

## Physical person Tariffs

### TARIFFS OF BANKING SERVICES FOR PSYSICAL PERSONS

#### 1. DEPOSITS

Nº	Description of services	Charge
<i>National and foreign currency transactions</i>		
Nº	Description of service	According to the Agreement
1.1.	Term deposit	According to the Agreement
1.2.	Security deposit	Free of charge
1.3	Issuing deposit statement on special form of Organization *	0,05% from amount of confirmation but no less than TJS 20
1.4.	Copy of account statement for certain date	TJS 5

*\*Confirmation of balance on urgent deposit account is not charged.*

#### 2.CREDIT

Nº	Description of services	Charge
<i>National and foreign currency transactions</i>		
2.1.	Granting of credits	Free of charge
2.2.	Early repayment of the loan:	
2.2.1	- In national currency	No fees and no fines
2.2.2	- In foreign currency	According to the Agreement on Credit
2.3.	Change and partial release of collateral	0,5% from existing amount of the credit (min. TJS 10, max. TJS 100)
2.4.	Issuing credit account statement on official form of organization (for 1 credit)	Free of charge
2.5.	Confirmation of the remaining of credit	Free of charge

#### 3. CASH TRANSACTIONS

Nº	Description of services	Charge
<i>National currency transaction</i>		
Nº	Description of services	According to the Agreement
3.1.	Receipt of cash at account	Free of charge
3.2.	Cash payment from accounts received from correspondent account	1% from amount
3.3	Cash withdrawal from account of client at receiving day	1% from amount

***Foreign currency transactions***

3.4.	Receipt of cash at account	Free of charge
3.5.	Cash payment from accounts received from correspondent account	According to the Order of Director
3.6.	Granting foreign currency cash delivered by transfer systems	Free of charge
3.7.	Conversion of cash in foreign currency	On the basis of order
3.8.	Checking of authenticity of foreign currency	0,1% and no less than TJS 10
3.9.	Change of damaged foreign currencies (Russian rubl, USA dollars, euro) to new ones	Up to 20% from amount and condition of banknote

**4.EXCHANGE TRANSACTIONS**

<b>Nº</b>	<b>Description of services</b>	<b>Charge</b>
4.1.	Conversion (exchange) of foreghn currency to somoni	On the basis of order
4.2.	Conversion of one currency to others	On the basis of order

**5.TRANSFERS**

<b>Nº</b>	<b>Description of services</b>	<b>Charge</b>
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***National currency transactions***

<b>Nº</b>	<b>Description of services</b>	<b>On the basis of order</b>
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5.1.	Receipt	Free of charge
5.1.1	Transfer without opening account inside of Organization	0,2% from amount but no less than TJS 3
5.2.1	Receiving cash and transfer in favor of clients of other credit organizations	TJS 5

***Foreign currency transactions***

5.2.	<b>Receipt</b>	
5.2.1	Transfer without opening an account	Free of charge
5.3	<b>Transfer</b>	
5.3.1	Transfer of funds by money transfer systems	According to tariff of ISMT*
5.3.2	Transfer of funds to the clients of other banks:	
	- in RUB	TJS 75
	- in USD	TJS 150
	- in USD (urgent transfer during the day)	TJS 300
	- in EUR	TJS 250
	Fee for processing inquiry at client's request on transferring funds to the account of beneficiary (recipient) as well as for cancelling, change and adding payments by other credit-financial institutions	TJS 100 and additional payment for service of other credit financial institutions

	Fee for processing inquiry at client's request on transferring funds to the account of beneficiary (recipient) as well as for cancelling, change and adding payments	TJS 400
5.4.	Providing confirmation on transfer of money	TJS 10

