

“APPROVED”
by the decision of the Board OJSC «Oriyonbonk»
№103 from 03.10.2024



RATES FOR SERVICING INDIVIDUALS

Dushanbe – 2024

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GENERAL TERMS

- 1.** "Orienbank" OJSC (hereinafter referred to as the Bank) reserves the right to change or supplement these tariffs unilaterally at its discretion, and also undertakes to notify customers and correspondent banks within the terms specified in agreements between the bank and customers about the changes made by the Bank.
- 2.** Commission fee according to the Bank's Tariffs (commission) is charged in national currency. The commission may be charged on the basis of an agreement concluded with the client, in the currency with which the operation is performed, at the accounting rate of the National Bank of Tajikistan (hereinafter NBT) on the day of payment.
- 3.** Tariffs and (or) service charges (except for operations with plastic cards for bank customers-individuals) are set without taxes. Taxes are levied in accordance with the tax legislation of the Republic of Tajikistan.
- 4.** All expenses (transport, postage, telegraph, commissions of correspondent banks, payment of notary services, etc.) incurred by the Bank when executing the Client's orders are compensated by the Client at the actual cost.
- 5.** The Bank is not responsible for incorrect details of payment documents provided by customers, errors, misinterpretation in payment documents, as well as for the details of payment documents provided that violate the current instructions of the NBT and other legislative acts of the Republic of Tajikistan.
- 6.** In case of cancellation of the Client's order, the charged commission is not refundable.
- 7.** The commission according to the Bank's Tariffs, which is given with the prefix "before", includes the same commission.
- 8.** If the exchange rate of the national currency in relation to foreign currency (US dollar, Euro, Russian ruble) changes and the cost of services of the National Bank of Tajikistan, VISA International payment system, "Halyk Bank Kazakhstan" JSC and correspondent banks changes, "Orienbank" OJSC has the right to change the cost of services for plastic cards and other operations, about which the Bank's clients will be additionally informed.
- 9.** In accordance with the instructions and orders of the Management Board of the Bank, as well as the current state of the banking services market, it is possible to amend the approved range of rates for services provided by the Bank.
- 10.** Bank cards are produced within 3 working days after the payment for the card issue and signing of the contract.
- 11.** Reissue of cards in case of loss or damage for bank employees is free of charge.

1. OPENING AND KEEPING OF AN ACCOUNT		
№	Service description	Bank service charge
1.1.	Opening an account	free
1.2.	Closing an account	free
1.3.	Maintaining/keeping an account	free
1.4.	Providing bank statements when performing transactions	free
2. CASH OPERATIONS		
Operations in national currency		
№	Service description	Bank service charge
2.1.	Acceptance of cash to the account	free
2.1.1.	Commission fee for individuals for a cash deposit to the cash desk (commission is paid to the client only on the basis of the remuneration agreement)	up to 0.3% of the amount paid in cash-desk to the cashier
2.2.	Withdrawal of cash received to the account of individuals in cash (except for plastic cards)	free
2.3.	Cash withdrawal received to the account of individuals by non-cash method (except for plastic cards)	from 0.3% to 2% of the issued cash amount in accordance with the contract (agreement)
2.4.	Exchange of large banknotes for small banknotes	free
Foreign currency transactions		
№	Service description	Bank service charge
2.5.	Acceptance of cash to the account	free
2.6.	Withdrawal of cash received to the account of individuals in cash (except for plastic cards)	free
2.7.	Cash withdrawal received to the account of individuals by non-cash method (except for plastic cards)	up to 2% of the total amount
2.8.	Cash withdrawal received through money transfer systems in foreign currency	free

Nº	Service description	Bank service charge
2.9.	Exchange of worn-out banknotes in foreign currency (US dollars, Russian rubles and euros) for the currency of the same country	in accordance with the contract (agreement) on the basis of legal requirements
2.10.	Exchange of large denominations/banknotes for small denominations/banknotes	free
2.11.	Currency verification (by banknotes)	free
3. CURRENCY EXCHANGE OPERATIONS		
Nº	Service description	Bank service charge
3.1.	Operations for the exchange (conversion) of cash foreign currency	at the commercial rate on the day of the operation
3.2.	Operations for the exchange (conversion) of non-cash foreign currency into the national currency (TJS) (except for payment cards)	at the established rate on the day of the operation
3.3.	Operations for the exchange (conversion) of non-cash national currency (TJS) into foreign currency (except for payment cards)	at the commercial rate on the day of the operation
3.4.	Non-cash conversion of foreign currency to another type of foreign currency	at the commercial rate on the day of the operation
3.5.	Commission for the exchange of national currency (TJS) for non-cash foreign currency	from 0.5% to 2% - of the exchangeable national currency
4. BANK TRANSFERS		
Operations in national currency		
Nº	Service description	Bank service charge
4.1.	Incomig	free
	Outgoing:	
4.2.	Money transfers without opening an account	0.3% of the transfer amount

