

TARIFFS FOR SERVICING INDIVIDUALS

**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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№	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)	Free
1.2	Opening accounts in foreign currency: USD EUR RUB	Free Free Free
2. ACCOUNT MAINTANANCE		
2.1	Account balance statement	150 TJS
2.2	Submission of an external copy at customer's request	Free
2.3	Maintenance of a demand deposit account and a customer savings account (annual)	30 TJS
2.4	Replenishment of accounts through payment terminals	0%
3.TRANSFER (PAYMENT ORDERS) OF CUSTOMER ACCOUNTS (commission of other banks is included)		
IN NATIONAL CURRENCY		
3.1	Non-cash settlements within the OJSC "Tawhidbank" system	Free
3.2	Non-cash settlements with other banks:	5 TJS

	IN FOREIGN CURRENCY	
3.3	In RUB:	
	up to 100 000 RUB from 100 001 to 200 000 RUB from 200 001 to 300 000 RUB from 300 001 to 500 000 RUB from 500 001 RUB and more	400 RUB 600 RUB 800 RUB 1000 RUB 1500 RUB
3.4	In USD:	
	up to 3000 USD from 3001 to 5 000 USD from 5 001 to 10 000 USD from 10 001 to 20 000 USD from 20 001 to 30 000 USD from 30 001 USD and more	15 USD 25 USD 40 USD 50 USD 70 USD 100 USD
3.5	In EUR:	
	up to 3 000 EUR from 3 001 to 5 000 EUR from 5 001 to 10 000 EUR from 10 000 EUR and more	25 EUR 35 EUR 50 EUR 100 EUR
	In case of submission of payment orders in another currency, the service fee is charged in USD equivalent	
3.6	Conducting research on remittances, as well as for cancellation, refunds, corrections in the details of the customer's order (excluding fees for correspondent banks)	15 USD
3.8	SWIFT confirmation of transfer	20 TJS

4. PROVIDING CASH		
4.1	FROM TERM AND 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	0,6%
4.2	FROM THE DEMAND ACCOUNT IN NATIONAL CURRENCY	
4.2.1	In case of deposit of funds in cash	Free
4.2.2	In case of non-cash receipt of funds (except for settlements with suppliers for financing transactions)	0,6%
4.3	FROM TERM AND INVESTMENT ACCOUNTS 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 DEMAND 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 settlements with suppliers for financing transactions)	1,5%
5. PURCHASE AND SALE OF FOREIGN CURRENCY		
5.1	PURCHASE /SALE OF FOREIGN CURRENCY	At the exchange rate set by the Bank on the day of the transaction

6. MONEY TRANSFER WITHOUT OPENING THE BANK ACCOUNT	
6.1 Within OJSC "Tawhidbank" - from 1 to 5 TJS - from 5001 to 30 000 TJS - more than 30 001 TJS to 104 000 TJS	Free 0,1%, min 5 TJS 30 TJS
6.2 Via International money transfer systems Via "Unistream" system: - Far abroad - Europe	1,5% 1,3%
6.3 - CIS countries Via "Contact" system:	0,5%
- Europe	1,3%
- CIS countries	1%
6.4* Via Western Union system (in USD):	
To CIS countries	2\$
- Transfer amount 0.01-200.00	
- Transfer amount 200.01 and more	1%

To Russian Federation	
- Transfer amount 0.01 -200.00	2\$
- Transfer amount 200.01 -2000.0	1%
-2000.01 and more	0,7%
To Turkey and the United Arab Emirates	
- Transfer amount 0.01-200.00	2\$
- Transfer amount 200.01 – 3000,0	1,5%
- Transfer amount 3000.01 and more	1%
To Far Abroad countries	
- Transfer amount 0,01- 50,00	13\$
-50.01 – 100.00	15\$
-100.01-200.00	22\$
-200.01-300.00	29\$
-300.01-400.00	34\$
-400.01-500.00	40\$
-500.01-750.00	45\$
-750.01-1000.00	51\$
-1000.01-1500.00	76\$
-1500.01-1750.00	81\$
-1750.01-2000.00	91\$
-2000.01-2500.00	111\$
-2500.01-3000.00	121\$
To the People's Republic of China	
0,01-100,00	15\$
100.01-300.00	20\$
300.01-500.00	25\$

