

SERVICES TARIFFS OF OJSC “TAWHIDBANK” FOR LEGAL ENTITIES AND INDIVIDUAL ENTREPRENEURS (WITHOUT FORMING A LEGAL ENTITY)

**APPROVED BY:
WITH THE DECISION OF
OJSC "TAWHIDBANK" BOARD
MINUTE №63
AS OF 20.08.21**

**APPROVED BY:
THE CHAIRMAN OF
THE COMMITTEE ON ISLAMIC
FINANCIAL SERVICES
MUHAMMAD AKRAM BIN LALDIN
AS OF 16.09.21**

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No	LIST OF SERVICES	SERVICE FEES
	1. OPENING AN ACCOUNT FOR EACH ACCOUNT (EXCEPT TERM DEPOSIT ACCOUNTS AND ACCOUNTS FOR FINANCING TRANSACTIONS)	
1.1	Opening accounts in national currency (TJS)	30 TJS
1.2	Opening accounts in foreign currency: USD EUR RUB	30 TJS 30 TJS 30 TJS
	2.ACCOUNT MAINTANANCE	
2.1	Account balance statement	20 TJS
2.2	Submission of an external copy for each day operation performed	Free
2.3	Submission of an extra external copy for each day operation performed	1 TJS (for 1 page)
2.4	Customer account service (annual)	30 TJS
2.5	Confirmation of signature and seal sample	30 TJS
2.6	Providing the check book for every 25-50 pages	25 -50 TJS
2.7	Developing letter on customer's request	50 TJS (for 1 letter)
	3.TRANSFER (PAYMENT ORDERS) FROM CUSTOMER ACCOUNTS (commissions of other banks are included)	
	IN NATIONAL CURRENCY	
3.1	Non-cash settlements within OJSC "Tawhidbank"	Free
3.2	Non-cash settlements with other banks:	5 TJS
	IN FOREIGN CURRENCY	
3.3	In RUB:	
	up to 1 000 000 RUB	1000 RUB
	from 1 000 001 to 5 000 000 RUB	1500 RUB
	from 5 000 001 to 10 000 000 RUB	2000 RUB
	more than 10 000 001 RUB	3000 RUB

3.4	In USD:	
	up to 5000 USD from 5001 to 20 000 USD from 20 001 to 50 000 USD from 50 001 to 150 000 USD from 150 001 to 300 000 USD more than 300 000 USD	15 USD 27 USD 33 USD 55 USD 110 USD 150 USD
3.5	In EUR:	
	to 10 000 EUR from 10 001 to 50 000 EUR from 50 001 to 150 000 EUR more than 150 000 EUR	30 EUR 55 EUR 85 EUR 150 EUR
	*on the basis of the letter of some intermediary banks, an additional commission is charged after notifying the customer	
3.6	In case of submission of payment orders in another currency, the service fee is charged in USD equivalent	
3.7	Fee for the service at the request of the customer to conduct the research on the transfer of funds to the account of the beneficiary (recipient), as well as for cancellation, changes and additions to payments (excluding fees for correspondent banks)	15 USD
3.8	SWIFT confirmation of transfer	20 TJS

	4.PROVIDING CASH	
4.1	FROM TERM INVESTMENT ACCOUNT IN NATIONAL CURRENCY	
4.1.1	In case of receipt of funds in cash	free
4.1.2	In case of non-cash receipt of funds (except for the amount paid by the Bank to suppliers under financing deals and settlements with merchants)	0,8%
4.2	FROM THE REQUEST ACCOUNT IN NATIONAL CURRENCY	
4.2.1	In case of receipt of funds in cash	free
4.2.2	In case of non-cash receipt of funds	0,8%
4.3	FROM TERM ACCOUNTING AND INVESTMENT IN FOREIGN CURRENCY	
4.3.1	In case of receipt of funds in cash	free
4.3.2	In case of non-cash receipt of funds	1,5%
4.4	FROM REQUEST ACCOUNT IN FOREIGN CURRENCY	
4.4.1	In case of receipt of funds in cash	free
4.4.2	In case of non-cash receipt of funds (except for the amount paid by the Bank to suppliers under financing deals and settlements with merchants)	1,5%
	5. COLLECTION OF CASH AND OTHER ASSETS	
5.1	Collection of cash to the established location within the Republic of Tajikistan for 1 km	15 TJS
	6. PURCHASE AND SALE OF FOREIGN CURRENCY	
6.1	Purchase/sale of foreign currency	At the exchange rate set by the Bank on the day of the transaction