Nº	Service description	Bank service charge
4.3.	Transfers through the NBT payment system in favor of clients of other banks	4 TJS
4.4.	Carrying out intrabank payments (in paper form)	1 TJS
4.5.	Carrying out intrabank payments in electronic form (Internet banking)	free
Foreign currency transactions		
Nº	Service description	Bank service charge
4.6.	Incomig	free
	Outgoing:	
4.7.	Transfers of funds through international money transfer systems	in accordance with the tariffs of international money transfer systems
4.8.	Transfers of funds between the client's own accounts with "Oriénbank" OJSC	free
4.9.	Bank transfers in favor of clients of other banks through the international interbank payment system SWIFT:	
-	in Euro (EUR):	
	- up to 10,000 euros	EUR 25
	- from 10,001 to 150,000 euros	60 euros
	- from 150,001 to 300,000 euros	150 euros
	- more than 300,001 euros	300 euros
-	in US dollars (USD) and in other foreign currencies (equivalent in US dollars):	
	- up to USD 20,000	USD 30
	- from 20,001 to 150,000 US dollars	USD 100
	- from 150,001 to 300,000 US dollars	USD 250
	- more than 300,001 US dollars	USD 500
4.10.	Confirmation of money transfer in the "SWIFT" format	1 USD
4.11.	Commission for conducting investigations at the client's request for crediting the payment amount to the beneficiary's (recipient's) account, as well as for canceling, changing or supplementing the payment at the client's request:	
-	in euro (EUR)	30 euros
-	in US dollars (USD) and other foreign currencies	USD 50

5.CREDITING		
Nº	Service description	Bank service charge
5.1.	Issuance of consumer credit	in accordance with the current interest rate on credits
-	Card issuance of consumer credit	10 somoni
-	Card re-issue of consumer credit	10 somoni
6. DEPOSITS		
Nº	Service description	Bank service charge
6.1.	Acceptance of fixed term deposits	in accordance with the current interest rate on deposits
6.2.	Acceptance of savings deposits	in accordance with the current interest rate on deposits
6.3.	Acceptance of demand deposits	in accordance with the current interest rate on deposits
7. SAFETY DEPOSIT BOXES		
Nº	Service description	Bank service charge
7.1.	Rent of safe deposit boxes for one month:	
	dimensions - 21cm x 32cm x 7,5cm	120 TJS
	dimensions - 21cm x 32cm x 10cm	140 TJS
	dimensions - 21cm x 32cm x 15cm	150 TJS
	dimensions - 21cm x 32cm x 25cm	170 TJS
	dimensions - 21cm x 32cm x 30cm	120 TJS
	dimensions - 11,5cm x 29,5cm x 45cm	80 TJS
	dimensions - 23cm x 29,5cm x 45cm	150 TJS
	dimensions - 47cm x 29,5cm x 45cm	290 TJS
	dimensions - 95cm x 29,5cm x 45cm	440 TJS

8. OPERATIONS WITH BANK PAYMENT CARDS					
№	Service description	Korti milli	VISA Classic	VISA GOLD "Standart"	VISA GOLD "Lux"
		Bank service charge	Bank service charge	Bank service charge	Bank service charge
			1 year	1 year	1 year
8.1.	Card issuance	20 TJS	5 \$ ¹	15 \$	20 \$
8.1.1.	Card service	-	-	-	-
8.2.	Card re-issue in case of loss or damage	10 TJS	8 \$	18 \$	23 \$
8.3.	Urgent production of a card during a working day (only for clients of the Head Office)	20 TJS	15 \$	25 \$	30 \$
8.4.	Issuance and maintenance of a card within the framework of a salary project	free	4 \$	-	-
-	Re-issue of a card in case of loss or damage (for a salary project)	10 TJS	7 \$	-	-
8.5.	Issuance and maintenance of money transfer cards *	20 TJS	50 TJS	-	-
* Used only for receiving and sending money transfers and payment for goods and services.					
8.6.	Transfer of funds from a card account to another current account with "Orienbank" OJSC.	in accordance with section 4	in accordance with section 4	in accordance with section 4	in accordance with section 4
8.6.1.	Transfer of funds from bank payment cards "Korti Milili" of other banks of the Republic of Tajikistan to the account holders of the bank payment cards "Korti Milili" of JSC "Orienbank".	1%	-	-	-

¹ According to the 1st paragraph of the Decision of the Board of OJSC "Oriyonbank" No. 66 dated 11.07.2024 the VISA Classic card is issued free of charge from 11.07.2024 to 31.12.2024.

