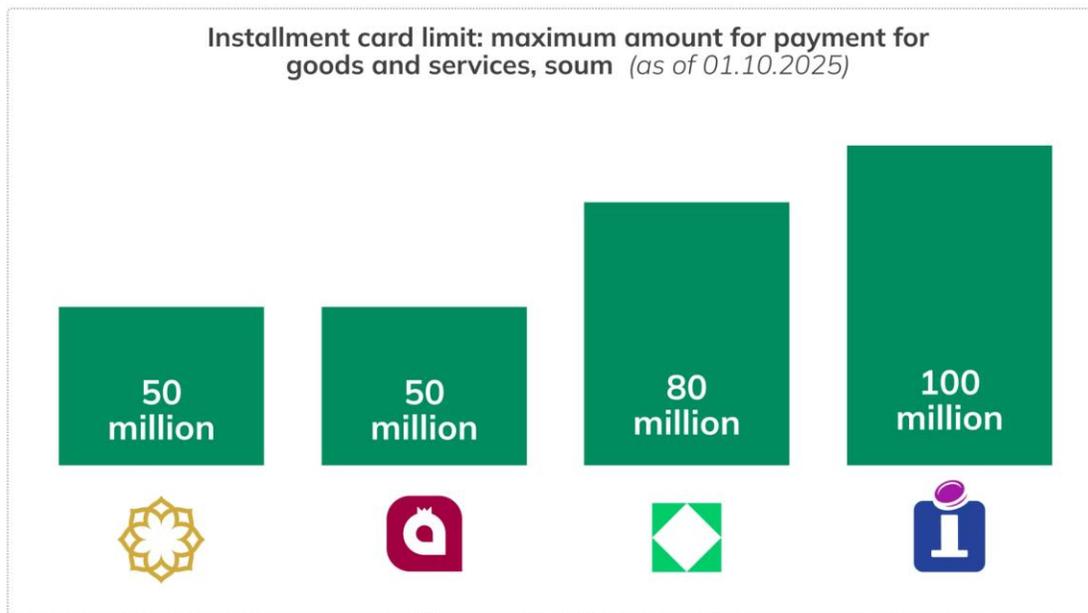


Security deposit for foreign-currency cards ranges from **0 to 5 USD**

INSTALLMENT CARD MARKET OVERVIEW



Installment card limit: maximum amount for payment for goods and services, soum (as of 01.10.2025)

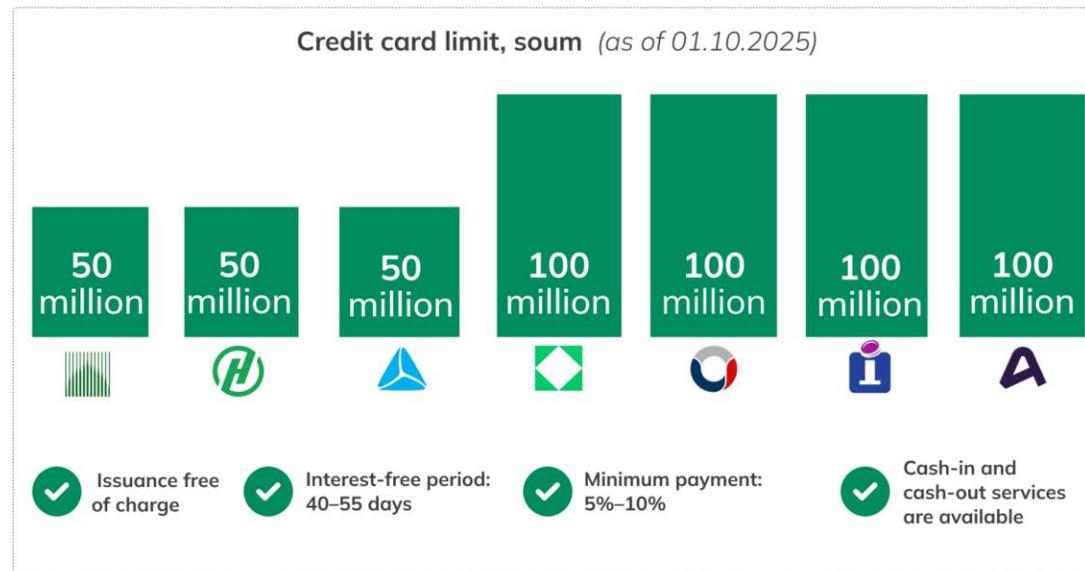


- ✓ Issuance free of charge
- ✓ Minimum payment ranges from 0% to 35%
- ✓ Late payment penalty ranges from 0 to 50,000 UZS
- ✓ Cash-in and cash-out services are available