500.01-800.00	30\$																						
800.01-1000.00	35\$																						
1000.01-1500.00	40\$																						
1500.01-2000.00	45\$																						
2000.01 and more	50\$																						
* The CIS countries of this tariff plan include: Azerbaijan, Belarus, Georgia, Kazakhstan, Kyrgyzstan, Moldova, Turkmenistan, Uzbekistan, Ukraine.																							
Far-abroad countries within the framework of this Tariff include all far-abroad countries, except for those indicated in the list of CIS countries, Russia, the People's Republic of China, Turkey and the United Arab Emirates. For sent amounts over 3000.00 USD to far-abroad countries in each subsequent interval of 500.00 USD, 20.00 USD is added to the transfer fee.																							
7. TERM DEPOSIT (Unlimited Mudaraba)																							
<p>Deposit term</p> <p>3 months</p> <p>4 months</p> <p>5 months</p> <p>6 months</p> <p>12 months</p> <p>18 months</p> <p>24 months</p> <p>30 months</p> <p>36 months</p>	<p style="text-align: center;">Profit distribution rate</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">In TJS Customer/Bank</th> <th style="text-align: center;">In USD Customer/Bank</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">15/85</td> <td style="text-align: center;">15/85</td> </tr> <tr> <td style="text-align: center;">20/80</td> <td style="text-align: center;">20/80</td> </tr> <tr> <td style="text-align: center;">25/75</td> <td style="text-align: center;">20/80</td> </tr> <tr> <td style="text-align: center;">25/75</td> <td style="text-align: center;">25/75</td> </tr> <tr> <td style="text-align: center;">30/70</td> <td style="text-align: center;">45/55</td> </tr> <tr> <td style="text-align: center;">50/50</td> <td style="text-align: center;">50/50</td> </tr> <tr> <td style="text-align: center;">60/40</td> <td style="text-align: center;">65/35</td> </tr> <tr> <td style="text-align: center;">70/30</td> <td style="text-align: center;">75/25</td> </tr> <tr> <td style="text-align: center;">80/20</td> <td style="text-align: center;">75/25</td> </tr> <tr> <td style="text-align: center;">80/20</td> <td></td> </tr> </tbody> </table>	In TJS Customer/Bank	In USD Customer/Bank	15/85	15/85	20/80	20/80	25/75	20/80	25/75	25/75	30/70	45/55	50/50	50/50	60/40	65/35	70/30	75/25	80/20	75/25	80/20	
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60/40	65/35																						
70/30	75/25																						
80/20	75/25																						
80/20																							
 <small>Open Joint Stock Company</small>																							

8. TARIFFS OF "TAWHID PAY" MOBILE WALLET SERVICES

Services	Wallet identification process at the Bank's offices	free
	Transfer of electronic funds between electronic wallets of OJSC "Tawhidbank"	0 %
	Transfer of electronic funds from Tawhid Pay mobile wallet to «Korti Milli" cards of OJSC "Tawhidbank"	Up to 10 000somoni 0 %, more than 10 000 somoni 0.5%
	Transfer of electronic funds from "Korti milli" card of OJSC "Tawhidbank" to Tawhid Pay electronic wallet	0%
	Transfer from Tawhid Pay electronic wallet to electronic wallets of other banks	Up to 10 000somoni 0 %, more than 10 000 somoni 0.5%
Transactions	Payment for goods and services	0%
	Balance replenishment of Tawhid Pay mobile wallet through payment terminals	0 %
	Transfer from the Russian Federation cards to the Republic of Tajikistan cards up to 800 RUB	2.4% of the amount of transfer
	Transfer from the RF cards to the RT cards over 800 RUB.	0.5% but not less than 20 RUB
	Transfer from RT cards to RF cards	0,8% but not less than 40 RUB
Limits	Maximum balance of an unidentified * wallet	1 200.00 TJS
	Monthly transaction limit of an unidentified wallet	3 200.00 TJS
	Maximum balance of electronic funds in an identified wallet (for online identified ones)	5 100.00 TJS
	Monthly limit of identified e-wallet	103 000.00 TJS
Maximum balance of electronic funds in an identified wallet		

* Customer who has not passed the identification procedure

9. Tariffs for individual servicing "TAWHID PAY"

Opening a card account	Free	
Card issue	10 somoni	
Card reissue	10 somoni	
PIN recovery	3 somoni	
Card service (for 1 year)	Free	
SMS notification per month	1 somoni	
Card blocking	Free	
Getting cash on ATM (Withdrawal)	Free	
Getting cash on ATM (Withdrawal) at other Banks	1,3% (min 0,40)	
Getting cash on POS (Cash-advance)	Free	
Getting cash on POS (Cash-advance) at other Banks	1,3% (min 0,40)	
Cash withdrawal at Bank, Branches and Center for Banking Services	Free	
Payments for goods and services in trade and service Interprises (Purchase)	Free	
Balance inquiry ATM/POS-terminal	0,30 somoni	
Balance inquiry ATM/POS-terminal at other Banks	0,40 somoni	
Ministatement from ATM/POS-terminal	0,30 somoni	
Ministatement from ATM/POS-terminal at other Banks	0,40 somoni	
PIN change on ATM/POS-terminal	3,00 somoni	
PIN change on ATM/POS-terminal at other Banks	3,00 somoni	

