

**“APPROVED”**  
by the decision of the Board OJSC «Oriyonbonk»  
№66 from 11.07.2024



**ORIYONBONK**

**RATES FOR SERVICING LEGAL  
ENTITIES**

**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 transaction 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 transactions 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 transactions, 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. VISA Business cards issued in foreign currency can only be used outside the country.

<b>1. OPENING AND KEEPING OF AN ACCOUNT</b>		
<b>№</b>	<b>Service description</b>	<b>Bank service charge</b>
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
1.5.	Issuance of a copy of a payment document	free
1.6.	Copy of documents from the legal case	free
<b>2. CASH TRANSACTIONS</b>		
<b>Transactions in national currency</b>		
<b>№</b>	<b>Service description</b>	<b>Bank service charge</b>
2.1.	Acceptance of cash to the account	free
2.2.	Commission fee to legal entities for a cash deposit (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
2.3.	Cash withdrawal to legal entities and private entrepreneurs	from 0.3% to 2% of the issued cash amount in accordance with the contract (agreement)
2.4.	Exchange of large bills/banknotes for small bills/banknotes	free
<b>Foreign currency transactions</b>		
<b>№</b>	<b>Service description</b>	<b>Bank service charge</b>
2.5.	Cash withdrawal to legal entities *	up to 2% of the total amount
2.6.	Exchange of large bills/banknotes for small bills/banknotes	free
2.7.	Currency verification (by banknotes)	free
* In accordance with the Law of the Republic of Tajikistan "On currency regulation and currency control" and the NBT Instruction № 168 "On the procedure for using foreign currency in circulation on the territory of the Republic of Tajikistan"		

<b>3. CURRENCY EXCHANGE TRANSACTIONS</b>		
<b>Nº</b>	<b>Service description</b>	<b>Bank service charge</b>
3.1.	Transactions 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 transaction
3.2.	Transactions 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 transaction
3.3.	Non-cash conversion of foreign currency to another type of foreign currency	at the commercial rate on the day of the transaction
3.4.	Commission for the exchange of national currency (TJS) for non-cash foreign currency	from 0.5% to 2% - of the exchangeable national currency
<b>4. BANK TRANSFERS</b>		
<b>Transactions in national currency</b>		
<b>Nº</b>	<b>Service description</b>	<b>Bank service charge</b>
4.1.	Incomig	free
	Outgoing:	
4.2.	Money transfers without opening an account	0.3% of the transfer amount
4.3.	Transfers through the NBT payment system in favor of clients of other banks	4 TJS
4.3.1.	Transfers through the NBT payment system in favor of clients of other banks through Internet banking	2 TJS
4.4.	Carrying out intrabank payments (in paper form)	1 TJS
4.5.	Carrying out intrabank payments in electronic form (Internet banking)	free
<b>Foreign currency transactions</b>		
<b>Nº</b>	<b>Service description</b>	<b>Bank service charge</b>
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 "Orienbank" OJSC	free

Nº	Service description	Bank service charge
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	25 euro
	- from 10,001 to 150,000 euros	60 euro
	- from 150,001 to 300,000 US dollars	150 euro
	- more than 300,001 US dollars	300 euro
-	in US dollars (USD) and in other foreign currencies (equivalent in US dollars):	
	- up to USD 20,000	30 US dollars
	- from 20,001 to 150,000 US dollars	100 US dollars
	- from 150,001 to 300,000 US dollars	250 US dollars
	- more than 300,001 US dollars	500 US dollars
4.9.1.	Bank transfers in favor of clients of other banks through the international interbank payment system SWIFT through Internet banking:	
-	in euro ( EUR):	
	- up to 10,000 euros	12,5 euro
	- from 10,001 to 150,000 euros	30 euro
	- from 150,001 to 300,000 US dollars	75 euro
	- more than 300,001 US dollars	150 euro