CREDIT CARD MARKET OVERVIEW



Credit card limit, soum (as of 01.10.2025)



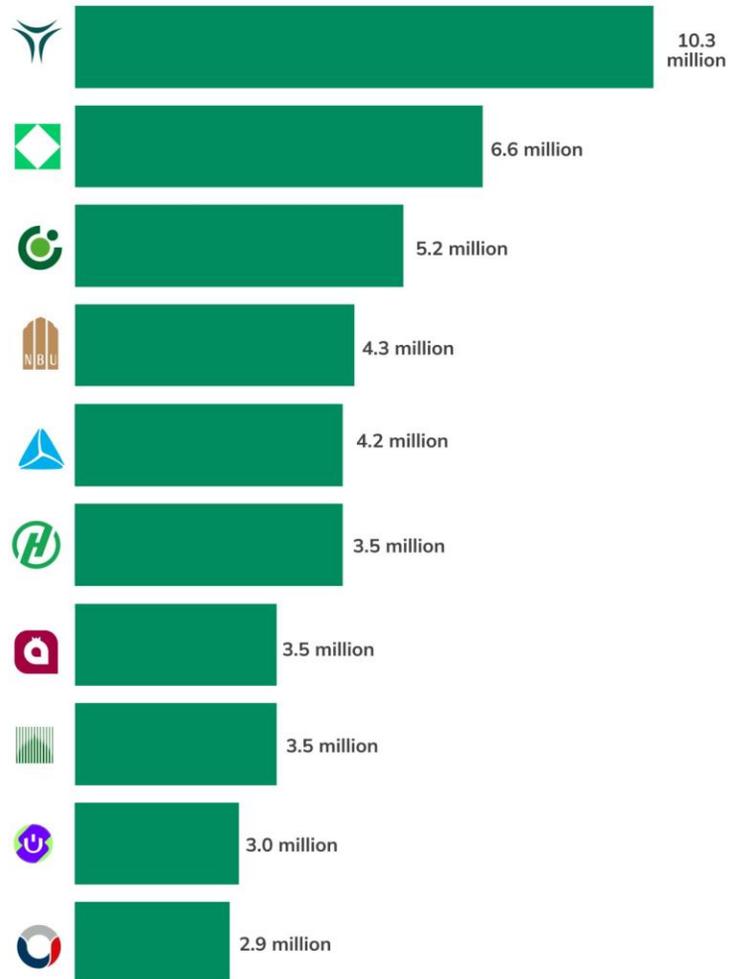
- ✓ Issuance free of charge
- ✓ Interest-free period: 40–55 days
- ✓ Minimum payment: 5%–10%
- ✓ Cash-in and cash-out services are available

Credit card interest rates, % (as of 01.10.2025)

