

## SERVICES' TARIFFS OF OJSC "TAWHIDBANK" FOR INDIVIDUALS

№	NAME OF SERVICE	SERVICE FEES
<b>1</b>	<b>OPENING AN ACCOUNT PER AN ACCOUNT (EXCLUDING TERM AND CREDIT DEPOSITS ACCOUNTS)</b>	
1.1	Opening accounts in national currency (TJS)	Free
1.2	Opening accounts in foreign currency:	
	USD	Free
	EUR	Free
	RUB	Free
<b>2</b>	<b>ACCOUNT KEEPING</b>	
2.1	Balance account information	150 TJS
2.2	Submission of an external copy at customer's request	Free
2.3	Customer account service (annual)	30 TJS
<b>3</b>	<b>TRANSFERS (PAYMENT ORDERS) FROM CUSTOMER'S ACCOUNTS</b>	commission of other banks is included
	<b>IN NATIONAL CURRENCY</b>	
3.1	Non-cash settlements within the OJSC "Tawhidbank"	Free
3.2	Non-cash settlements with other banks:	5 TJS

**IN FOREIGN CURRENCY**

3.3	In RUB:	
	to 100 000 RUB	400 RUB
	from 100 001 to 200 000 RUB	600 RUB
	from 200 001 to 300 000 RUB	800 RUB
	from 300 001 to 500 000 RUB	1000 RUB
	from 500 001 RUB and more	1500 RUB
3.4	In USD:	
	to 3000 USD	15 USD
	from 3001 to 5 000 USD	25 USD
	from 5 001 to 10 000 USD	40 USD
	from 10 001 to 20 000 USD	50 USD
	from 20 001 to 30 000 USD	70 USD
	from 30 001 USD and more	100 USD
3.5	In EUR:	
	to 3 000 EUR	25 EUR
	from 3 001 to 5 000 EUR	35 EUR
	from 5 001 to 10 000 EUR	50 EUR
	from 10 000 EUR and more	100 EUR
3.6	<b>In case of submission of payment orders in another currency, the service fee is charged in US dollars equivalent.</b>	
3.7	Carrying out inspections, making corrections in the details of the customer's order, in other banks outside the country (excluding services fees of correspondent banks)	5 USD

#### **4 PROVIDING CASH**

##### **4.1 FROM TERM INVESTMENT ACCOUNT IN NATIONAL CURRENCY**

4.1.1 In case of crediting cash free

4.1.2 In case of money receipt in non-cash form 0,6%

##### **4.2 FROM THE DEMAND ACCOUNT IN NATIONAL CURRENCY**

4.2.1 In case of crediting cash free

4.2.2 In case of money receipt in non-cash form (excluding the amount paid by the Bank to suppliers under financing transactions) 0,6%

##### **4.3 FROM TERM INVESTMENT ACCOUNT IN FOREIGN CURRENCY**

4.3.1 In case of crediting cash free

4.3.2	In case of money receipt in non-cash form	1,5%
<b>4.4</b>	<b>FROM THE DEMAND ACCOUNT IN FOREIGN CURRENCY</b>	
4.4.1	In case of crediting cash	free
4.4.2	In case of money receipt in non-cash form (excluding the amount paid by the Bank to suppliers under financing transactions)	1,5%
<b>5</b>	<b>FOREIGN EXCHANGE OPERATIONS</b>	
5.1	Buying/selling of foreign currency	At the rate set by the Bank on the operation day
<b>6</b>	<b>MONEY TRANSFER WITHOUT OPENING THE BANK ACCOUNT</b>	
	Within OJSC "Tawhidbank"	
6.1	- from 1 to 30 000 TJS - more than 30 001 TJS	0,1%, min 5 TJS 30 TJS
6.2	Through international money transfer systems	Depending on tariffs for money transfer services systems (visit <a href="http://www.tawhidbank.tj">www.tawhidbank.tj</a> )
<b>7</b>	<b>MARK UP RATE ON MURABAHA "FINANCING"</b>	According to the approved financing tariffs (visit <a href="http://www.tawhidbank.tj">www.tawhidbank.tj</a> )