-	in US dollars (USD) and in other foreign currencies (equivalent in US dollars):	
	- up to USD 20,000	15 US dollars
	- from 20,001 to 150,000 US dollars	50 US dollars
	- from 150,001 to 300,000 US dollars	125 US dollars
	- more than 300,001 US dollars	250 US dollars
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 euro
-	in US dollars (USD) and other foreign currencies	50 US dollars

5. CREDITING		
Nº	Service description	Bank service charge
5.1.	Issuance of commercial/trade credits	in accordance with the current interest rate on credits
5.2.	Overdraft	in accordance with the current interest rate on credits
6. LETTERS OF CREDIT		
Nº	Service description	Bank service charge

6.1.	<b>ADVISE of Letter of Credit to:</b>	
-	beneficiary	0.2% of the amount of the letter of credit, but not less than 30 US dollars and not more than 500 US dollars
-	to the third Bank without obligations through the SWIFT system	not less than 50 US dollars and not more than 200 US dollars
6.2.	<b>Opening of an export-import letter of credit:</b>	
-	paid	0.2% of the amount of the letter of credit, but not less than 30 US dollars and not more than 600 US dollars
-	no funds	under contract (agreement), but not less than 50 US dollars and not more than 600 US dollars
-	with subsequent funding	under an contract (agreement), but not less than 50 US dollars and not more than 600 US dollars + foreign bank margin

6.3.	<b>Changing the terms of the letter of credit</b>	
-	Prolongation of a letter of credit:	
>	paid	0.15% of the amount of the letter of credit, but not less than 30 US dollars and not more than 200 US dollars + foreign bank margin
>	no funds	0.2% of the amount of the letter of credit, but not less than 30 US dollars and not more than 300 US dollars + foreign bank margin
>	with subsequent funding	under contract (agreement) or by agreement with foreign banks



-	change in the amount of the letter of credit and change in other conditions	10 US dollars + foreign bank margin (for each additional change)
6.4.	<b>Letter of credit confirmation:</b>	
-	paid	0.2% of the amount of the letter of credit, but not less than 30 US dollars and not more than 150 US dollars
-	with subsequent funding	upon contract (agreement)
6.5.	Acceptance, verification and sending of documents for export and import letters of credit	0.15% of the amount of the letter of credit, but not less than 50 US dollars and not more than 500 US dollars
6.6.	Commission for discrepancies in export - import documents (from each document)	0.15% of the amount of the letter of credit, but not less than 50 US dollars and not more than 500 US dollars
6.7.	Termination of an export - import letter of credit before its expiration date	30 US dollars + commission of a foreign bank
6.8.	Request for export - import letters of credit at the request of the client	15 US dollars for each SWIFT
6.9.	Payment of the amount of each tranche to foreign banks	10 US dollars for each tranche payment
6.10.	Preparation and sending of letter of credit import and export documents by courier mail	under contract (agreement) and (or) at the rates of courier mail

<b>№</b>	<b>Service description</b>	<b>Bank service charge</b>
6.11.	Negotiation of bills/drafts (purchase of bills of exchange for international payments)	under contract (agreement)
6.12.	Acceptance of drafts or deferred payment obligations	under contract (agreement)
6.13.	Commission for the fulfillment of obligations to negotiate documents	under contract (agreement)
6.14.	Transfer of a transferable letter of credit	0.2% of the amount of the letter of credit, but not less than 50 US dollars and not more than 500 US dollars
<b>7. GUARANTEES</b>		