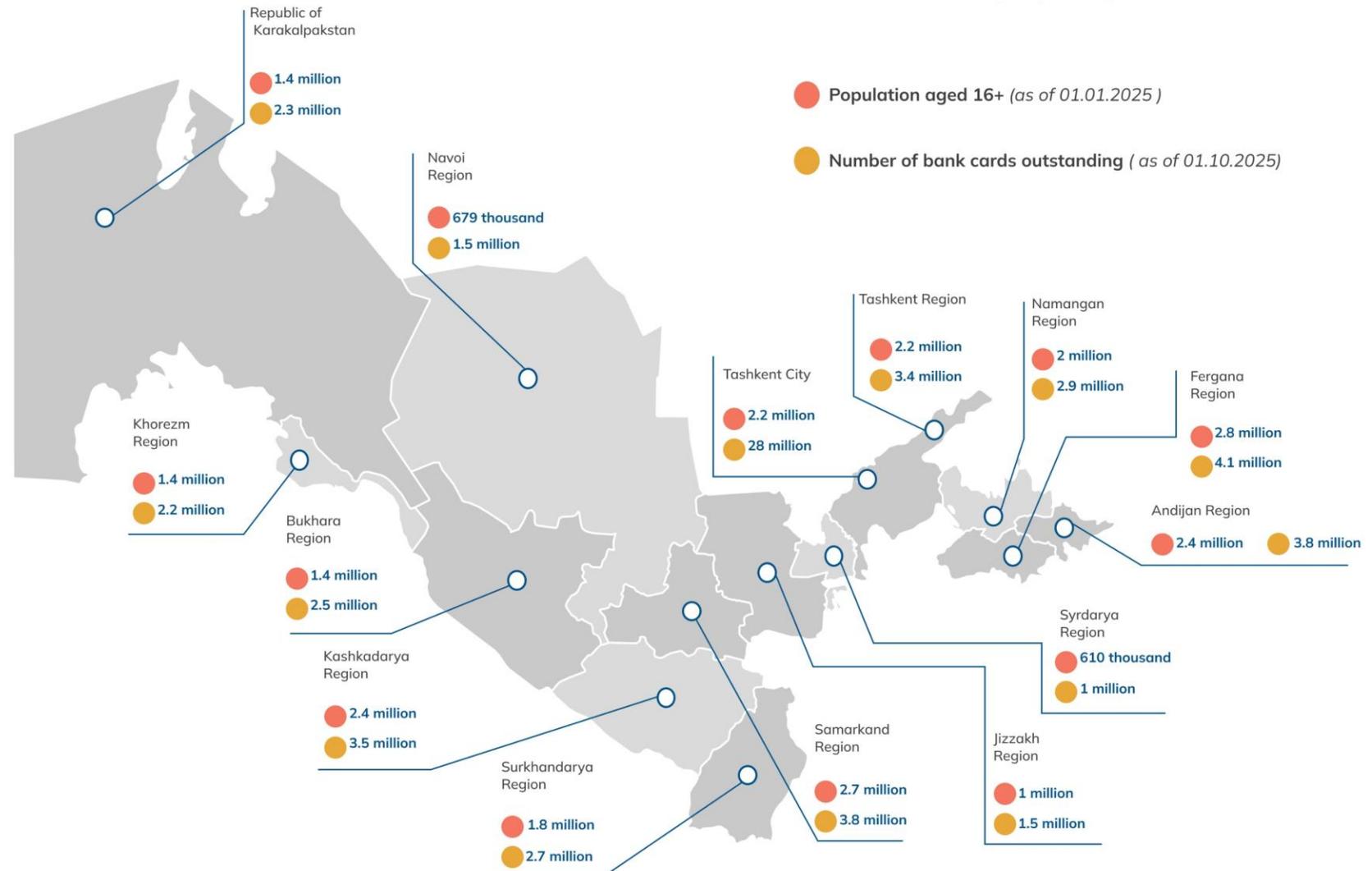


Number of Active Bank Cards by Commercial Banks (top 10), units

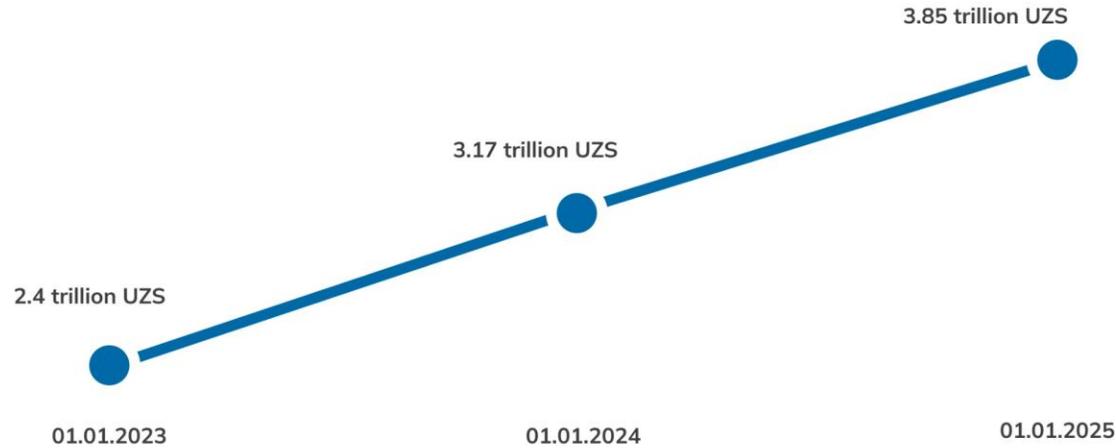
(as of 01.10.2025)



