

№ 7/1 from 26.01.2013 year.

**Tariffs**  
**On OJSC “Orientbank” Services**

№	Name of service	For individuals and corporate clients of Republic of Tajikistan	For international organizations	Annotation
1	2	3	4	5
<b>On transactions with the customer's account</b>				
1.	Opening banking accounts for: a) Corporate clients b) Individuals	32 somoni Free	Based on Agreement	Approved by Protocol of resolution of Executive Board of OJSC “Orientbank” №15 as 28.02.2006.
2.	Cash and settlement services	from 0,5% to 3% - depends from issued amount of cash	Based on Agreement	Approved by Protocol of resolution of Executive Board of OJSC “Orientbank” №72 as 27.08.2009.
3.	Issuance of duplicate of Share certificates	9 somoni	Non available	
4.	Issuance of duplicate of Share certificates while reissuance (changing ownership)	9 somoni	Non available	
5.	Brokerage services	6 somoni/per hour	Non available	
6.	Assistance in completing the requisites for loan issue	13 somoni	Non available	
1	2	3	4	5

7.	Preparation and submitting applications on-demand of clients on issues relating to their activities	21 somoni	Based on Agreement	
8.	Renting of buildings of bank and bank branches	Based on Agreement		
9.	Sending a request for a lost of documents on customer statement	19 somoni		
10.	Consulting services on issues relating to banking business	Free	Free	
11.	Preparation of passing card (inside the head office of bank) on customer request	45 somoni	45 somoni	
12.	Electronic transaction systems: a) Inter-banking transactions under 10 somoni b) Inner banking, inner system and inter banking transactions up to 10 somoni	4,00 somoni  Free	Based on Agreement	Approved by Protocol of National bank of Tajikistan № 191 as 30.08. 2012.
1	2	3	4	5
13.	Conducting official correspondence, search funds on customer request or the request of bank	124 somoni	124 somoni	
14.	Confirmation, registration, signature and stamp of "Orienbank" on the signature card and stamp clients	35 somoni		Approved by Executive board of OJSC "Orienbank" № 46 as 29.07.2011.

15.	<b>Safe operations:</b> Execution of documents by type of safes:				Approved by Executive board of OJSC "Orienbank" № 15 as 28.02.2006.
	a) size 21 cm. x 32 cm. x 7,5 cm. (per month)	15 somoni	15 somoni	15 somoni	
	b) size 21 cm x 32 cm. x 10 cm. (per month)	17 somoni	17 somoni	17 somoni	
	c) size 21 cm x 32 cm. x 15 cm. (per month)	19 somoni	19 somoni	19 somoni	
	d) size 21 cm x 32 cm. x 25 cm. (per month)	21 somoni	21 somoni	21 somoni	
	e) size 21 cm x 32 cm. x 30 cm. (per month)	23 somoni	23 somoni	23 somoni	
	f) size 11,5 cm x 29,5 cm x 45,0 cm	15 somoni	15 somoni	15 somoni	Approved by Executive board of OJSC "Orienbank" № 24 as 18.05.2011.
	j) size 23,0 cm x 29,5 cm x 45,0 cm	30 somoni	30 somoni	30 somoni	
	h) size 47,0 cm x 29,5 cm x 45,0 cm	60 somoni	60 somoni	60 somoni	
i) size 95,0 cm x 29,5 cm x 45,0 cm	90 somoni	90 somoni	90 somoni		
<b>Encashment</b>					
16	A) Sending cash and other valuables through collectors in the Republic of Tajikistan B) Sending cash and other valuables across collectors in the city for 1 race.	from 0,1% up to 1,0% depends on cash amount		Based on Agreement	Approved by Executive board of OJSC "Orienbank" as 20.04.2012.
		from 100 somoni up to 200 somoni		Based on Agreement	

17	Minimum charge for 1 items carried in the volume - 200 000 somoni within: - up to 5 km - up to 10 km - up to 15 km	200 somoni 300 somoni 350 somoni	Based on Agreement	Approved by the Board of NBT № 53 as 14.02.2012.
18.	Tariff changes if amount of transported values are	Per each 20 000 somoni additional charge 10 somoni	Based on Agreement	Approved by the Board of NBT № 53 as 14.02.2012.
19.	Tariff changes if distance of transported values are	Per each 10 km – additional charge 50 somoni	Based on Agreement	Approved by the Board of NBT № 53 as 14.02.2012
<b>Operations with Export Import letter of credits</b>				
20.	Advising of Letter of Credit: - Advising the beneficiary	0,2% from amount (min.\$50 max.\$500)		
21.	The opening of the export-import letter of credit: - Covered - Uncovered - Follow-funding.	0.2% (min. \$50, max. \$2000) Based on agreement, min. \$100 Based on agreement.min. \$50		