<b>№</b>	<b>Service description</b>	<b>Bank service charge</b>
7.1.	<b>Guarantee for participation in tender *:</b>	
-	uncovered /no funds and unsecured (if there is a current account with the Bank and turnovers on it)	<p>&gt; on the terms and in the form approved by the Bank, monthly 0.3% of the total amount of the guarantee, but not less than 100 US dollars</p> <p>&gt; on the terms and in the form approved by the Client, monthly 0.3% of the total amount of the guarantee, but not less than 200 US dollars</p>
in the absence of a current account with the Bank (under a contract (agreement))		
-	paid/covered	<p>&gt; on the terms and in the form approved by the Bank, 0.2% of the guarantee amount, but not less than 75 US dollars</p> <p>&gt; on the terms and in the form approved by the Client, 0.2% of the guarantee amount, but not less than 100 US dollars</p>
-	secured	<p>&gt; on the terms and in the form approved by the Bank, every quarter 0.2% of the guarantee amount, but not less than 75 US dollars</p> <p>&gt; on the terms and in the form approved by the Client, every quarter 0.2% of the guarantee amount, but not less than 100 US dollars</p>
<b>№</b>	<b>Service description</b>	<b>Bank service charge</b>
7.2.	<b>Prepayment guarantees *:</b>	
-	uncovered and unsecured (if there is a current account with the Bank and turnovers on it)	<p>&gt; on the terms and in the form approved by the Bank, monthly 0.3% of the guarantee amount, but not less than 200 US dollars</p> <p>&gt; on the terms and in the form approved by the Client, monthly 0.3% of the guarantee amount, but not less than 300 US dollars</p>
in the absence of a current account with the Bank (under a contract (agreement))		

-	paid/covered	0.3% of the guarantee amount, but not less than 100 US dollars
-	secured	under contract (agreement), but not less than 1.2% per annum and not less than 250 US dollars
7.3.	<b>Guarantees for the fulfillment of obligations contract or service agreement) *:</b>	
-	uncovered and unsecured (if there is a current account with the Bank and turnovers on it)	> on the terms and in the form approved by the Bank, monthly 0.3% of the guarantee amount, but not less than 200 US dollars > on the terms and in the form approved by the Client, monthly 0.3% of the guarantee amount, but not less than 300 US dollars
Guarantees for the fulfillment of obligations (agreement or service agreement) *:		
-	paid/covered	> on the terms and in the form approved by the Bank, 0.3% of the guarantee amount, but not less than 75 US dollars > on the terms and in the form approved by the Client, 0.3% of the guarantee amount, but not less than 100 US dollars
-	secured	every quarter 0.3% of the guarantee amount, but not less than 250 US dollars

Nº	Service description	Bank service charge
7.4.	<b>Payment guarantees *:</b>	
-	in the absence of a current account with the Bank (under an contract (agreement))	> on the terms and in the form approved by the Bank, monthly 0.3% of the guarantee amount, but not less than 200 US dollars > on the terms and in the form approved by the Client, monthly 0.3% of the guarantee amount, but not less than 300 US dollars
in the absence of a current account with the Bank (under an contract (agreement))		
-	paid/covered	0.3% of the guarantee amount, but not less than 100 US dollars

-	secured	1.2% per annum, but not less than 250 US dollars
7.5.	<b>Issue of guarantee via SWIFT</b>	
-	по договору (соглашению), но не менее 250 US dollars	monthly 0.3% of the guarantee amount, but not less than 300 US dollars
in the absence of a current account with the Bank (under a contract (agreement))		
-	paid/covered	0.3% of the guarantee amount, but not less than 250 US dollars
-	secured	under contract (agreement), but not less than 250 US dollars
7.6.	<b>Changes in the terms of the issued SWIFT guarantees (for each change) *:</b>	
-	by contract (agreement), but not less than 200 US dollars	0.2% of the guarantee amount, but not less than 200 US dollars and not more than 500 US dollars
-	prolongation of terms without coverage	under contract (agreement), but not less than 200 US dollars
-	changes in other conditions	15 US dollars + commission of a foreign bank
7.7.	<b>AVISATION of a guarantee to a third bank without obligation via SWIFT</b>	AVISATION of a guarantee to a third bank without obligation via SWIFT
7.8.	<b>Payment under guarantees, receipt, verification and sending of documents</b>	Payment under guarantees, receipt, verification and sending of documents
7.9.	<b>Request for guarantees upon client's request</b>	Request for guarantees upon client's request
* From 1 to 15 counts as half a month. From 15th to 31st counts as a full month For international guarantees, margin of a foreign bank + margin of OJSC "Oriensbank"		