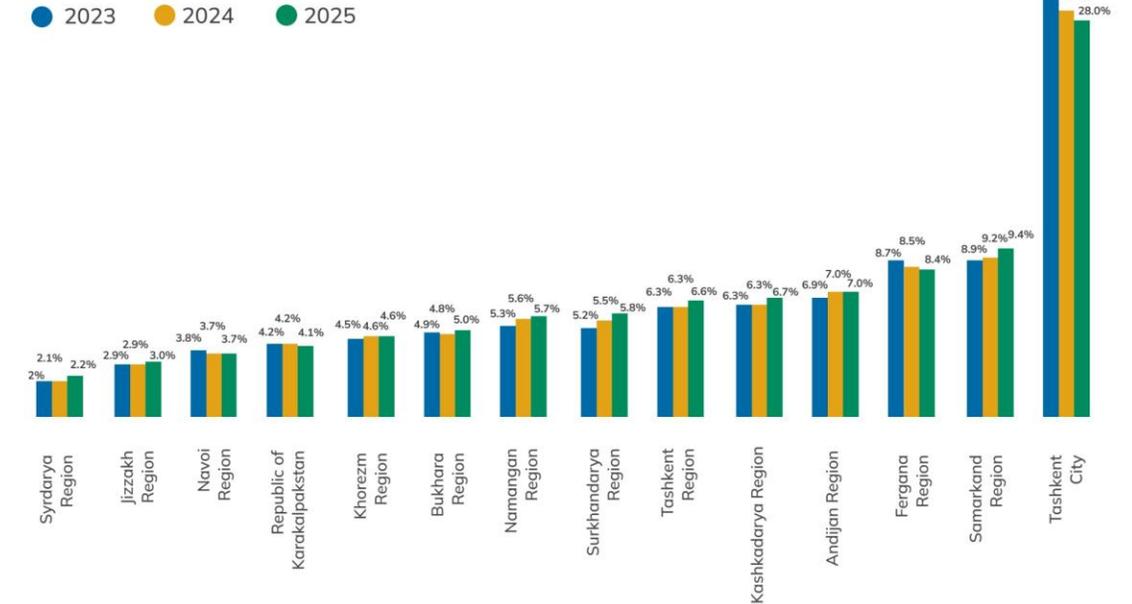
Regional Distribution of Population and Bank Cards Outstanding by Region, units



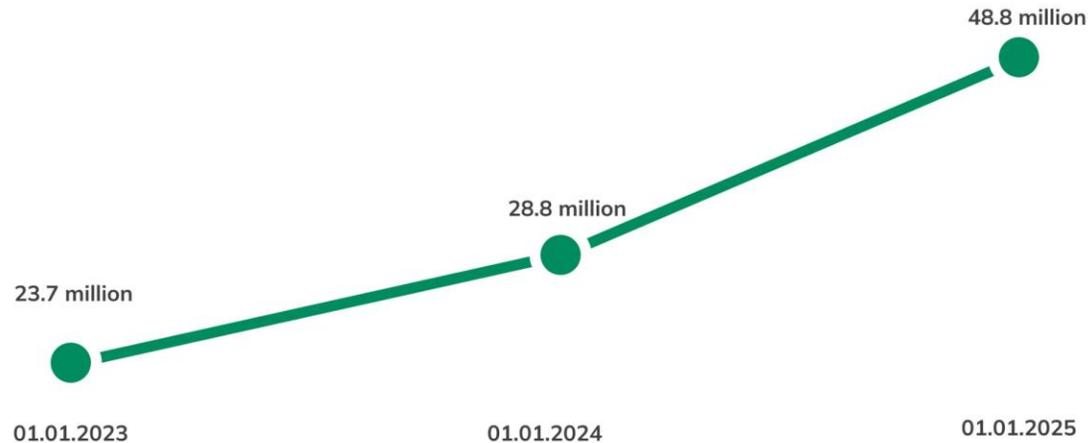
Total value of transactions made using NFC cards, in trillion UZS



