

For Legal Entities

TARIFFS FOR LEGAL ENTITIES AND INDIVIDUAL ENTREPRENEURS

OPENING AND MANAGEMENT OF ACCOUNTS

No	Type of service	Service charge
1. Operations in national and foreign currencies		
1.1	Dekhkan farms and charitable organizations	Free of charge
1.2	Other legal entities and individual entrepreneurs	According to agreement
1.3	Issuance of account confirmation (at the request of the client)	Free of charge
1.4	Extract from account for a certain period, up to 5 sheets free of charge and for extra pages	TJS 0,50 for each extra pages
1.5	Copy of documents from legal file	Free of charge
1.6	Confirmation of signatures and seal imprint	From TJS 40

DEPOSITS

<i>Name of banking services</i>		
2. Operations in national and foreign currencies		
2.1	Depositing money into a term deposit	Free of charge
2.2	Security deposit	Free of charge

CREDITING

<i>Name of banking services</i>		
3. Operations in national and foreign currencies		
3.1	Issuance of credits	According to the credit agreement
3.2	Early repayment of credits:	
	- in national currency	No commission or penalty
	- in foreign currency	According to the credit agreement
3.3.	Replacement or partial release of the bail	0,5% of the credit balance (minimum TJS 10 and maximum

		TJS 50)
3.4.	Issuance of an extract from the loan account on the official letterhead of the Organization (for one credit)	TJS 10

QUARANTEE

4. Name of banking services

4. Bank guarantee used on the territory of the Republic of Tajikistan for the client's business activities

4.1	<i>Preliminary agreement</i>	<i>No fee</i>
4.2	Opening a bank guarantee (regardless of the type of bank guarantee) with 100% cash security	0,5% of the guarantee amount
4.3	Opening a bank guarantee (regardless of the type of bank guarantee)	from 5% to 10% annual, not less than TJS 120
4.4	Opening a bank guarantee for participation in tender	0,5% not less than THS 150
4.5	Change in the terms of guarantee (for each change)	TJS 75
4.6	Termination of the guarantee before its expiration	Without commission
4.7	Payment under guarantees	According to the agreement terms

** In case of non-fulfillment of obligations by the client and payment of these obligations by the Organization, in accordance with the decision of the Credit Committee, interest is accrued in the amount of 30% per annum from the moment of payment*

CASH OPERATIONS

5. Name of banking services

Operations in national currency

5.1	Acceptance of cash into account	No commission
5.2	Acceptance of cash and transfer from a correspondent account (non-cash) of more than TJS 100,000 on the same day	No commission
5.3	Withdrawal of cash from the client's account	According to agreement and not more 1,5% of amount
5.4	Quick cash withdrawal from the client's	According to

	account on the day of receipt	agreement and not more 1,5% of amount
--	-------------------------------	---------------------------------------

6. Operations in foreign currencies

6.1	Acceptance of cash into account	No commission
6.2	Cash withdrawal of the client's foreign currency account*	up to 1,5% of amount
6.3	Foreign currency cash conversion	According to the order
6.4	Currency authentication (per sheet)	0,1% and no less TJS 10
6.5	Replacement of dilapidated foreign currencies (RUB, USD, EURO) with a payment one.	up to 20% of the amount and banknote state

** If the amount is paid in cash, no commission is charged.*

CURRENCY AND EXCHANGE OPERATIONS

7. Name of banking services

7.1	Conversion (exchange) of foreign currency into TJS	According to the order
7.2	Conversion of one currency to other currencies	According to the order

TRANSFER OPERATIONS

8. Name of banking services

Operations in national currency

8.1.	Receipt (on account)	No commission
8.2	Shipment (from account):	
8.3	Through the NBT Payment system:	
	- from 8:00 till 12:00	TJS 2,8
	- from 13:00 till 16:00	TJS 3,5
	- from 16:00 till 17:00	TJS 7
	- after 17:00	TJS 10
8.4	Through internal electronic payment system	No commission
8.5	Commission for conducting an audit at the request of the client when submitting copies of documents, revoking or changing executed payment orders	TJS 7
8.6	For providing information about money transfers	TJS 5

8.7	For confirmation of balances on correspondent accounts	TJS 20
<i>Operations with foreign currency</i>		
8.8.	Receipt (for accounting) without opening a bank account	No commission
8.9.	Shipment (from account):	
8.10.	Bank transfer in favor of clients of LLC MDO "Payvand Group"*	up to TJS 100
<i>Bank transfer in favor of clients of other credit institutions:</i>		
	- in RUB	up to TJS 250
	- in USD	
	- up to USD 50 000	up to TJS 300
	- over USD 50 000	up to TJS 400
	- urgent translation - within a day	up to TJS 500
	in EUR	
	- up to EURO 50 000	up to TJS 300
	- over EURO 50 000	TJS 400
	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
8.11.	Providing confirmation of transfer in the form of SWIFT	TJS 20

* In this case, the client can transfer funds only to his own name;

** Excluding other correspondent banks.

OTHER SERVICES

9. Name of banking services

9.1	Providing information at the request of the client	TJS 10
9.2	Issuance of official forms	According to cost
9.3	Issue of check books - 50 sheets	TJS 25
9.4	Providing information at the request of the client from the archives	TJS 20
9.5	Provide information on credit history	No commission
9.6	Copying customer documents	TJS 1
9.7	Preservation of values	Based on an

		agreement (not less than TJS 250)
9.8.	Payment of commissions for services to agents of instant payment systems	According to the agreement