



The First MicroFinanceBank

Head Office
Pushkin Street 10
Dushanbe 734 003
Tajikistan

Telephone: (992 37) 227 91 70
Telephone: (992 37) 227 91 71
E-mail: info@fmb.com.tj
www.fmb.tj

Tariffs of banking services for legal entities and private entrepreneurs 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 via Internet banking				Free of charge								
2.3.	Outgoing transfers within the country to another bank in national currency ²				3 TJS per transfer								
2.4.	Outgoing transfers in foreign currency. Is charged in TJS equivalent.												
	The currency of transfer in USD	0.1% of the amount (min-USD 17 max - USD 100)	The currency of transfer in EUR	0.15% of the amount (min-EUR 35 max - EUR 100)	<table border="1"> <thead> <tr> <th>Amount of transfer in RUR</th> <th>Charge in TJS</th> </tr> </thead> <tbody> <tr> <td>- Up to 550,000</td> <td>150</td> </tr> <tr> <td>- More than 550,000 до 2,750,000</td> <td>200</td> </tr> <tr> <td>- Above 2,750,000</td> <td>250</td> </tr> </tbody> </table>	Amount of transfer in RUR	Charge in TJS	- Up to 550,000	150	- More than 550,000 до 2,750,000	200	- Above 2,750,000	250
Amount of transfer in RUR	Charge in TJS												
- Up to 550,000	150												
- More than 550,000 до 2,750,000	200												
- Above 2,750,000	250												
2.5.	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 - 1%, Large – 0.6%
3.2.	Cash withdrawal in foreign currency for standard and large clients	Standard - 1.1%, 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
3.4.	Cash withdrawal of the funds, deposited in cash in all currencies.	0.1%
3.5.	Acceptance cash in Ruble currency	0.3% from the amount
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
4.3.	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)

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 TJS 500 000. The list of Large customers is being updated by the bank every 6 months.



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
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	100 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
8.	Commission for keeping loan collateral in the bank vaults	
8.1	The procedure for charging a commission for keeping loan collaterals of the customers for a period that exceeds 90 days after the full repayment of the loan.	<p>Commission for untimely withdrawal of real estate documents for a calendar day.</p> <ul style="list-style-type: none"> - premier 0,5 TJS - standard and advantage 1.0 TJS <p>Commission for untimely withdrawal of gold items:</p> <ul style="list-style-type: none"> - up to 100 gr 0,5 TJS - more than 101 to 500 gr 1.0 TJS - more than 500 gr to 3 kg 1.5 TJS - above 3kg 2.0 TJS
8.2	Other.	<p>Temporary withdrawal of documents with a loan balance:</p> <ul style="list-style-type: none"> -up to 100k TJS 25 TJS -above 100k TJS 75 TJS <p>Partial withdrawal of gold collaterals 100 TJS</p>

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 3 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.)