22.	Changes in conditions(terms) of letter of credit: -extension of credit to cover - Extension of credit without coverage - Change in the amount of the credit and other conditions change - Extension of time, followed by a letter of credit financing	From 0.15% (min. \$50, max. \$500) From 0,2% (min.\$100, max. \$700)  \$20 (per each change)  Based on agreement	
23.	Letter of Credit confirmation: - Covered - Follow –Funding	0,2% from amount of Letter of Credit Per month (min. \$100, max. \$2000) Based on agreement	
24.	Negotiation of drafts (purchase of bills of international payments)	Based on agreement	
25	Draft acceptance or deferred payment obligation	Based on agreement	
26.	Reception, checking and sending of documents for export letter of credit	0,15% from amount of letter of credit ( min. \$50, max.\$500)	
27.	Reception, checking and sending of documents for import letter of credit	0,15% from amount of letter of credit ( min. \$50, max.\$500)	
28.	Transfer of the transferable letter of credit	0,2% from amount of letter of credit ( min. \$50, max.\$500)	

29.	Прекращение экспортно-импортного аккредитива до наступления срока действия Termination of export-import letter of credit prior to the date of the expiration	\$100	
30.	Commission for execution of obligation on negotiation documents	Based on Agreement	
31.	Commission for export-import documents (per each document)	\$40	
32.	Enquiries on export import letter of credit on customer request	\$40 per SWIFT	
33.	Payment of the amount of each tranche to foreign banks	\$10 per each tranche	
34.	Preparation and sending the letter of credit import and export documents by courier	According to tariffs of courier services	
35.	<b>Guarantee for participation in the auction:</b> -without covering and without collateral, without turnover of current account - In the absence of a current account - with cover - without cover	0,3% monthly from amount of letter of credit (min. \$100, max.\$2000)  Based on Agreement 0,2% from amount (min. 50\$, max.500\$) 0,2% quarterly from amount (min. \$75, max. \$1000)	

36.	<b>Guarantee of prepayment:</b> -without covering and without collateral, without turnover of current account - In the absence of a current account - with cover - without cover	0,3% monthly from amount (min. \$200)  Based on Agreement 0,3% from amount (min. \$75, max. \$2000) Based on agreement (min. 1,2% annually, min. \$100)	
37.	<b>Guarantee to fulfill obligations (contract services):</b> - without covering and without collateral, without turnover of current account - In the absence of a current account - with cover - without cover	0,3% monthly from amount (min. \$200)  Based on Agreement 0,3% from amount (min. \$75, max. \$2000) 0,3% quarterly from amount(min. \$100)	
38.	<b>Payment Guarantee:</b> - without covering and without collateral, without turnover of current account - In the absence of a current account - with cover - without cover	0,3% monthly from total amount, min. \$200  Based on Agreement 0,3% from amount (min. \$75, max. \$2000) Based on agreement, min. 1,2% annually, min. \$100	
39.	Invalidation of bank guarantees before its expiration	50\$	

40.	<b>Issuance of guarantees through the SWIFT:</b>  - with cover - without cover	0,3% from total amount letter of credit, min. \$150 Based on agreement, min. \$250	
41.	<b>Change in the conditions issued guarantees (for each change):</b> -extension of time-with covering -extension of time without covering -changes in other conditions	0,2%, min \$50, max \$500  Based on agreement, min. \$200  \$40	
42.	Payment on guarantee or reception, checking and sending documents	0,15% from total amount, (min.100\$, max.500\$+ tariffs of courier services)	
43.	Enquiry on guarantee on customers request	\$40 per each SWIFT	
44.	Commission for difference of import-export documents (per each document)	\$40	
<b>«INTERBANKING» system</b>			
45	Registration, training, connection to the system, services related to the installation of the system and the assignment of the individual login and code in the "view"	Free	On the day of the request



46.	Connection to the system, the assignment of individual login and digital key signature (DKS) in the "view" + "mode the payments"	200,00 somoni (per each key) Training is free	According to R-Style Ukraine company tariffs
47.	Re-create the certificate DKS in case of loss or damage (on the written request of the client is performed not more than 1 time for 1 year).	300,00 somoni	Prepayment
48.	Set password for DKS certificate to ensure full control and safety of system users	Free	On the day of the request
49.	Re setting password for DKS certificate to ensure full control and safety of system users	100 somoni (per each key)	On the day of the request
50.	Reception of additional DKS certificate for full control and safety of users systems	200,00 somoni (per each key)	Prepayment
51.	Services relating to re-registration user of DKS certificate	25,00 somoni	On the day of the request
52.	Services relating to re-registration of login	15,00 somoni	On the day of the request
<b>Operations with foreign currency and other operations</b>			
53.	Transferring of customer accounts at the exchange rate from one account to another within Orienbank (MT103)	Free	

