

For Individuals Tariffs

SERVICE TARIFF FOR INDIVIDUALS

1. DEPOSITS

No	Service list	Service fee
<i>Operations in national and foreign currencies</i>		
No	Services list	According to the agreement
1.1.	Contribution to term deposits	According to the agreement
1.2.	Security deposit	Without commission
1.3	Issuance of an extract from the deposit account on the official letterhead of the Organization	0,05% of acknowledgement amount, but no less TJS 20
1.4.	Copy of account statement on a specific date	TJS 5

* there is no fee for the service of confirming the balance in the term deposit account.

2. Crediting

No	Services list	According to the agreement
<i>Operations in national and foreign currencies</i>		
2.1.	Issuance of credits	According to the credit agreement
2.2.	Early repayment of credits:	
2.2.1	- in national currency	No commission or penalty
2.2.2	- in foreign currency	According to the credit agreement
2.3.	Replacement or partial release of the bail	0,5% of the credit balance (minimum TJS 10 and maximum TJS 50)
2.4.	Issuance of an extract from the loan account on the official letterhead of the	No commission

	Organization (for one credit)	
2.5.	Credit balance confirmation	No commission

3. CASH OPERATIONS

No	Service list	Service fee
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Operations in national currency

No	Service list	According to the agreement
3.1.	Acceptance of cash into account	No commission
3.2.	Cash payment from accounts received from the correspondent account	According to the agreement and no more than 1% of the amount
3.3	Withdrawing cash from the client's account on the day of arrival	According to the agreement and no more than 1% of the amount

Operations in foreign currency

3.4.	Acceptance of cash into account	No commission
3.5.	Cash payment from accounts received from the correspondent account	1% of the amount
3.6.	Issuance of cash foreign currency received through transfer systems	No commission
3.7.	Foreign currency cash conversion	According to the order
3.8.	Currency authentication (per sheet)	0,1% and no less of TJS 10
3.9.	Replacement of dilapidated foreign currencies (RUB, USD, EURO) with a payment one.	up to 20% of the amount and banknote state

4. EXCHANGE OPERATIONS

No	Service list	No commission
4.1.	Conversion (exchange) of foreign currency into TJS	According to the order
4.2.	Conversion of one currency to other currencies	According to the order

5. TRANSFER OPERATIONS

No	Service list	Service fee
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Operations in national currency

No	Service list	According to the agreement
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5.1.	Receipts	No commission
5.1.1	Transfer without opening an account within the Organization	0,2% of the amount, but not less than TJS 3
5.2.1	Acceptance of cash and transfer in favor of clients of other credit institutions	TJS 5

Operations in foreign currency

5.2.	Receipts	
5.2.1	Transfer without opening an account	No commission
5.3	Transfer	
5.3.1	Transfer of funds by money transfer systems	According to the tariffs of IMTS*
5.3.2	Transfer of funds to clients of other banks:	
	- in RUB	up to TJS 75
	- in USD	up to TJS 150
	- in USD (urgent transfer - within a day)	up to TJS 300
	- in EUR	up to TJS 250
5.4.	Service fee at the request of the client to investigate the transfer of funds to the account of the beneficiary (beneficiary), as well as for the cancellation, change and addition of payments**	from TJS 200 to 400
5.5.	Providing confirmation of money transfer information	TJS 10

* *IMTS – international money transfer system;*

** *Excluding services of other correspondent banks.*

6. PLASTIC CARDS OPERATION

No	Service list	Service fee
6.1.	For individuals - National card of the payment system “Korti Milli” in TJS	
6.1.1	Opening a special account for cards	No commission

6.1.2.	Production of bank cards and an envelope with a secret code for 3 (three) years	TJS 25
6.1.3.	Production of bank cards in case of loss, theft, hacking or loss of PIN code	TJS 10
6.2.	Cash operations:	
6.2.1.	Cash withdrawal from the Organization's acquiring networks (cash points, ATMs, POS terminals)	0.3% of the amount
6.2.2.	Cash receipt from acquiring networks of other credit organizations	1% of the amount
6.2.3.	Withdrawal of cash by debit order from an active card (without requesting a new card)	TJS 10
6.2.4.	Cash withdrawal from the card of other credit institutions through cash points (cash in the Organization's structures)	1% of the amount
6.2.5.	Replenishment of the card account of the Organization through cash payment points (branches) of branches and structural divisions of the Organization	No commission
6.2.6.	Replenishment of the card of another financial institution through cash points and payment terminals of the organization	0,4% of the amount
6.2.7.	Payment for goods (purchases) in trade and service establishments through payment terminals of the Organization	No commission
6.3.	Payment for goods (purchases) in trade and service enterprises through payment terminals of other financial organizations	No commission
6.3.1.	Return of purchase	0,2% of the amount
6.4.	<u>Cashless transactions</u>	
6.4.1.	Replenishment of a card account	No commission

	through a correspondent account	
6.4.2.	Transfer of funds from the card of the Organization to the card of another credit institution through a mobile wallet (P2P Debit, P2P Credit) within the network	No commission
6.4.3.	Transfer of funds from the Organization's card to the card of other financial institutions through mobile wallets, cash payment points and payment terminals (P2P Debit)	1% of the amount
6.4.4.	Replenishment of the card account of the Organization from the card of other financial institutions (P2P Credit)	0,5% of the amount
6.5.	Confirmation of card account balance	
6.5.1.	Receipt of information about the balance on the Organization's card account through cash payment points within the network	TJS 0,20
6.5.2.	Receive information about the balance on the Organization's card account through cash points and ATMs of other financial institutions	TJS 0,20
6.5.3.	Obtaining a record of transactions made on the Organization's card account in an official form.	TJS 10
6.6.	Connection SMS messaging service for 12 months	TJS 20
6.7.	Search for disputed transactions	TJS 30

7. OPERATIONS WITH ELECTRONIC WALLET

№	Service list	Service fee
7.1.	Connection to the "Paivand Group" electronic wallet	No commission
7.1.1	Reconnection in case of loss, theft, mobile phone breakdown or password loss	No commission

Cashless operations

7.2.	Replenishment of non-cash funds	No commission
7.2.1.	Transfer of funds from one electronic wallet to another electronic wallet in the Organization's network.	No commission
7.2.2	Transfer of funds from one electronic wallet to another electronic wallet of a financial institution.	0,7% of the amount
7.2.3.	Payment for goods or services	No commission

Transfer operations

7.3.	Receipt of remittances	No commission
7.3.1.	Sending money transfers	1% of the transfer, but not less than TJS 4

Cash operations

7.4.	Acceptance of non-cash receipts from substructural divisions of the Organization with a cash order (cash))	No commission
7.4.1.	Replenishment of an electronic wallet through the structural divisions of the Organization with a cash receipt order	No commission
7.4.2	Cash back	No commission

Balance confirmation

7.5.	Get information about the electronic wallet balance	No commission
7.5.1	Get information about the electronic wallet balance on official letterhead.	TJS 5
7.5.2	Receipt of the operation on the electronic wallet on the sheet	TJS 5
7.5.3	Temporary closure and connection of the electronic wallet	TJS 2
7.5.4	Search for disputed transactions	No commission

8. OTHER SERVICES

№	Service list	Service fee
8.1.	Issuance of a certificate on 1 sheet at the request of the client	TJS 10
8.2.	Issuance of official forms	According to cost
8.3.	Providing information at the request of	TJS 20

	the client from the archives	
8.4.	Provide information on credit history	According to credit bureau rate
8.5.	Preservation of values	According to agreement (not less than TJS 250)