	7. EXPORT LETTER OF CREDIT	
7.1	ADVISING	
7.1.1	Advising the letter of credit to the Bank's customer	to 0.5% (min 100 to 2000 TJS)
7.1.2	Advising the letter of credit to the correspondent banks	to 0.5% (min100 TJS)
7.1.3	Increasing the amount of the letter of credit	400 TJS
7.1.4	Changing the terms of the Letter of Credit	350 TJS
7.2	APPROVING THE LETTER OF CREDIT	
7.2.1	Confirmation of letter of credit with financial cover	200 TJS
7.3	IMPORT LETTER OF CREDIT	
7.3.1	Opening the letter of credit with financial cover	
	from 1 to 300 000 TJS	1500 TJS
	from 300 001 to 500 000 TJS	2500 TJS
	from 500 001 to 800 000 TJS	3500 TJS
	from 800 001 to 1000 000 TJS	4500 TJS
	8. BANK GUARANTEE	
8.1	PROVIDING BANK GUARANTEE (EXCEPT FOR GUARANTEES FOR PARTICIPATION IN THE TENDER) UNDER CASH REMITTANCES (ANNUAL SERVICE FEE):	
8.1.1	to 10 000 TJS or worthwhile in foreign currency	200 TJS
8.1.2	from 10 001 to 20 000 TJS or worthwhile in foreign currency	280 TJS
8.1.3	from 20 001 to 50 000 TJS or worthwhile in foreign currency	605 TJS
8.1.4	from 50 001 to 100 000 TJS or worthwhile in foreign currency	1 225 TJS
8.1.5	from 100 001 to 300 000 TJS or worthwhile in foreign currency	3 050 TJS
8.1.6	from 300 001 to 500 000 TJS or worthwhile in foreign currency	5 750 TJS

8.1.7	from 500 001 to 800 000 TJS or worthwhile in foreign currency	8 700 TJS
8.1.8	from 800 001 to 1 000 000 TJS or worthwhile in foreign currency	11 200 TJS
8.1.9	from 1 000 001 to 2 000 000 TJS or worthwhile in foreign currency	17 000 TJS
8.1.10	from 2 000 001 to 3 000 000 TJS or worthwhile in foreign currency	26 000 TJS
8.1.11	from 3 000 001 to 5 000 000 TJS or worthwhile in foreign currency	37 500 TJS
8.1.12	from 5 000 001 to 10 000 000 TJS or worthwhile in foreign currency	62 500 TJS
8.1.13	more than 10 000 001 TJS or worthwhile in foreign currency	78 000 TJS
8.1.14	Cancellation of bank guarantee prior to termination	free
8.1.15	For changing the terms of the Bank guarantee, except for its amount (for each change)	150 TJS
8.2.	PROVIDING BANK GUARANTEE (EXCEPT FOR GUARANTEES FOR PARTICIPATION IN THE TENDER) UNDER THE PLEDGE OF PROPERTY AND GRANTING GUARANTEES (ANNUAL SERVICE FEE):	
8.2.1	to 10 000 TJS or worthwhile in foreign currency	350 TJS
8.2.2	from 10 001 to 20 000 TJS or worthwhile in foreign currency	440 TJS
8.2.3	from 20 001 to 50 000 TJS or worthwhile in foreign currency	990 TJS
8.2.4	from 50 001 to 100 000 TJS or worthwhile in foreign currency	2 050 TJS
8.2.5	from 100 001 to 300 000 TJS or worthwhile in foreign currency	5 250 TJS
8.2.6	from 300 001 to 500 000 TJS or worthwhile in foreign currency	10 150 TJS
8.2.7	from 500 001 to 800 000 TJS or worthwhile in foreign currency	15 850 TJS
8.2.8	from 800 001 to 1 000 000 TJS or worthwhile in foreign currency	21 100 TJS
8.2.9	from 1 000 001 to 2 000 000 TJS or worthwhile in foreign currency	33 500 TJS
8.2.10	from 2 000 001 to 3 000 000 TJS or worthwhile in foreign currency	53 500 TJS
8.2.11	from 3 000 001 to 5 000 000 TJS or worthwhile in foreign currency	81 500 TJS
8.2.12	from 5 000 001 to 10 000 000 TJS or worthwhile in foreign currency	145 000 TJS
8.2.13	More than 10 000 001 TJS or worthwhile in foreign currency	189 000 TJS
8.2.14	Cancellation of bank guarantee prior to termination	free
8.2.15	For changing the terms of the Bank guarantee, except for its amount (for each change)	150 TJS