<b>8. DEPOSITS</b>		
<b>№</b>	<b>Service description</b>	<b>Bank service charge</b>
8.1.	Acceptance of term deposits	in accordance with the current interest rate on deposits
8.2.	Acceptance of demand deposits	in accordance with the current interest rate on deposits

<b>9. SAFETY DEPOSIT BOX</b>		
<b>Nº</b>	<b>Service description</b>	<b>Bank service charge</b>
9.1.	<b>Rent of safe deposit boxes for one month:</b>	
	dimensions - 21cm x 32cm x 7,5cm	240 TJS
	dimensions - 21cm x 32cm x 10cm	280 TJS
	dimensions - 21cm x 32cm x 15cm	300 TJS
	dimensions - 21cm x 32cm x 25cm	340 TJS
	dimensions - 21cm x 32cm x 30cm	240 TJS
	dimensions - 11,5cm x 29,5cm x 45cm	160 TJS
	dimensions - 23cm x 29,5cm x 45cm	300 TJS
	dimensions - 47cm x 29,5cm x 45cm	580 TJS
	dimensions - 95cm x 29,5cm x 45cm	880 TJS
<b>10. CASH COLLECTION SERVICES</b>		
<b>Nº</b>	<b>Service description</b>	<b>Bank service charge</b>
10.1.	Collection of cash and other valuables by collectors on the territory of the Republic of Tajikistan	from 0.1% to 1% of the amount of transported funds and valuables
10.2.	Collection of cash and other valuables by collectors on the territory of the Republic of Tajikistan	from 100 TJS to 200 TJS

<b>Nº</b>	<b>Service description</b>	<b>Bank service charge</b>
10.3.	The minimum charge for one (1) carriage of cash and other valuables up to TJS 200,000 within the radius is:	
-	up to 5 km.	200 TJS
-	up to 10 km.	300 TJS
-	up to 15 km.	350 TJS
10.4.	When transporting cash and other valuables in the amount of more than 200,000 TJS (for every additional 20,000 TJS)	in accordance with clause 10.3. current tariff + 10 TJS
10.5.	When changing the length of the route (for every additional 10 km.)	in accordance with clause 10.3. current tariff + 10 TJS

10.6.	Cash collection services (collection) for regular customers of the Bank	under contract (agreement)
<b>11. TRANSACTIONS WITH BANK PAYMENT CARDS</b>		
<b>Nº</b>	<b>Service description</b>	<b>Bank service charge</b>
11.1.	<b>Merchant acquiring commission charged from the accounts of trade and service centers (merchants):</b>	
-	external acquiring transactions with Visa cards	1.5% of the transaction amount
-	internal acquiring transactions with Visa and Korti milli cards	1% of the transaction amount
<b>Salary projects</b>		
<b>Nº</b>	<b>Service description</b>	<b>Bank service charge</b>
11.2.	<b>Transfer of the amount of salary to card accounts (of the total amount):</b>	
-	Korti Milli	0,5%
-	Visa cards	no more than 1.5% and / or by agreement
11.3.	<b>Issuance and maintenance of cards for a salary project:</b>	
-	Korti Milli	free
-	VISA Classic:	
*	1 year	US \$ 4
**	2 years	7 US dollars
***	3 years	10 US dollars
<b>Nº</b>	<b>Service description</b>	<b>Bank service charge</b>
11.4.	<b>Re-issue of a card (for a salary project) in case of loss or damage:</b>	
-	Korti Milli	10 TJS
-	VISA Classic:	
*	1 year	7 US dollars
**	2 years	10 US dollars
***	3 years	13 US dollars
<b>VISA Business Card</b>		

