

SERVICE TARIFFS

OJSC “TAWHIDBANK” FOR LEGAL ENTITIES AND INDIVIDUAL ENTREPRENEURS WITHOUT CREATING A LEGAL ENTITY

№	NAME OF SERVICE	SERVICE FEES
1	OPENING AN ACCOUNT PER AN ACCOUNT (EXCLUDING TERM DEPOSITS AND ACCOUNTS FOR FINANCING)	
1.1	Opening accounts in national currency (TJS)	30 TJS
1.2	Opening accounts in foreign currency:	
	USD	30 TJS
	EUR	30 TJS
	RUB	30 TJS
2	ACCOUNT KEEPING	
2.1	Balance account information	20 TJS
2.2	Submission of an external copy for each day operation performed	Free
2.3	Submission of an additional external copy for each day operation performed	1 TJS (per 1 page)
2.4	Customer account service (annual)	30 TJS
2.5	Approving the sample of the signature and the stamp	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 one letter)
3*	TRANSFERS (PAYMENT ORDERS) FROM CUSTOMER’S ACCOUNTS	commission of other banks is included
	IN NATIONAL CURRENCY	
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 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:	
	to 5000 USD	15 USD
	from 5001 to 20 000 USD	27 USD
	from 20 001 to 50 000 USD	33 USD
	from 50 001 to 150 000 USD	55 USD
	from 150 001 to 300 000 USD	110 USD
	more than 300 000 USD	150 USD
3.5	In EUR:	
	to 10 000 EUR	30 EUR
	from 10 001 to 50 000 EUR	55 EUR
	from 50 001 to 150 000 EUR	85 EUR
	more than 150 000 EUR	150 EUR

***on the statement basis of some intermediary banks, after notifying the client, an additional commission is withdrawn**

3.6 In case of submission of payment orders in another currency, the service fee is charged in US dollars equivalent.

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) 10 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 0,8%

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 0,8%

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%
4.4	FROM THE DEMAND ACCOUNT IN FOREIGN CURRENCY	
4.4.1	In case of crediting cash	free
4.4.2	In case of money receipt in non-cash form	1,5%
5	COLLECTION OF CASH AND OTHER ASSETS	
5.1	Collection of money in the prescribed place within the Republic of Tajikistan for 1 km	15 TJS
6	FOREIGN EXCHANGE OPERATIONS	
6.1	Buying/selling of foreign currency	At the rate set by the Bank on the operation day
7	EXTERNAL LETTER OF CREDIT (EXPORT)	
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
7.2.2	Confirmation of letter of credit without financial cover	Under the contract
7.3	INTERNAL LETTER OF CREDIT (IMPORT)	
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
7.4	Opening the letter of credit without financial cover	Under the contract

8	BANK GUARANTEE	
8.1	PROVIDING BANK GUARANTEE (REGARDLESS OF TYPE) UNDER CASH REMITTANCES:	
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	400 TJS
8.1.3	from 20 001 to 50 000 TJS or worthwhile in foreign currency	700 TJS
8.1.4	from 50 001 to 100 000 TJS or worthwhile in foreign currency	1 500 TJS
8.1.5	from 100 001 to 300 000 TJS or worthwhile in foreign currency	3 000 TJS
8.1.6	from 300 001 to 500 000 TJS or worthwhile in foreign currency	6 000 TJS
8.1.7	from 500 001 to 800 000 TJS or worthwhile in foreign currency	7 500 TJS
8.1.8	from 800 001 to 1 000 000 TJS or worthwhile in foreign currency	8 500 TJS
8.1.9	from 1 000 001 to 2 000 000 TJS or worthwhile in foreign currency	18 000 TJS
8.1.10	from 2 000 001 to 3 000 000 TJS or worthwhile in foreign currency	22 000 TJS
8.1.11	from 3 000 001 to 5 000 000 TJS or worthwhile in foreign currency	40 000 TJS
8.1.12	from 5 000 001 to 10 000 000 TJS or worthwhile in foreign currency	60 000 TJS
8.1.13	more than 10 000 001 TJS or worthwhile in foreign currency	80 000 TJS
8.2	Cancellation of bank guarantee prior to termination	free
8.3	For changing the terms of the Bank guarantee, in addition to the amount (for each change)	150 TJS
9	PROVIDING BANK GUARANTEE (REGARDING THE TYPE) UNDER THE PLEDGE OF PROPERTY AND GRANTING GUARANTEES:	
9.1.1	to 10 000 TJS or worthwhile in foreign currency	350 TJS
9.1.2	from 10 001 to 20 000 TJS or worthwhile in foreign currency	600 TJS
9.1.3	from 20 001 to 50 000 TJS or worthwhile in foreign currency	1 200 TJS
9.1.4	from 50 001 to 100 000 TJS or worthwhile in foreign currency	2 000 TJS
9.1.5	from 100 001 to 300 000 TJS or worthwhile in foreign currency	4 000 TJS
9.1.6	from 300 001 to 500 000 TJS or worthwhile in foreign currency	7 000 TJS
9.1.7	from 500 001 to 800 000 TJS or worthwhile in foreign currency	12 000 TJS
9.1.8	from 800 001 to 1 000 000 TJS or worthwhile in foreign currency	14 000 TJS

9.1.9	from 1 000 001 to 2 000 000 TJS or worthwhile in foreign currency	40 000 TJS
9.1.10	from 2 000 001 to 3 000 000 TJS or worthwhile in foreign currency	60 000 TJS
9.1.11	from 3 000 001 to 5 000 000 TJS or worthwhile in foreign currency	80 000 TJS
9.1.12	from 5 000 001 to 10 000 000 TJS or worthwhile in foreign currency	120 000 TJS
9.1.13	More than 10 000 001 TJS or worthwhile in foreign currency	200 000 TJS
9.2	Cancellation of bank guarantee prior to termination	free
9.3	For changing the terms of the Bank guarantee, in addition to the amount (for each change)	150 TJS
10	FINANCING ACCORDING TO THE ISLAMIC BANKING PRINCIPLES	
10.1	Mark-up for Islamic banking principles	According to the approved financing tariffs (visit www.tawhidbank.tj)
10.2	Non-debt information record	10 TJS
10.3	Credit History Handbook (Credit Information Bureau of Tajikistan)	50 TJS