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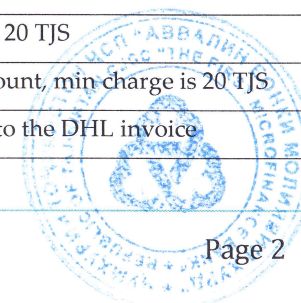
## Tariffs of banking services for individual clients CJSC "The First MicroFinance Bank"

No	Service description				Charge	
1.	Account opening and maintenance					
1.1	Bank account opening				Free of charge	
1.2	Account maintenance				Free of charge	
2.	Money transfers					
2.1.	All transfers within the FMFB network				Free of charge	
2.2.	Transfers between the branches of FMFB without opening an account in all currencies (charged by the receiver's branch)				0,3% from the amount	
2.3.	Outgoing transfers within the country to another bank in national currency <sup>1</sup>				4 TJS per transfer	
2.5.	Outgoing transfers in foreign currency.					
	Amount of transfer in USD	Charge in TJS	Amount of transfer in EUR	Charge in TJS	Amount of transfer in RUR	Charge in TJS
	- Up to 10,000	280	- Up to 10,000	270	- Up to 550,000	150
	- More than 10,000 до 50,000	360	- More than 10,000 до 50,000	360	- More than 550,000 до 2,750,000	200
	- Above 50,000	0.15% of the amount (2,500 TJS)	- Above 50,000	450	- Above 2,750,000	250

<sup>1</sup> Outgoing transfers are accepted until 16:00 and are processed by the branches until 17:00 on weekdays.



2.6.	<b>Incoming transfers</b>	
	Incoming transfers in all currencies (Receipt and transfer of funds to the Recipient's account in FMFB)	Free of charge
<b>3</b>	<b>Cash service</b>	
3.1.	Cash withdrawal in national currency, received as non-cash, including transfers without opening an account from another banks	0,6%
3.2.	Cash withdrawal in foreign currency, received as non-cash, including transfers without opening an account from another banks	0.7%
3.4.	Cash withdrawal of the received loans in any office of the bank	Free of charge
3.5.	Cash withdrawals of funds deposited by cash in any office of the bank	Free of charge
3.6.	Cash withdrawals from all time deposit accounts. (On deposit Oson and Diyor charge will be taken as per the paragraphs 3.1. and 3.2., if the money are received from other banks)	Free of charge
<b>4.</b>	<b>Acceptance of shabby and damaged banknotes</b>	
4.1.	in national currency	Free of charge
4.2.	In foreign currency	20% from the amount
<b>5.</b>	<b>Currency Conversion</b>	
5.1.	Conversion of all currencies	Bank Exchange rate
<b>7.</b>	<b>Other</b>	
7.1.	Providing a client with copies of payment documents from SWIFT system	10 TJS per document
7.2.	Providing account statements for all types of accounts	Free of charge
7.3.	Confirmation of the existence of an account	Free of charge
7.4.	Confirmation of the account balance on the official letterhead of the bank	10 TJS
7.5.	Providing copies of payment orders for the current year	2 TJS per document
7.6.	Providing copies of payment orders for the previous years	5 TJS per document
7.7.	Confirmation of the presence or absence of debts to the bank	20 TJS
7.8.	Counting and checking of banknotes at the client's request without further depositing of funds to the account	0,1% from the amount, min charge is 20 TJS
7.9.	Sending the original copy of the document outside the country via DHL	According to the DHL invoice



**Note:**

All fees referred to in this document are valid at the time of making an agreement and may be reviewed by the Bank unilaterally and will be implemented after 30 days from the date of posting on the bank's website and message boards of the branches and BSCs.

The Bank reserves the right to charge additional fees for services rendered (telex, other charges for the transfer of documents, photocopies, postage, etc.).