54.	The transfer of funds to the current accounts in foreign currency that are in other banks. Transfer of funds (interbank - MT 202) from the correspondent account of the "LORO accounts" on customer's bank account in other banks (outside Orienbank).	\$10																		
55.	Transfer of funds from currency account of customer (MT 103) (outside of Orienbank)	<table style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 70%;">Up to \$2000</td><td style="text-align: right;">\$10</td></tr> <tr><td>From \$2001 to \$3000</td><td style="text-align: right;">\$15</td></tr> <tr><td>From \$3001 to \$20000</td><td style="text-align: right;">\$20</td></tr> <tr><td>From \$20001 to \$30000</td><td style="text-align: right;">\$30</td></tr> <tr><td>From \$30001 to \$100000</td><td style="text-align: right;">\$40</td></tr> <tr><td>From \$100001 to \$200000</td><td style="text-align: right;">\$50</td></tr> <tr><td>From \$200001 to \$300000</td><td style="text-align: right;">\$80</td></tr> <tr><td>From \$300001 and over</td><td style="text-align: right;">\$100</td></tr> </table>		Up to \$2000	\$10	From \$2001 to \$3000	\$15	From \$3001 to \$20000	\$20	From \$20001 to \$30000	\$30	From \$30001 to \$100000	\$40	From \$100001 to \$200000	\$50	From \$200001 to \$300000	\$80	From \$300001 and over	\$100	
Up to \$2000	\$10																			
From \$2001 to \$3000	\$15																			
From \$3001 to \$20000	\$20																			
From \$20001 to \$30000	\$30																			
From \$30001 to \$100000	\$40																			
From \$100001 to \$200000	\$50																			
From \$200001 to \$300000	\$80																			
From \$300001 and over	\$100																			
56.	Operations of purchase - sale of foreign currency: - Exchange of foreign currency to somoni - Exchange of somoni to foreign currency - Exchange of foreign currency to other foreign currency	<p>from 0% to 1%</p> <p>from 0% to 5%</p> <p>from 0% to 5%</p>		According to the Provision of the National Bank of Tajikistan																
57.	Cash payment in foreign currency from customer's foreign account	At a rate of up to 2% from the total amount	0,50%																	
58.	Transactions on foreign exchange and other transactions (exchange large bills to small, money exchange, authentication of currency) in exchange offices	At a rate of up to 0,3% from the total amount in somoni	Free of charge																	

59.	Services on customer accounts: Corporate customers Individual customers	30 somoni 15 somoni (during one year)	Free of charge	Approved by Executive board of OJSC "Orienbank" №22 as 28.03.2006.
60.	Providing confirmation of receipt of funds for export, preparation of export transaction passport (passport export transaction-cotton).	0,05% From confirmed and agreed amount		According to NBT and Custom Service at Government of Tajikistan
61.	Preparation and issuance of article from legislation standards	from 6 to 10 somoni		
62.	Preparation and filing of claims on behalf of clients in courts	4-5% from customers profit		
63.	Legal consultation	from 3 to 6 somoni		
64.	Confirmation of balances on correspondent accounts	50\$ for 1st confirmation		
65.	Issuance of permission for taking out foreign currency	25 somoni for 1st permission		
		<b>Operations with payment cards (plastic cards)</b>		
66.	Visa Electron	Bank rate for the issue and service of card:  1st year 2nd year 3rd year  Additional fee for urgent issue  Re-issue card upon lost or damage  Initial contribution to card account  An insurance deposit Credit limit	"Standard"  \$ 6 .00 \$ 10.00 \$ 12.00  \$ 3.00  \$ 1,00+ Bank rate for the issue and service of card \$ 10.00  0 0	

