



## TARIFS FOR LOAN PRODUCTS

### For non-payroll customers

Product name	Annual interest rate for TJS loans			Annual interest rate for USD loans
	Up to 500,000 somoni	Above 500, 000 and up to 1 mln. somoni	Above 1 mln. and up to 2 mln. somoni	Up to 200,000 USD
Business	24% - 29%	23% - 28%	22% - 27%	15% - 18%
Consumer loan	24% - 29%	-	-	15% - 18%
Express loan	21%	-	-	12% - 14%
Mortgage loan	24%	-	-	16%
Auto loan	27% - 29%	-	-	16% - 18%
Agriculture loan	24% - 29%	23% - 28%	-	-
Donish loan	20%	-	-	-

### For payroll customers

Product name	Collateral type	Annual interest rate for TJS loans	Annual interest rate for USD loans
Consumer loan	Property	24% - 26%	15% - 16%
	Vehicle	24%	16%
	Movable/without collateral	25%	17%
Mortgage loan	Apartment/House	22%	14%
Auto loan	Vehicle	24%	16%
Donish loan	Movable/without collateral	20%	-

1. Payroll customers - any employee of institutional customers using the FMFB payroll cards for receiving salary and all other remunerations.
2. Min-Max annual interest rate depends on collateral type and its location.
3. Admin fee for Express loan – 1%.
4. The loan and the amount of interest are divided into periods by the annuity method.
5. Effective from 01 July 2019.