

# **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
<b>1. OPENING AN ACCOUNT FOR EACH ACCOUNT (EXCEPT TERM DEPOSIT ACCOUNTS AND ACCOUNTS FOR FINANCING TRANSACTIONS)</b>		
1.1	Opening accounts in national currency (TJS)	<b>Free</b>
1.2	Opening accounts in foreign currency: USD EUR RUB	<b>Free</b> <b>Free</b> <b>Free</b>
<b>2. ACCOUNT MAINTANANCE</b>		
2.1	Account balance statement	<b>150 TJS</b>
2.2	Submission of an external copy at customer's request	<b>Free</b>
2.3	Maintenance of a demand deposit account and a customer savings account (annual)	<b>Free</b>
2.4	Replenishment of accounts through payment terminals	<b>0%</b>
<b>3. TRANSFER (PAYMENT ORDERS) OF CUSTOMER ACCOUNTS (commission of other banks is included)</b>		
<b>IN NATIONAL CURRENCY</b>		
3.1	Non-cash settlements within the OJSC "Tawhidbank" system	<b>Free</b>
3.2	Non-cash settlements with other banks:	<b>5 TJS</b>

	<b>IN FOREIGN CURRENCY</b>	
<b>3.3</b>	<b>In RUB:</b>	
	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	<b>400 RUB</b> <b>600 RUB</b> <b>800 RUB</b> <b>1000 RUB</b> <b>1500 RUB</b>
<b>3.4</b>	<b>In USD:</b>	
	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	<b>15 USD</b> <b>25 USD</b> <b>40 USD</b> <b>50 USD</b> <b>70 USD</b> <b>100 USD</b>
<b>3.5</b>	<b>In EUR:</b>	
	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	<b>25 EUR</b> <b>35 EUR</b> <b>50 EUR</b> <b>100 EUR</b>
	<b>In case of submission of payment orders in another currency, the service fee is charged in USD equivalent</b>	
<b>3.6</b>	Conducting research on remittances, as well as for cancellation, refunds, corrections in the details of the customer's order (excluding fees for correspondent banks)	<b>15 USD</b>
<b>3.8</b>	SWIFT confirmation of transfer	<b>20 TJS</b>

<b>4. PROVIDING CASH</b>		
<b>4.1</b>	<b>FROM TERM AND INVESTMENT ACCOUNT IN NATIONAL CURRENCY</b>	
<b>4.1.1</b>	In case of receipt of funds in cash	<b>Free</b>
<b>4.1.2</b>	In case of non-cash receipt of funds	<b>0,6%</b>
<b>4.2</b>	<b>FROM THE DEMAND ACCOUNT IN NATIONAL CURRENCY</b>	
<b>4.2.1</b>	In case of deposit of funds in cash	<b>Free</b>
<b>4.2.2</b>	In case of non-cash receipt of funds (except for settlements with suppliers for financing transactions)	<b>0,6%</b>
<b>4.3</b>	<b>FROM TERM AND INVESTMENT ACCOUNTS IN FOREIGN CURRENCY</b>	
<b>4.3.1</b>	In case of receipt of funds in cash	<b>Free</b>
<b>4.3.2</b>	In case of non-cash receipt of funds	<b>1,5%</b>
<b>4.4</b>	<b>FROM DEMAND ACCOUNT IN FOREIGN CURRENCY</b>	
<b>4.4.1</b>	In case of receipt of funds in cash	<b>Free</b>
<b>4.4.2</b>	In case of non-cash receipt of funds (except for settlements with suppliers for financing transactions)	<b>1,5%</b>
<b>5. PURCHASE AND SALE OF FOREIGN CURRENCY</b>		
<b>5.1</b>	<b>PURCHASE /SALE OF FOREIGN CURRENCY</b>	<b>At the exchange rate set by the Bank on the day of the transaction</b>

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

<b>To Russian Federation</b>	
- Transfer amount 0.01 -200.00	2\$
- Transfer amount 200.01 -2000.0	1%
-2000.01 and more	0,7%
<b>To Turkey and the United Arab Emirates</b>	
- 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\$
<b>To the People's Republic of China</b>	
0,01-100,00	15\$
100.01-300.00	20\$
300.01-500.00	25\$

