



Head Office
105 Rudaki Avenue,
Dushanbe 734 003
Tajikistan

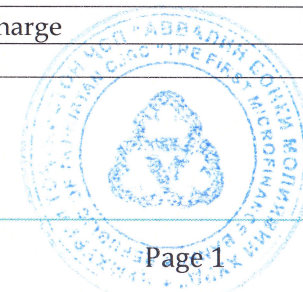
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Tariffs of banking services for legal entities CJSC "The First MicroFinance Bank"

No	Service description				Charge	
1.	Account opening and maintenance					
1.1	Opening current/bank account ¹				40 TJS	
1.2	Account maintenance				Free of charge	
2.	Money transfers					
2.1.	Transfers within Bank				Free of charge	
2.2.	Outgoing transfers within the country to another bank in national currency ²				4 TJS per transfer	
2.3.	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
2.4.	Incoming transfers					
	Incoming transfers in all currencies (Receipt and transfer of funds to the Recipient's account in FMFB)				Free of charge	

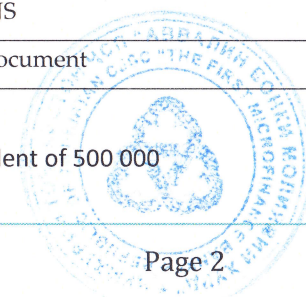
¹ The commission will be taken for each account separately.

² Outgoing transfers are accepted until 16:00 and are processed by the branches until 17:00 on weekdays.



3	Cash service	
3.1.	Cash withdrawal in national currency for standard and large clients ³	Standard - 0,8%, Large – 0.6%
3.2.	Cash withdrawal in foreign currency for standard and large clients	Standard - 1%, Large – 0.7%
3.3.	Cash withdrawal of the received loans from the bank and from the term deposit accounts with a maturity of more than 6 months	Free of charge
4.	Acceptance of cash, shabby and damaged banknotes	
4.1.	Acceptance of sorted cash	Free of charge
4.2.	Acceptance of shabby damaged banknotes in national currency	Free of charge
4.4.	Acceptance of shabby damaged banknotes in foreign currency	20% from the amount
5.	Currency conversion	
5.1.	Conversion of all currencies	As per the negotiations with Head Office Treasury
6.	Bank guarantees	
6.1.	Issuance of guarantee under the cash collateral	Commission for the guarantee amount -Up to TJS 20,000 - 2% - Above and up to TJS 1M - 1.5% - Above TJS 1M - 1% Guarantee processing fee - 200 tjs up to 20,000 tjs amount of the guarantee, Guarantee processing fee - 500 tjs for than 20,000 tjs amount of the guarantee Guarantee processing fee - 1,000 tjs above TJS 1M guarantee amount
6.2.	Issuance of the guarantee under the other items as a collateral (maximum period of guarantee – 1 year)	Commission - 5% from the amount of guarantee commitment, Guarantee processing fee 2,000 TJS
7.	Other	
7.1.	Providing checkbooks for cash withdrawals	35 TJS (25 lists) и 50 TJS (50 lists)
7.2.	Sending information to a client by SWIFT	450 TJS
7.3.	Providing a client with copies of payment documents from SWIFT	10 TJS per document

³ Large clients - are the Bank's shareholders and other customers, whose average monthly debit cash turnover for the last 6 months exceeds the equivalent of 500 000 somoni. The list of Large customers is being updated by the bank every 6 months.



7.4.	Providing account statement for all types of accounts	Free of charge
7.5.	Confirmation of the existence of an account	Free of charge
7.6.	Confirmation of account balance	10 TJS
7.7.	Providing copies of payment orders for the current year	2 TJS per document
7.8.	Providing copies of payment orders for the previous years	5 TJS per document
7.9.	Confirmation of the presence or absence of debts to the bank	20 TJS
7.10	Answer to the request of the external auditors of the client company	20 TJS
7.11	Counting and checking of banknotes as per the client request without further depositing of funds to the account	0,1% from the amount, min. charge 20 TJS
7.12	Sending the original copy of the documents outside the country via DHL	According to the DHL invoice
7.13	Collection of cash as per the client's request	According to the agreement
7.14.	Certification of signature sample card	10 TJS per signature

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.).