<b>Nº</b>	<b>Service description</b>	<b>Bank service charge</b>
11.5.	Card expiry date	3 years
11.6.	Card issuance and maintenance *USD/EUR account - only for operations abroad, they do not work within the Republic of Tajikistan	10 US dollars
-	re-issue of the card in case of loss or damage:	10 US dollars
-	immediate card issuance within 1 day (only for Head office clients)	10 US dollars
11.7.	Insurance deposit	-
11.8.	Replenishment of a card bank account (in cash through the cashier):	free
11.9.	Receiving cash at cash points, POS-terminals, ATMs of OJSC "Orienbank"	1%
11.10.	Receiving cash at cash points at POS-terminals, ATMs of other banks	2,5%
11.11.	Non-cash payment at trade and service points	free
11.12.	Receiving a statement of the card account balance in Branches or by e-mail	free
11.13.	Obtaining a statement of the card account balance in ATMs of OJSC "Orienbank"	0,12 US dollars
11.14.	Obtaining a statement of the balance on the card account at ATMs of other banks	2 US dollars
11.15.	Temporary suspension of the card at the request of the client.	free
11.16.	SMS-notification service (by 1 number)	
-	connection to SMS-notification service	free
-	disabling the SMS notification service	free
-	monthly subscription fee for SMS-notification service	5 TJS
11.17.	Change card PIN - code through an ATM	1 US dollars
11.18.	Security and investigation of controversial transactions (in one (1) operation)	
-	investigation of conflicting transactions	5 US dollars
-	operations with cards Chargeback, Fee Collection, Funds Disbursement, Reversal	5 US dollars
11.19.	Daily limits for cash transactions	
-	number of withdrawals from the ATM (ATM)	10 times

-	number of withdrawals from the POS - terminal	14 times
-	amount of withdrawals from ATM (ATM)	5000 US dollars
-	amount of withdrawals from the POS - terminal	5000 US dollars
11.20.	<b>Internet limits for cards issued by OJSC "Orienbank"</b>	
-	Daily limit	5000 US dollars
-	Monthly limit	50 000 US dollars

<b>12. "INTERNET-BANKING" SYSTEM</b>		
<b>Nº</b>	<b>Service description</b>	<b>Bank service charge</b>
12.1.	Registration, connection, assignment of an individual login, training in the program	free
12.2.	<b>Electronic payment system:</b>	
-	payments for each interbank document	4 TJS
-	intrabank payments	free
-	international payments	in accordance with clause 4.9
12.3.	Telephone consultation	free
<b>13. OTHER SERVICES</b>		
<b>Nº</b>	<b>Service description</b>	<b>Bank service charge</b>
13.1.	<b>Provision of certificates on the official letterhead of the Bank at the request of the client:</b>	
-	on account balance	20 TJS
-	for partial or full repayment of liabilities on consumer credits	20 TJS
-	issuance of a certificate from the Bureau of Credit Histories of Tajikistan	15 TJS
13.2.	Search for lost documents in the archive of the Bank at the request of the client	20 TJS
13.3.	Making a pass (electronic) to enter (exit) the Bank building	25 TJS



13.4.	Re-confirmation and registration of a card with samples of signatures and seal imprints of legal entities	35 TJS
13.5.	Providing forms for filling out applications, checkbooks, account statements (once per calendar year)	30 TJS
13.6.	Issuance of confirmation of the receipt of foreign exchange funds for export transactions *	0.05% of the value of the contract (agreement)
* According to the Regulations of the NBT and the Customs Service under the Government of the Republic of Tajikistan		

<b>Nº</b>	<b>Service description</b>	<b>Bank service charge</b>
13.7.	Confirmation of the balance on correspondent accounts (for one 1 confirmation)	50 US dollars
13.8.	Issuance of a permit for the export of foreign currency (for one 1 permit)	25 TJS
13.9.	Conducting official correspondence, searching for funds at the request of legal entities.	124 TJS
13.10.	Leasing of buildings and other premises of the bank and its branches	under contract
13.11.	Consulting services	free