500.01-800.00	<b>30\$</b>																				
800.01-1000.00	<b>35\$</b>																				
1000.01-1500.00	<b>40\$</b>																				
1500.01-2000.00	<b>45\$</b>																				
2000.01 and more	<b>50\$</b>																				
* 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.																					
<b>7.TERM DEPOSIT (Unlimited Mudaraba)</b>																					
<p><b>Deposit term</b></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;"><b>Profit distribution rate</b></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;">20/80</td> <td style="text-align: center;">15/85</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;">20/80</td> </tr> <tr> <td style="text-align: center;">30/70</td> <td style="text-align: center;">25/75</td> </tr> <tr> <td style="text-align: center;">50/50</td> <td style="text-align: center;">45/55</td> </tr> <tr> <td style="text-align: center;">60/40</td> <td style="text-align: center;">50/50</td> </tr> <tr> <td style="text-align: center;">70/30</td> <td style="text-align: center;">65/35</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 style="text-align: center;">75/25</td> </tr> </tbody> </table>	In TJS Customer/Bank	In USD Customer/Bank	20/80	15/85	25/75	20/80	25/75	20/80	30/70	25/75	50/50	45/55	60/40	50/50	70/30	65/35	80/20	75/25	80/20	75/25
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### 7.1. Wakala deposit

by the Decision of CIFS, 17.04.2023

	Deposit term	Expected profit rate	
		In TJS	In USD
	12 months	13%	3%
	24 months	14%	4%
	36 months	15%	5%



### 8. TARIFFS OF "TAWHID PAY" MOBILE WALLET SERVICES

<b>Services</b>	Wallet identification process at the Bank's offices	<b>free</b>
	Transfer of electronic funds between electronic wallets of OJSC "Tawhidbank"	<b>0 %</b>
	Transfer of electronic funds from Tawhid Pay mobile wallet to «Korti Milli" cards of OJSC "Tawhidbank"	<b>Up to 10 000somoni 0 %, more than 10 000 somoni 0.5%</b>
	Transfer of electronic funds from "Korti milli" card of OJSC "Tawhidbank" to Tawhid Pay electronic wallet	<b>Up to 10 000somoni 0 %, more than 10 000 somoni 0.5%</b>
	Transfer from Tawhid Pay electronic wallet to electronic wallets of other banks	<b>0 %</b>
	Transfer from Tawhid Pay electronic wallet to electronic wallets of Dushanbe City Bank	<b>Regardless of the amount 1%</b>
<b>Transactions</b>	Payment for goods and services	<b>0%</b>
	Cash withdrawal from the Tawhid Pay mobile wallet account through the bank's structural divisions	<b>up to 3,000.00 somoni 0%, over 3,001.00 somoni 1%</b>
	Replenishment of Tawhid Pay mobile wallets through self-service terminals of financial and credit organizations with which the bank has concluded a payment agreement.	<b>0 %</b>
	Topping up the balance of the Tawhid Pay mobile wallet via payment terminals	<b>0 %</b>
	Transfer from Russian Federation cards to RT cards up to 800 rubles.	<b>2.4% of the transfer amount</b>
	The transfer from the cards of the Russian Federation to the cards of the Republic of Tatarstan is more than 800 rubles.	<b>0.5% (but not less than 20 rubles)</b>
	Transfer from RT cards to RF cards	<b>0.8% (but not less than 40 rubles)</b>
<b>Limits</b>	The maximum balance of an unidentified* e-wallet	<b>20 indicators</b>
	The monthly limit of an unidentified* e-wallet	<b>50 indicators</b>
	The maximum balance of electronic funds in an identified wallet (for online identified ones)	<b>5 100 somoni</b>
	The monthly limit of the identified e-wallet	<b>7 600 somoni</b>
	The maximum balance of electronic funds in an identified wallet	<b>1 750 indicators</b>