Regional Trends in the Share of Cash Withdrawals from Bank Cards, %

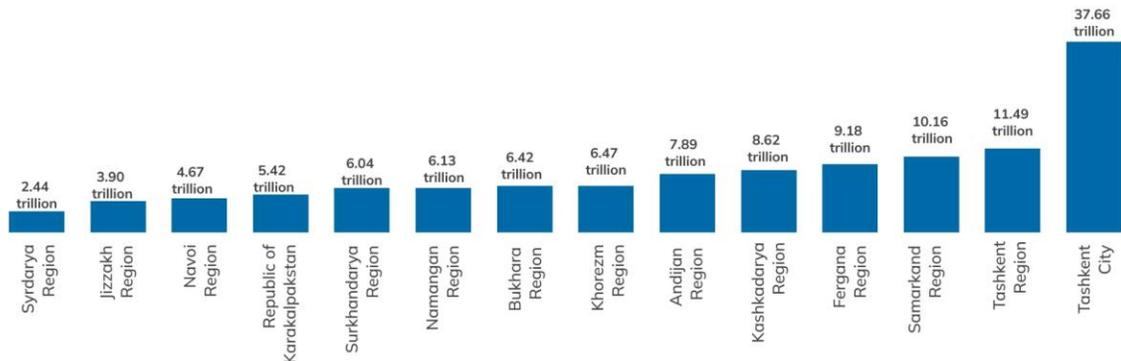


Number of transactions made using NFC cards, units

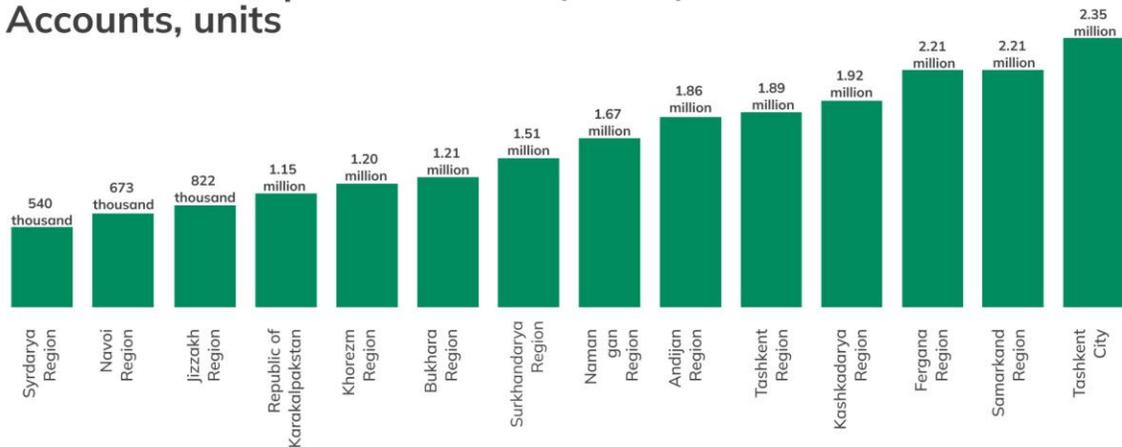


- Total value of NFC transactions increased from **2.4 trillion UZS** (01.01.2023) to **3.8 trillion UZS** (01.01.2025), up **62.4%** ($\approx 1.6x$).
- Number of NFC transactions increased from **23.7 million** to **48.8 million**, up **105.9%** ($\approx 2.1x$).

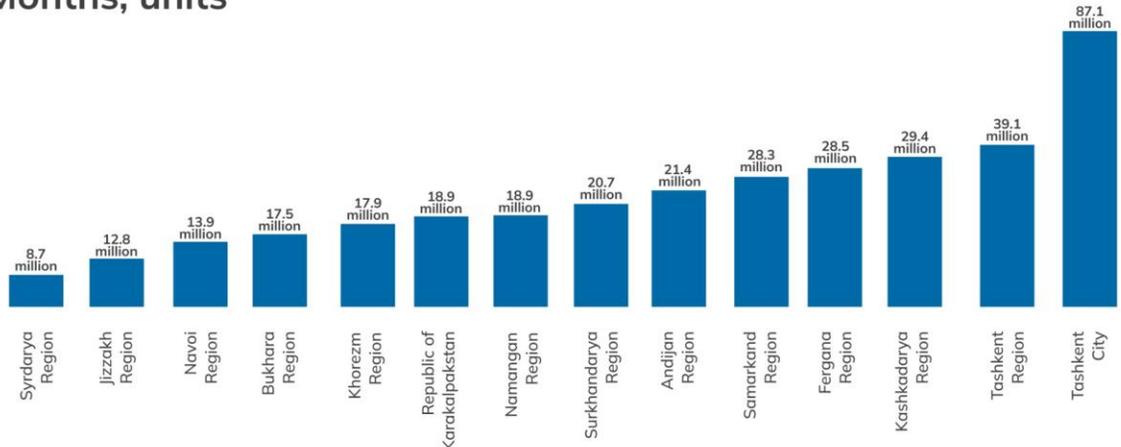
Average Monthly Value of Bank Card Transactions, UZS trillion



Number of Unique Individuals (PINFL) with Active Personal Accounts, units



Average Monthly Number of Transactions over the Last 12 Months, units



Number of Active Personal Accounts per 1,000 Adult Population (16+), units

On average across Uzbekistan, the number of active personal accounts per 1,000 adults (16+) is 843.