8.7.	Transfer of funds from a card account to another account (abroad)	in accordance with section 4	in accordance with section 4	in accordance with section 4	in accordance with section 4
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№	Service description	Korti milli	VISA Classic	VISA GOLD "Standart"	VISA GOLD "Lux"
		Bank service charge	Bank service charge	Bank service charge	Bank service charge
			1 year	1 year	1 year
8.8.	Transfer of funds from one card account to another card account "VISA TO VISA" through ATMs of "Orienbank" OJSC using cards issued by the bank (for each transfer):				
-	in TJS	-	3 TJS	3 TJS	3 TJS
-	in US dollars		USD 0.62	USD 0.62	USD 0.62
-	in Euro		0.62 Euro	0.62 Euro	0.62 Euro
-	in RUB		USD 0.62 (in recalculation of Russian rubles at the exchange rate on the day of the transaction)	USD 0.62 (in recalculation of Russian rubles at the exchange rate on the day of the transaction)	USD 0.62 (in recalculation of Russian rubles at the exchange rate on the day of the transaction)
8.9.	Replenishment of salary card bank accounts (in cash through the cashier):				
-	individuals	free	free	free	free
-	salary projects	free	free	free	free
8.10.	Receiving cash (POS-terminal, ATM) in the internal network of the OJSC "Orienbank":				
-	TJS	0.5% of the received cash amount	0.75% of the cash amount, but not less than 0.2 US dollars	0.75% of the cash amount, but not less than 0.2 US dollars	0.5% of the cash amount, but not less than 0.1 US dollars

-	US dollars	-	2% of the cash amount, but not less than USD 0.2	2% of the cash amount, but not less than USD 0.2	1.5% of the cash amount, but not less than USD 0.2
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№	Service description	Korti milli	VISA Classic	VISA GOLD "Standart"	VISA GOLD "Lux"
		Bank service charge	Bank service charge	Bank service charge	Bank service charge
			1 year	1 year	1 year
-	in RUB	-	2% of the cash amount, but not less than USD 0.2 (in recalculation of Russian rubles at the exchange rate on the day of the transaction)	2% of the cash amount, but not less than USD 0.2 (in recalculation of Russian rubles at the exchange rate on the day of the transaction)	2% of the cash amount, but not less than USD 0.2 (in recalculation of Russian rubles at the exchange rate on the day of the transaction)
8.11.	Receiving cash (POS-terminal, ATM) in the internal network of the OJSC "Orienbank" for salary projects:				
-	TJS	free	free	free	free
-	in US dollars	-	1.5% of the cash amount, but not less than USD 0.12	1.5% of the cash amount, but not less than USD 0.12	1.5% of the cash amount, but not less than USD 0.12

-	in RUB	-	1.5% of the cash amount, but not less than USD 0.12 (in recalculation of Russian rubles at the exchange rate on the day of the transaction)	1.5% of the cash amount, but not less than USD 0.12 (in recalculation of Russian rubles at the exchange rate on the day of the transaction)	1.5% of the cash amount, but not less than USD 0.12 (in recalculation of Russian rubles at the exchange rate on the day of the transaction)
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№	Service description	Korti milli	VISA Classic	VISA GOLD "Standart"	VISA GOLD "Lux"
		Bank service charge	Bank service charge	Bank service charge	Bank service charge
			1 year	1 year	1 year
8.12.	Receiving cash (POS-terminal, ATM) in the external network by cards of the OJSC "Oriensbank":				
-	cash withdrawal at cash points (POS terminal)	1% of the received cash	1.4% of the cash amount, but not less than USD 2	1.4% of the cash amount, but not less than USD 2	1.4% of the cash amount, but not less than USD 2
	cash withdrawal from ATMs (banks inside the country)	1% of the received cash	3 TJS (up to 500 TJS) 0% (over 500 TJS)	3 TJS (up to 500 TJS) 0% (over 500 TJS)	3 TJS (up to 500 TJS) 0% (over 500 TJS)
-	cash withdrawal from ATMs (banks outside the country)	1% of the received cash	1.5% of the cash amount, but not less than USD 1.5	1.5% of the cash amount, but not less than USD 1.5	1.5% of the cash amount, but not less than USD 1.5

