

# Legal entities

## TARIFFS OF BANKING SERVICES FOR LEGAL ENTITIES AND INDIVIDUAL ENTREPRENEURS

### ACCOUNT OPENING AND MAINTANANCE

№	Types of services	Charge
<b>1. National and foreign currency transactions</b>		
1.1	Dekhkan farms and charity organizations	Free of charge
1.2	Other legal entities and individual entrepreneurs	According to the Agreement
1.3	Issuing account confirmation (at the client's request)	Free of charge
1.4	Providing account statement for a certain period -up to 5 pages is free, above will be charged	TJS 0.50 per page
1.5	Copy of legal documents	Free of charge
1.6	Confirmation of signatures and sample of stamps	TJS 40
<b>DEPOSITS</b>		
Description of services		
<b>2. National and foreign currency transactions</b>		
2.1	Term deposit	Free of charge
2.2	Insurance deposit	Free of charge
<b>CREDIT</b>		
Description of services		
<b>3. National and foreign currency transactions</b>		
3.1	Granting of credits	According to the Agreement on credit
3.2	Early repayment of the loan:	
	- In national currency	No fees and no fines
	- In foreign currency	According to the Agreement on credit
3.3.	Change and partial release of collateral	0,5% from existing amount of the credit (min. TJS 10, max. TJS 100)
3.4.	Issuing credit account statement on official form of organization (for 1 credit)	TJS 10
<b>GUARANTEES</b>		
<b>4. Description of services</b>		
4.Bank guarantee used in the territory of the Republic of Tajikistan for economic activity of client		
<b>4.1</b>	<b>Preliminary agreement</b>	Free of charge
4.2	Opening bank guarantee (regardless of the type of bank guarantee) with 100% of cash cover	0,5% from amount of guarantee
4.3	Opening bank guarantee (regardless of the type of bank guarantee)	from 5% to 10% of annual, no less than TJS 120
4.4	Opening bank guarantee to participate in tender	0,5% no less than TJS 150
4.5	Change of terms of guarantee (for each change)	TJS 75
4.6	Termination of guarantee before its expiration	Free of charge
4.7	Payment on guarantees	According to the terms of Agreement *

*\* In case of non-fulfillment of obligations by client and payment of these obligations by Organization, in accordance with the order of the Credit Committee charge interest in amount of 30% of annual will be charged from the moment of payment.*

<b>CASH TRANSACTIONS</b>		
<b>4. Description of services</b>		
<b><i>National currency transactions</i></b>		
5.1	Receipt of cash into account	
5.2	Receipt of cash and transfer from correspondent account (non-cash) more than TJS 100 000 at the same day	Free of charge
5.3	Cash withdrawal from account of the client	0,5% from amount
5.4	Immediate withdrawal of cash from client's account at receiving day	1,5% from amount of withdrawal
<b>6.Foreign currency transactions</b>		
6.1	Receipt of cash to the account	Free of charge
6.2	Cash payment from accounts of clients in foreign currency	On the basis of order of Director
6.3	Conversion of cash in foreign currency	On the basis of order
6.4	Checking of authenticity of foreign currency	0,1% and no less than TJS 10
6.5	Change of damaged foreign currencies (Russian rubl, USA dollars, euro) to new ones	Up to 20% from amount and condition of banknotes

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

<b>FOREIGN CURRENCY EXCHANGE TRANSACTIONS</b>		
<b>7. Description of services</b>		
7.1	Conversion (exchange) of foreign currency to somoni	On the basis of order
7.2	Conversion of one currency to others	On the basis of order
<b>TRANSFER OPERATIONS</b>		
<b>8. Description of services</b>		
<b><i>National currency transaction</i></b>		
8.1.	Receipt (to account)	Free of charge
8.2	Transfer (from account):	
8.3	Through payment systems of NBT:	
	- from 8:00 to 12:00	TJS 2,8
	- from 13:00 to 16:00	TJS 3,5
	- from 16:00 to 17:00	TJS 7
	- from 17:00	TJS 10
8.4	By internal automatic system of payment	Free of charge
8.5	Fee for processing inquiry upon client's request providing copies of documents, review or change of executed payment orders	TJS 7
8.6	For providing information on money transfer	TJS 5
8.7	For confirmation of balance on correspondent accounts	TJS 20
<b><i>Foreign currency transactions</i></b>		
8.8.	Receipt (for registration) without opening bank	Free of charge

	account	
8.9.	Transfer (from account):	
8.10.	Bank transfer in favor of the clients of LLC MDCO «Payvand Group»*	TJS 100
<b><i>Bank transfer for the benefit of clients to other credit organizations</i></b>		
	- in RUB	TJS 250
	- in USD	
	- Up to 50 000 \$USD	TJS 300
	- Up to 50 000 \$USD	TJS 400
	- Urgent transfer during a day	TJS 500
	In EUR	
	- Up to 50 000 euro	TJS 300
	- Up to 50 000 euro	TJS 400
	Fee for processing inquiry upon client's request on depositing funds in the account of beneficiary (recipient) as well as for cancelling, change and adding payments through other credit-financial institutions	TJS 100 and additional payment for service of others credit financial institutions
	Fee on processing inquiry upon client's request on depositing funds in the account of beneficiary (recipient) as well as for cancelling, change and adding payments **	TJS 400
8.11.	Providing confirmation on transfer in the form of SWIFT	TJS 20

\* *In this case the client can transfer money only to his name;*

\*\* *Without considering other correspondent banks*

#### **OTHER SERVICES**

##### ***9. Description of services***

9.1	Providing information upon client's request	TJS 10
9.2	Providing official forms	On the basis of its price
9.3	Providing checkbooks -50 pages	TJS 25
9.4	Providing information upon client's request from archive	TJS 20
9.5	Providing information on credit history	Free of charge
9.6	Copy of client's documents	TJS 1
9.7	Storage of valuables	On the basis of Agreement (no less than TJS 250)
9.8.	Fee for services to the agents of the instant payment system	On the basis of Agreement