Transfer from card to card on ATM/POS-terminal	0,4% (min 0,30)
Transfer from card to card on ATM/POS-terminal at other Banks	0,5% (min 0,40)
Fund payments to third parties from ATM/POS-terminal	0,4% (min 0,30)
Fund payments to third parties from ATM/POS-terminal at other Banks	0,5% (min 0,50)
Replenishment of the account on ATM/POS-terminal	0,4% (min 0,30)
Replenishment of the account on ATM/POS-terminal at other Banks	0,5% (min 0,40)
Replenishment of cards through trading terminals	0%
Cancellation of purchase (Return)	0,15% (min до 0,40)
Cash withdrawal from ATM (max. limit for 24 hours)	5 000,00 somoni
Cash withdrawal from POS (max. limit for 24 hours)	25 000,00 somoni
Payments for goods and services (max. limit for 24 hours)	20 000,00 somoni
Transfer from card to card (max. limit for 24 hours)	20 000,00 somoni
Number of operations on ATM (max. limit for 24 hours)	15
Number of operations on POS (max. limit for 24 hours)	50
Number of operations on trading terminal	Without a limit
Number of attempts to enter an incorrect PIN (after the)	3

10. Tariffs for individual servicing "CREDIT CARD"

Opening a card account	Free	
Card issue	Free	
Card reissue	Free	
PIN recovery	Free	
Card service (for 1 year)	Free	
SMS notification per month	Free	
Card blocking	Free	
Getting cash on ATM (Withdrawal)	Free	
Getting cash on ATM (Withdrawal) at other Banks	1,3% (min 0,50)	
Getting cash on POS (Cash-advance)	Free	
Getting cash on POS (Cash-advance) at other Banks	1,3% (min 0,50)	
Cash withdrawal at Bank, Branches and Center for Banking Services	Free	
Payments for goods and services in trade and service Interprises (Purchase)	Free	
Balance inquiry ATM/POS-terminal	Free	
Balance inquiry ATM/POS-terminal at other Banks	0,50 somoni	
Ministatement from ATM/POS-terminal	0,40 somoni	
Ministatement from ATM/POS-terminal at other Banks	0,50 somoni	
PIN change on ATM/POS-terminal	3,00 somoni	
PIN change on ATM/POS-terminal at other Banks	3,00 somoni	

Transfer from card to card on ATM/POS-terminal	0,3% (min 0,35)
Transfer from card to card on ATM/POS-terminal at other Banks	0,5% (min 0,50)
Fund payments to third parties from ATM/POS-terminal	0,3% (min 0,35)
Fund payments to third parties from ATM/POS-terminal at other Banks	0,5% (min 0,50)
Replenishment of the account on ATM/POS-terminal	0,3% (min 0,35)
Replenishment of the account on ATM/POS-terminal at other Banks	0,5% (min 0,50)
Replenishment of cards through trading terminals	0%
Cancellation of purchase (Return)	0,15% (min 0,35)
Cash withdrawal from ATM (max. limit for 24 hours)	6 000,00 somoni
Cash withdrawal from POS (max. limit for 24 hours)	6 000,00 somoni
Payments for goods and services (max. limit for 24 hours)	6 000,00 somoni
Transfer from card to card (max. limit for 24 hours)	6 000,00 somoni
Number of operations on ATM (max. limit for 24 hours)	10
Number of operations on POS (max. limit for 24 hours)	50
Number of operations on trading terminal	Without a limit
Number of attempts to enter an incorrect PIN (after the)	3

11. FINANCING ACCORDING TO ISLAMIC BANKING PRINCIPLES (FOR MURABAHA PRODUCTS)		Fixed rate	Dim.rate
Murabaha – car purchase (in national currency)		12,5%	22%
Murabaha – car purchase (in USD)		6,5%	11,4%
Murabaha – consumer (in national currency)		13,1%	23%
Murabaha – consumer (in USD)		-	-
Murabaha to legal entities and individual entrepreneurs (in national currency)		11,9%	21%
Murabaha to legal entities and individual entrepreneurs (in USD)		6,5%	11,4%
Murabaha – housing finance (in national currency)		11,9%	21%
Murabaha – housing finance (in USD)		6,0%	10,5%
Financing service			
Repayment of the balance of the financing (loan) amount via payment terminals		0%	




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



TAWHIDBANK
Islamic Innovative Bank

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