

The " STANDART " tariff
CJSC International Bank of Tajikistan on payment cards
VISA Classic, VISA Gold, UPI Standard

1	Service	STANDART
1.1	Card delivery to the client in Dushanbe and in the regions where the bank's operational structures operate.	Free
1.2	Card issuance	- 5.00 USD
1.3	Monthly fee	- First year is free of charge - Second and subsequent years free of charge if the average daily irreducible balance is over 700 TJS or an overdraft of this amount. - 0.7\$ in other cases.
1.4	Account currency	- TJS -RUB - USD -EURO
1.5	Initial payment	-
1.6	Security deposit	-
1.7	Card reissue	2.00 c.u.
1.8	Increasing the card's daily limit fee	Free
1.9	SMS service fee for one month	Free - 5\$ for connecting a foreign number.
1.10	Cashback when using the card	Standard - Maximum Cashback per transaction 500 TJS - Maximum Cashback for one month 5,000 TJS
1.11	Interest accrued on the balance	4% p.a. (For local currency accounts only and with an account balance of at least 100 TJS)

2. Us on us		
2.1	Cash withdrawal fee	- Free up to 5,000 TJS monthly. - 0.7% over 5000 TJS
2.2	Purchase fee	0%
2.3	C2C (Card-to-card) transfer (from the sender) fee	0%
2.4	Conversion fee for cash deposit and withdrawal transactions	from 0.5%
2.5	Balance and mini-statement enquiry fee	0,04 \$
2.6	Pin change fee	0,5 \$
2.7	Payments via an ATM fee	0%
2.8	Cash in fee via ATM and POS terminal	0%

3. Us on them domestic		
3.1	Cash withdrawal fee	- via ATM 1.00% min 1.00 \$ - via Manual cash 1.5% min 1.5 \$
3.2	Purchase fee	0%
3.3	Conversion fee for cash deposit and withdrawal transactions	from 0.5%
3.4	Balance and mini-statement enquiry fee	0,3 \$
3.5	Pin change fee	0,5 \$
3.6	C2C (Card-to-card) transfer (from the sender) fee	0%

4. Us on them international		
4.1	Cash withdrawal fee	- via ATM 1.50% min \$3.00 - via Manual cash 2.5% min 4.00\$
4.2	Purchase fee	0%
4.3	Balance and mini-statement enquiry fee	0,3 \$
4.4	Pin change fee	0,8 \$
4.5	C2C (Card-to-card) transfer (from the sender) fee	0%
4.6	Conversion fee for cash deposit and withdrawal transactions	from 0.5%

STANDART card transaction limits					
In one day	Total	Cash withdrawal	Purchase	Purchase on the internet	Number of transactions
Total	2000	2000	2000	1500	10
us on us	2000	2000	2000	1500	10
Us on them (account currency - TJS)	1500	1000	1500	1500	10
Us on them (account currency USD)	2000	2000	2000	2000	10

* The notional unit is equal to the US dollar