\* Customer who has not passed the identification procedure

**9. Tariffs for servicing «TAWHID PAY» bank debit cards**

Opening a card account	Free	
Card issuance	20 somoni	
Reissue of the card at the end of the term/loss	20 somoni	
PIN Code Recovery	5 somoni	
Card maintenance (for 1 year)	Free	
SMS notification for the month	1 somoni	
Blocking the card in case of loss	Free	
<b>Name of the operation</b>	<b>Tariffs for transactions in the Bank's network</b>	<b>Tariffs for transactions in the networks of other banks</b>
Receiving cash at ATMs	up to 10,000 - 0%, over 0.5%	1.3% min 0.50 somoni
Receiving cash at POS terminals	up to 35,000 - 0%, over 0.5%	1.3% min 0.50 somoni
Payment for goods and services in trade and service enterprises	Free	Free
Request for ATM balance	0,30 somoni	0,30 somoni
Requesting a balance in POS terminals	0,30 somoni	0,30 somoni
Requesting a balance in a mobile wallet	Free	Free
Mini ATM statement	1 somoni	1 somoni
Mini statement in the POS terminal	1 somoni	1 somoni
Changing the PIN code at the ATM	5,00 somoni	5,00 somoni
Changing the PIN code in the POS terminal	5,00 somoni	5,00 somoni

Transfer from card to card from ATM (debit part)	0,5% min 0,50 somoni	0,5% min 0,50 somoni
Transfer from card to card from POS terminal (debit part)	0,5% min 0,50 somoni	0,5% min 0,50 somoni
Transfer from card to card from a mobile wallet (debit part)	0,5% min 0,50 somoni	0,5% min 0,50 somoni
Transfer from card to card from ATM (credit part)	Free	up to 3,000 - 0%, over 1%
Transfer from card to card from POS terminal (credit part)	Free	up to 3,000 - 0%, over 1%
Transfer from card to card from a mobile wallet (credit part)	Free	up to 3,000 - 0%, over 1%
Payment of funds to third parties at an ATM	0,5% min 0,50 somoni	0,5% min 0,50 somoni
Payment of funds to third parties in the POS terminal	0,5% min 0,50 somoni	0,5% min 0,50 somoni
Payment of funds to third parties in a mobile wallet	Free	0,5% min 0,50 somoni
Topping up an ATM account	0,4% min 0,40 somoni	0,4% min 0,40 сомони
Replenishment of the account in the POS terminal	0,4% min 0,40 somoni	0,4% min 0,40 somoni
Cancellation of the purchase	0,15% min 0,40 somoni	0,15% min 0,40 somoni
Internet service, mobile banking, etc.	Free	Free
<b>LIMITS</b>		
The number of incorrect PIN code entries (counter)	3	
The number of incorrect CVV code entries per day (counter)	3	
Cash withdrawal at an ATM (counter)	15	
Checking the ATM balance (counter)	15	
Cash withdrawal at the POS terminal (counter)	15	
Checking the balance in the POS terminal (counter)	15	
Checking the balance through the wallet (counter)	No limit	
Cash withdrawal from an ATM (amount per day)	No limit	
Cash withdrawal via a POS terminal (amount per day)	No limit	
Payment at the POS terminal (amount)	No limit	
Transfer from card to card from a mobile wallet (debit part)(amount per day)	20 000,00	

### 9. Tariffs for servicing bank credit cards "Credit Card"

Opening a card account	Free	
Card issuance	Free	
Reissue of the card at the end of the term/loss	Free	
PIN Code Recovery	Free	
Card maintenance (per year)	Free	
SMS notification for the month	Free	
Blocking the card in case of loss	Free	
<b>Name of the operation</b>	<b>Tariffs for transactions in the Bank's network</b>	<b>Tariffs for transactions in the networks of other NPS member banks</b>
Receiving cash at ATMs	Free	1,3% min 0,50 somoni
Receiving cash at POS terminals	Free	1,3% min 0,50 somoni
Payment for goods and services in trade and service enterprises	Free	Free
Request for ATM balance	Free	0,30 somoni
Requesting a balance in POS terminals	Free	0,30 somoni
Requesting a balance in a mobile wallet	Free	Free
Mini ATM statement	1 somoni	1 somoni
Mini statement in the POS terminal	1 somoni	1 somoni
Changing the PIN code at the ATM	5,00 somoni	5,00 somoni
Changing the PIN code in the POS terminal	5,00 somoni	5,00 somoni