-	receiving cash in the Halyk Bank Kazakhstan network	1% of the received cash	1.2% of the cash amount, but not less than USD 0.2	1.2% of the cash amount, but not less than USD 0.2	1.2% of the cash amount, but not less than USD 0.2
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№	Service description	Korti milli	VISA Classic	VISA GOLD "Standart"	VISA GOLD "Lux"
		Bank service charge	Bank service charge	Bank service charge	Bank service charge
			1 year	1 year	1 year
8.13.	Cashless payment for goods and services at trade and service points:				
-	cards issued by OJSC "Orienbank" in the external and internal networks	free	free	free	free
-	return of purchase of goods / services	-	1% of the cost of payment for goods and services	1% of the cost of payment for goods and services	1% of the cost of payment for goods and services
8.14.	Security and investigation of controversial transactions (in one (1) operation)				
-	Investigation of conflicting transactions	-	5 USD	5 USD	5 USD
-	Operations with cards Chargeback, Fee Collection, Funds Disbursement, Reversal	-	5 USD	5 USD	5 USD
-	Rejection of financial requests (authorization)	-	USD 0.15	USD 0.15	USD 0.15
-	Replacement of the PIN - code of the card through an ATM	5 TJS	1 USD	1 USD	1 USD
-	Card blocking / unblocking	free	free	free	free
8.15.	Obtaining information from the account of the bank card holder:				

-	obtaining information about the balance of a bank card account in ATMs of the OJSC "Orienbank"	free	free	free	free
-	receiving a statement of the card account balance in ATMs of the OJSC "Orienbank"	free	USD 0.25	USD 0.25	USD 0.25
-	receiving a statement of the card account balance at ATMs of other banks	free	0.5 USD	0.5 USD	0.5 USD
-	receiving a monthly statement of the card account in the Bank	10 TJS	10 TJS	10 TJS	10 TJS
-	confirmation of the balance on the card account on the official letterhead of the Bank	30 TJS	30 TJS	30 TJS	30 TJS
-	provision of a card account statement by e-mail (e-mail message) at the request/demand of the client	free	free	free	free

№	Service description	Korti milli	VISA Classic	VISA GOLD "Standart"	VISA GOLD "Lux"
		Bank service charge	Bank service charge	Bank service charge	Bank service charge
			1 year	1 year	1 year
8.16.	SMS-notification service (by 1 number)				
-	Connection to SMS-notification service	free	free	free	free
-	Disabling the SMS notification service	free	free	free	free
-	Monthly subscription fee for SMS-notification service	free	4 TJS	4 TJS	4 TJS

8.17.	Insurance deposit	-	-	USD 100	USD 400
8.18.	Daily limits for cards issued by OJSC "Orienbank"				
-	The number of withdrawals from the ATM (ATM)	10	8	10	no limit
-	The number of withdrawals from the POS - terminal	15	12	14	no limit
-	Amount of withdrawals from ATM (ATM)	15 000 TJS	USD 1,500	USD 5,000	no limit
-	The amount of withdrawals from the POS - terminal	20 000 TJS	USD 2,000	USD 5,000	no limit
8.19.	Internet limits for cards issued by OJSC "Orienbank"				
-	Daily limit	-	USD 2,000	USD 5,000	USD 5,000
-	Monthly limit	-	USD 20,000	USD 50,000	USD 50,000

ACQUIRING OPERATIONS				
№	Service description	Korti milli	VISA	UPI
		Bank service charge	Bank service charge	Bank service charge
8.20.	Cash withdrawal (POS-terminal, ATM) using cards issued by other banks			
-	providing access to the device for servicing the issuance of cash (POS-terminal) of the OJSC «Orienbank» using cards issued by foreign banks	-	free	1% of cash received
-	providing access to the device for servicing the issuance of cash (POS-terminal) of the OJSC «Orienbank» using cards issued by other banks of the Republic of Tajikistan	1%	-	1% of cash received

-	providing access to the device for servicing the issuance of cash (ATM) of the OJSC «Orienbank» using cards issued by other banks of the Republic of Tajikistan and foreign banks	-	-	1% of cash received
8.21.	Cashless payment for goods and services at trade and service points			
-	cards issued by other banks in the network of the OJSC «Orienbank»	free	free	free
-	cards issued by Halyk Bank Kazakhstan in the network of the OJSC «Orienbank»	-	0.2% of the cost of payment for goods and services	0.2% of the cost of payment for goods and services
-	return of purchases of goods/services	-	1% of the cost of payment for goods and services	1% of the cost of payment for goods and services

9. OTHER SERVICES		
No	Service description	Bank service charge
9.1.	Provision of certificates/references on the official letterhead of the Bank at the request of the client:	
-	on account balance	20 TJS
-	for partial or full repayment of liabilities on consumer credits	20 TJS
-	issuance of a certificate from the credit reference Bureau of Tajikistan	15 TJS
9.2.	Search for lost documents in the archive of the Bank at the request of the client	20 TJS
9.3.	Consulting services	free
9.4.	Making a pass (electronic) to enter (exit) the Bank building	25 TJS
9.5.	Conducting official correspondence and searching for funds at the request of individuals	124 TJS