



TARIFFS 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 3 mln. somoni	Above 3 mln. somoni	Up to 300,000 USD
Business loans	22% - 27%	21% - 26%	20% - 25%	13% - 17%
Consumer loan	25% - 27%	-	-	14% - 16%
Express loan	18%	-	-	9% - 13%
Mortgage loan	22%	-	-	14%
Auto loan	25% - 27%	-	-	14% - 16%
Agriculture loan	22% - 27%	21% - 26%	-	-
Donish Loan (Education)	20%	-	-	-

For payroll customers

Product name	Collateral type	Annual interest rate for TJS loans	Annual interest rate for USD loans
Consumer loan	Property	23% - 25%	15% - 16%
	Vehicle	24%	15%
	Movable/Without collateral	24%	16%
Mortgage loan	Apartment/House	21%	12%
Auto loan	Vehicle	22%	15%
Donish Loan (Education)	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 loans in USD – 1%;
4. 1% discount from tariffs applies to SME loans extended up to 18 months;
5. The loan and the amount of interest are divided into periods by the annuity method;
6. Tariffs are effective from 01 April 2021.