Transfer from card to card from ATM (debit part)	0,5% min 0,50 somoni	0,5% min 0,50 somoni
Transfer from card to card from the POS terminal (debit part)	0,5% min 0,50 somoni	0,5% min 0,50 somoni
Transfer from card to card from a mobile wallet (debit part)	0,5% min 0,50 somoni	0,5% min 0,50 somoni
Transfer from card to card from ATM (credit part)	Free	Free
Transfer from card to card from POS terminal (credit part)	Free	Free
Transfer from card to card from a mobile wallet (credit part)	Free	Free
Payment of funds to third parties at an ATM	0,5% min 0,50 somoni	0,5% min 0,50 somoni
Payment of funds to third parties in the POS terminal	0,5% min 0,50 somoni	0,5% min 0,50 somoni
Payment of funds to third parties in a mobile wallet	Free	0,5% min 0,50 somoni
Topping up an ATM account	0,4% min 0,40 somoni	0,4% min 0,40 somoni
Replenishment of the account in the POS terminal	0,4% min 0,40 somoni	0,4% min 0,40 somoni
Cancellation of the purchase	0,15% min 0,40 somoni	0,15% min 0,40 somoni
Internet service, mobile banking, etc.	Free	Free
<b>LIMITS</b>		
The number of incorrect PIN code entries (counter)	3	
The number of incorrect CVV code entries per day (counter)	3	
Cash withdrawal at an ATM (counter)	10	
Checking the ATM balance (counter)	10	
Cash withdrawal at the POS terminal (counter)	10	
Checking the balance in the POS terminal (counter)	10	
Checking the balance through the wallet (counter)	No limit	
Cash withdrawal from an ATM (amount per day)	6000	
Cash withdrawal via a POS terminal (amount per day)	6000	
Payment at the POS terminal (amount)	No limit	
Transfer from card to card from a mobile wallet (debit part)(amount per day)	20 000,00	

by the Decision of  
ALCO, №10,  
10.04.2023c.

by the Decision of  
CIFS, 17.04.2023c.

<b>11. FINANCING ACCORDING TO ISLAMIC BANKING PRINCIPLES (FOR MURABAHA PRODUCTS)</b>		<b>Fixed rate</b>	<b>Dim.rate</b>
Murabaha – consumer (in national currency)		<b>13,7%</b>	<b>24%</b>
Murabaha – consumer (in USD)		-	-
Murabaha to legal entities and individual entrepreneurs (in national currency)		<b>13,1%</b>	<b>23%</b>
Murabaha to legal entities and individual entrepreneurs (in USD)		<b>7,4%</b>	<b>13%</b>
Murabaha- car financing (in national currency)		<b>14,3%</b>	<b>25%</b>
Murabaha- car financing (in USD)		<b>7,4%</b>	<b>13%</b>
Murabaha – housing finance (in national currency)		<b>13,1%</b>	<b>23%</b>
Murabaha – housing finance (in USD)		<b>6,8%</b>	<b>12%</b>
<b>Financing service</b>			
Repayment of the balance of the financing (loan) amount via payment terminals		<b>0%</b>	




## 12. TARIFFS FOR SAFE DEPOSIT BOXES (in somoni)

<b>Parameters of individual safety deposit boxes (width*length*height)</b>	<b>1 month</b>	<b>3 months</b>	<b>6 months</b>	<b>9 months</b>	<b>12 months</b>	<b>For financial and credit organizations (for 1 month)</b>
<b>Type 1</b>						
32.5*50*27cm	70	195	360	495	600	300
32.5*50*12.5cm	65	180	330	450	540	280
<b>Type 2</b>						
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

by the Decision of  
ALCO, #29,  
15.11.2022



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