67.	Visa Classic	Bank rate for the issue and service of card:  1st year 2nd year 3rd year  Additional fee for urgent issue  Re-issue card upon lost or damage  Initial contribution to card account  An insurance deposit Credit limit	“Standard”  \$ 8.00 \$ 15.00 \$ 20.00  \$ 3.00  \$ 2.0+ Bank rate for the issue and service of card  \$ 30.00  \$ 100.0 \$ 0.00	“Luxury”  \$ 10.00 \$ 20.00 \$ 25.00  \$ 3.00  \$ 8.00  \$ 200.00  \$ 500.00 \$ 0.00	
68.	Visa Gold	Bank rate for the issue and service of card:  1st year 2nd year 3rd year  Additional fee for urgent issue  Re-issue card upon lost or damage  Initial contribution to card account  An insurance deposit Credit limit	Standard  \$ 15.00 \$ 20.00 \$ 30.00  \$ 3.00  \$ 3.0+ Bank rate for the issue and service of card  \$ 100.00  \$ 500,0 \$ 0.00	Luxury  \$ 20.00 \$ 25.00 \$ 35.00  \$ 3.00  \$ 5.00  \$ 500.00  \$ 800.00 \$ 0.00	

69.	Salary project Visa Electron	Bank rate for the issue and service of card:  1st year 2nd year 3rd year  Additional fee for urgent issue  Re-issue card upon lost or damage   Initial contribution to card account  An insurance deposit Credit limit	“Salary project- Standard”  \$ 4.00 \$ 6.00 \$ 10.00  \$ 2.00  \$1.00+ Bank rate for the issue and service of card  \$ 0.00  \$ 0.00 \$ 0.00	
70.	Visa Classic	Bank rate for the issue and service of card:  1st year 2nd year 3rd year  Additional fee for urgent issue  Re-issue card upon lost or damage   Initial contribution to card account  An insurance deposit Credit limit	\$ 7.00 \$ 12.00 \$ 15.00  \$ 2.00  \$1.00+ Bank rate for the issue and service of card  \$ 0.00  \$ 50.00 \$ 0.00	

71.	The opening of the main deposit account Closing a card account.	Free Free	
72.	Commission on card services for bank customers - individuals: <b>Receipt of cash (POS-terminal, ATM) and cash payments in the internal network of the bank (in somoni and U.S. \$):</b> <b>By cards issued by "Orienbank":</b> VISA ELECTRON VISA CLASSIC, VISA GOLD -standard tariff VISA CLASSIC, VISA GOLD -luxury tariff Salary project cards	0,75%, min \$ 0.10 0,75%, min \$ 0.20  0,50%, min\$0.10  0% min \$ 0.00	2% min \$ 0.12 2% min \$ 0.20  1,5% min\$0.20  1.5% min \$ 0.12
73.	<b>Payment cards issued by other banks:</b> <b>-reception of cash at the cash points (POS-terminal)</b> VISA, MASTER CARD, CIRRUS/MAESTRO <b>-reception of cash at the ATM's by</b> VISA, MASTER CARD, Cirrus/Maestro. <b>-recepttion of cash at the ATM's and POS terminals cards issued by</b> Kazkommersbank	1,5%  1,2%  1%	3%  1%  2%

74.	Payments for goods and services at trading & service centers by VISA, MASTER CARD CIRRUS/MAESTRO (except cards issued by Kazkommersbank) - Payment for goods and services in trade and service outlets cards issued by Kazkommertsbank. - Refunding of purchase	Free  0,2%  1%	
75.	Receiving of statement on the account balances (POS-terminal, ATM) card holder's of bank VISA ELECTRON VISA CLASSIC VISA GOLD	Бесплатно Бесплатно Бесплатно	
76.	Providing mini statement of account holder's card via ATM VISA ELECTRON, VISA CLASSIC, VISA GOLD	\$ 0.25	
77.	Receipt of cash (POS-terminal, ATM) and cash payments on the external network: 1. Receipt of cash in the cash points (for all cards) 2. Receipt of cash at ATMs (for all cards) 3. Receipt of cash on the network Kazkommertsbank (for all cards)	1.4% min \$2,0  1,50% min \$1.5  1,2% min \$0.20	

78.	<b>Payment of goods and services:</b> a) in the trade and service centers: -VISA Electron- standard tariff -VISA Classic, VISA Gold- standard tariff -VISA Classic, VISA Gold-luxury tariff -for salary cards b) the payment for goods and services in the retail and service outlets Kazkommertsbank (except payroll cards)	0.0% min \$ 0.00  0.20% min \$ 0.30  0.10% min \$ 0.50 0.00% min \$ 0.00   0.2% min \$ 0.20	
79.	Receiving of statement on the account balances (POS-terminal, ATM) card holder of the Bank: -VISA ELECTRON (for all tariffs) -VISA CLASSIC, VISA GOLD (for all tariffs)	\$ 0.30  \$ 0.50	
80.	Other operations regardless of the network service:  -Other transactions with cards (Chargeback, Fee Collection, Funds Disbursement, Reversal)  Rejection of financial requests (authorization)	\$ 2.00  \$ 0.15	