*\* ISMT – International system of money transfer;*

## 6. TRANSACTION ON PLASTIC CARDS

Nº	Description of services	Charge
6.1.	<b>For physical persons – National card of payment system «Korti milli» in TJS</b>	
6.1.1	Opening special card account	Free of charge
6.1.2.	Creation of bank cards and envelop with secret code for 3 (three) years	TJS 25
6.1.3.	Reissuing bank card due to loss, steal, damage or loss of PIN-code	TJS 10
6.2.	<b>Transaction with cash:</b>	
6.2.1.	Cash withdrawal via acquiring networks of Organization (points of cash payment, ATMs and POS terminals)	0,3% from amount
6.2.2.	Cash withdrawal via acquiring networks of other credit organizations	1% from amount
6.2.3.	Cash withdrawal through withdrawal order from active card (without requesting new card)	TJS 10
6.2.4.	Cash withdrawal by card of other credit organizations via cash points (located in the structures of Organizations)	1% from amount
6.2.5.	Account replenishment of card of Organization via cash points (branch) branches and structural divisions of Organizations	Free of charge
6.2.6.	Card replenishment of other financial institution via cash points and payment terminals of Organizations	0,4% from amount
6.2.7.	Payment for goods (purchases) in trading enterprises and services via payment terminals of Organizations	Free of charge
6.3.	Payment for goods (purchases) in trading services enterprises via payment terminals of other financial organizations	Free of charge
6.3.1.	Return of purchase	0,2% from amount
6.4.	<b><u>Non-cash transactions</u></b>	
6.4.1.	Card replenishment via correspondent account	Free of charge
6.4.2.	Transfer of funds from the card of Organizations to the card of other credit organizations via e-wallet (P2P Debit, P2P Credit) inside of network	Free of charge

6.4.3.	Transfer of funds from the card of Organizations to the card of other financial organizations via e-wallet, cash payment points and payment terminals (P2P Debit)	1% from amount
6.4.4.	Card replenishment of the card account of Organizations from the card of other financial institutions ( P2P Credit)	0,5% from amount
<b>6.5.</b>	<b>Confirmation of balance of the card account</b>	
6.5.1.	Receiving information on balance on the card account of Organization through the points of cash payment inside of the network	TJS 0,20
6.5.2.	Receiving information on balance on the card account of Organization through the points of cash payment and terminals of other financial institutions	TJS 0,20
6.5.3.	Receiving record on performed card account transactions of Organizations in official form	TJS 10
6.6.	SMS service notifications for 12 months	TJS 20
6.7.	Search of disputable transactions	TJS 30
<b>7.ELECTRONIC WALLET TRANSACTIONS</b>		
<b>№</b>	<b>Descriptions of services</b>	<b>Charge</b>
7.1.	Connection to e-wallet of «Payvand Group»	Free of charge
7.1.1	Reconnection due to loss, steal, damage of mobile phone or loss of PIN-code	Free of charge
<b><u>Non-cash transactions</u></b>		
7.2.	Non-cash – replenishment	Free of charge
7.2.1.	Money transfer from one e-wallet to other e-wallet inside of Organization network	Free of charge
7.2.2	Money transfer from one e-wallet to other e-wallet of financial institution	TJS 0,7% from amount
7.2.3.	Payment for goods and services	Free of charge
<b><u>Transfer transactions</u></b>		
7.3.	Receipt of money transfers	Free of charge
7.3.1.	Sending money transfers	1% from transfer but no less than TJS 4
<b><u>Cash transaction</u></b>		
7.4.	Receipt of non-cash from structural divisions of Organizations with cash receipt (in cash)	Free of charge
7.4.1.	Replenishment of e-wallet through structural divisions of Organizations by cash receipt	Free of charge
7.4.2	Cash back	Free of charge
<b><u>Balance confirmation</u></b>		
7.5.	Receiving information on balance of e-wallet	Free of charge
7.5.1	Receiving information on balance of e-wallet on	

	official form	TJS 5
7.5.2	Receipt on e-wallet transactions on the paper	TJS 5
7.5.3	Temporary blockage and activation of e-wallet	TJS 2
7.5.4	Search of disputable transactions	Free of charge

#### **8.OTHER SERVICES**

<b>Nº</b>	<b>Descriptions of services</b>	<b>Charge</b>
8.1.	Issuing certificate at client's request on 1paper	TJS 10
8.2.	Providing official forms	From the cost
8.3.	Providing information upon client's request from archives	TJS 20
8.4.	Providing information on history of credit	According to tariff of Credit board
8.5.	Store of valuables	According to Agreement (no less than TJS 250)