8.3.	PROVIDING BANK GUARANTEE FOR PARTICIPATION IN THE TENDER FOR A TERM SHORTER THAN 1 YEAR	according to the tariffs of items 8.1 and 8.2 depending on the term requested by the customer (month)	
		by the Decision of ALCO, №10, 10.04.2023c.	by the Decision of CIFS, 17.04.2023c.
	9. MARKUP RATES OF “MURABAHA” FINANCING 9.1. Murabaha- car financing (in national currency) 9.2. Murabaha- car financing (in USD) 9.3. Murabaha with legal entities and individual entrepreneurs (in national currency) 9.4. Murabaha with legal entities and individual entrepreneurs (in USD)	Fixed rate 14.3% 7.4% 13.1% 7.4%	Reducing rate 25% 13% 23% 13%
9.3	Non-debt information record	10 TJS	
9.4	Credit History Handbook (TCIB)	50 TJS	

10.TERM DEPOSIT (Unlimited Mudaraba)		Profit distribution rate	
	Deposit term	Client/Bank	Client/Bank
8.1.	3 months	In TJS	In USD
8.2.	4 months	20/80	15/85
8.3.	5 months	25/75	20/80
8.4.	6 months	25/75	20/80
8.5.	12 months	30/70	25/75
8.6.	18 months	50/50	45/55
8.7.	24 months	60/40	50/50
8.8.	30 months	70/30	65/35
	36 months	80/20	75/25
		80/20	75/25

11.Bank service fee for correspondent Banks

Type of service	Currency			
	TJS			
Intra-bank transfers	without service fee			
Transfer to an account in another bank through the Transfer Payment System	1 USD or currency equivalent of the account			
Transactions in foreign currency	RUB	USD	EUR	Other foreign currencies
Intra-bank transfers	without service fee	without service fee	without service fee	without service fee

Customer payments (MT103)	5 USD or currency equivalent of the account	5 USD or currency equivalent of the account	5 USD or currency equivalent of the account	5 USD or currency equivalent of the account
Fee for research on transfer of the transferred amount to the Beneficiary account (recipient), as well as for cancellation, refund, changes and additions to payments, reply to letters from the Respondent Bank (excluding fees of third banks)	10 USD or currency equivalent of the account	10 USD or currency equivalent of the account	10 USD or currency equivalent of the account	10 USD or currency equivalent of the account
Response to the letter of the audit company	50 USD or currency equivalent of the account	50 USD or currency equivalent of the account	50 USD or currency equivalent of the account	50 USD or currency equivalent of the account
Provide paper information on account turnover	5 USD for each document or currency equivalent of the account	5 USD for each document or currency equivalent of the account	5 USD for each document or currency equivalent of the account	5 USD for each document or currency equivalent of the account
Providing additional information upon request of the Respondent Bank	10 USD for each document or currency equivalent of the account	10 USD for each document or currency equivalent of the account	10 USD for each document or currency equivalent of the account	10 USD for each document or currency equivalent of the account
Preparation / approval of copies of bank documents (upon submission of originals)	2 USD for each document or currency equivalent of the account	2 USD for each document or currency equivalent of the account	2 USD for each document or currency equivalent of the account	2 USD for each document or currency equivalent of the account
Issuance of duplicate accounts receivable, debit and credit notices (with additional request) up to 1 month after the transaction	10 USD for each document or currency equivalent of the account	10 USD for each document or currency equivalent of the account	10 USD for each document or currency equivalent of the account	10 USD for each document or currency equivalent of the account

Issuance of duplicate accounts receivable, debit and credit notices (with additional request) 1 month after the transaction

20 USD for each document or currency equivalent of the account

20 USD for each document or currency equivalent of the account

20 USD for each document or currency equivalent of the account

20 USD for each document or currency equivalent of the account

12. TARIFFS FOR SAFE DEPOSIT BOXES (IN SOMONI)

by the Decision of
ALCO, #29,
15.11.2022

Parameters of individual safety deposit boxes (width*length*height)	1 month	3 months	6 months	9 months	12 months	For financial and credit organizations (for 1 month)
Type 1						
32.5*50*27cm	70	195	360	495	600	300
32.5*50*12.5cm	65	180	330	450	540	280
Type 2						
23*53*23cm	55	150	270	360	420	270
23*53*10cm	50	135	240	315	360	260
23*53*6cm	45	120	210	270	300	250



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