81.	<p>Accrual of interest:</p> <p>On card account balance (during day balance at least 1,000 somoni or 500 dollars or euros)</p> <p>For insurance deposit</p> <p>Overdraft (with a debit balance on the card account)</p>	<p>somoni</p> <p>5% per annum</p> <p>-</p> <p>24% per annum</p>	<p>Foreign currency</p> <p>3% per annum</p> <p>5% per annum</p> <p>24% per annum</p>	
82.	<p>Commission to increase daily limit for a month:</p> <p>1) increase in 100%</p> <p>Visa ELECTRON</p> <p>VISA CLASSIC</p> <p>VISA GOLD (EXCEPT LUXURY TARIFFS)</p> <p>2) increase in 200%</p> <p>Visa ELECTRON</p> <p>VISA CLASSIC</p> <p>VISA GOLD (EXCEPT LUXURY TARIFFS)</p> <p>Removal of daily limits per month</p> <p>Visa ELECTRON</p> <p>VISA CLASSIC, VISA GOLD (EXCEPT LUXURY TARIFFS)</p>	<p>“Salary Standard”</p> <p>\$ 5.00</p> <p>\$ 8.00</p> <p>\$ 0.00</p> <p>\$ 8.00</p> <p>\$ 12.00</p> <p>\$ 0.00</p> <p>\$ 15.00</p> <p>\$ 25.00</p> <p>\$ 30.00</p>	<p>“Standard” and “Luxury”</p> <p>\$ 7.00</p> <p>\$12.00</p> <p>\$ 15.00</p> <p>\$ 10.00</p> <p>\$ 16.00</p> <p>\$ 20.00</p> <p>\$ 15.00</p> <p>\$ 25.00</p> <p>\$ 30.00</p>	

83.	Other services:			
	Receive a monthly account statement in the Bank	Free		Free
	Confirmation of card balance on the official letterhead of the Bank	Free		Free
	Providing account statement via e-mail messages on customer request	Free		Free
	Transfer of funds, from card account according to a customer request	According to bank's tariff on fund transfer		
	Temporary blocking of cards on customer request	Free		Free
	The investigation of the disputed transactions	Free		Free
Restore PIN code	\$3,00		\$3,00	

84.	<b>Tariffs on SMS informing:</b>			
	е) подписка держателя карточки на услугу по предоставлению информации о состоянии карт-счета на e-mail	\$ 0,80		\$ 0,80
	a) monthly subscription fee			
	b) The card holder's subscription to the SMS-alerts (single payment)	\$ 0,40		\$ 0,40
	c) reception of a mini-statement on the last 10 card transactions	\$ 0,20		\$ 0,20
	d) reception of information on the balance of the card account	\$ 0,10		\$ 0,10
	d) unsubscribing the SMS-alert	\$ 0,00		\$ 0,00
	e) The subscription for the service on the status of the card account by e-mail	\$ 0,10		\$ 0,10

### Volume of standard daily limit on cards issued by JSC "Orientbank"

Type of card	Daily limit amount of withdrawals at ATM	Daily limit amount of withdrawals at ATM (USD)	Daily limit amount of withdrawals at POS -terminals	Daily limit amount of withdrawals at POS (USD)

<b>VISA Electron</b> «Standard»	8	1000	12	1500
<b>VISA Electron</b> «Salary project»	8	800	15	1000
<b>VISA Classic</b> «Standard»	8	1500	12	2000
<b>VISA Classic</b> «Salary project»	10	1100	15	1800
<b>VISA Classic</b> «Luxury»	10	4000	15	4000
<b>VISA Gold</b> «Standard»	10	5000	14	5000
<b>VISA Gold</b> «Luxury»	No limits	No limits	No limits	No limits

**Annotation:**

1. Tariffs (except operations with plastic cards for the customers of bank-individual customers) are calculated excluding taxes and taxes are charged under the laws of the Republic of Tajikistan.
2. Commission of correspondent banks, post, telegraph, telex, facsimile and other fees on transactions in foreign currency is charged from the customer's account without the customer unquestionably at cost.
3. For the execution of urgent payment orders in foreign currency, the commission is doubled. Urgent payment orders group include operations that performed within 2 hours of receipt. Fee for processing of transactions in a foreign currency are charged in somoni and therefore foreign currency exchange rate set by the NBT.
4. In case of changes in national currency against to foreign currency (U.S. dollar, Euro, Russian rubles) and changes in the cost of services NBT payment system VISA International, JSC Kazkommertsbank, LLC "Processing company" and correspondent banks, Orienbank may change the cost of operations with plastic cards and other operations.