Agreed: Head of the Antimonopoly Service under the Government of the Republic of Tajikistan
Rajabzoda Kh.R.
16.01.2026

Approved: Chairman of the State Savings Bank of the Republic of Tajikistan "Amonatbonk"
Salimzoda A.
No. 1-7, January 20, 2026

AMONATBONK SERVICE TARIFFS OF

SUE SB RT "AMONATBONK" FOR INDIVIDUALS

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General Provisions

1. State Unitary Enterprise Savings Bank of the Republic of Tajikistan "Amonatbonk" (hereinafter referred to as the "Bank") may amend these tariffs or introduce additions to them in coordination with the Antimonopoly Service under the Government of the Republic of Tajikistan.
2. Service fees in accordance with the Bank's tariffs are charged in the national currency. Based on an agreement concluded with the client, the fee may be charged in the currency of the transaction at the exchange rate of the National Bank of Tajikistan (hereinafter — NBT) on the date of payment.
3. All expenses (transportation costs, telegraph, postal services, correspondent bank fees, notary fees, etc.) actually incurred by the Bank in executing the client's instructions shall be reimbursed by the client at their actual cost.
4. The Bank shall not be liable for inaccurate details (data) in payment documents provided by the client, errors or incorrect wording in payment documents, as well as for data in documents that contradict the current instructions of the NBT and other regulatory legal acts of the Republic of Tajikistan.
5. In the event of cancellation of a client's instruction, the service fee paid shall not be refunded.
6. Fees specified in the Bank's tariffs as percentages are charged as a percentage of the transaction amount (in some cases indicating a minimum or maximum amount). A reduction in the fee amount may be made based on an order, directive, or decision of the Chairman of the Board of the State Unitary Enterprise Savings Bank of the Republic of Tajikistan "Amonatbonk."
7. The cost of services in the Bank's tariffs indicated with the preposition "up to" includes the value equal to that amount.
8. Where necessary, the Bank may, based on mutual agreement of the parties, modify the established conditions for specific transactions.
9. In the case of promotional campaigns, the Bank may provide its bank cards to clients free of charge or at a discount.
10. Servicing of any card products provided to individuals shall be carried out in accordance with the tariffs for individuals.
11. In the event of changes in market prices or other necessity, the Bank may amend individual tariff items or introduce new ones. In such cases, the Bank shall submit information on the results of these changes, along with supporting calculations, to the Antimonopoly Service within three months after their implementation.
12. These tariffs and conditions shall enter into force from the date of their signing; previously applicable tariffs and conditions shall be deemed invalid.

1. OPENING AND MAINTENANCE OF ACCOUNTS

№	Name of Banking Service	Cost of service
1.1.	Account Opening	Free of Charge
1.2.	Account Closure	Free of Charge
1.3.	Issuance of an Account Statement for Completed Transactions	10 somoni
1.4.	Provision of a Certificate Confirming the Existence of an Account with "Amonatbonk"	10 somoni
1.5	Provision of a Duplicate Account Statement (per statement)	10 somoni
1.6.	Provision of duplicate copies of payment documents attached to the account statement and copies of documents from the legal file (per one A4 page)	2 somoni
1.7.	Certificate confirming the absence of the client's debt to the Bank (on official letterhead)	15 somoni
1.8.	Certificate of the client's account balances (on the Bank's official letterhead)	15 somoni
1.9.	Other certificates regarding the client's activities with the Bank	15 somoni
1.10.	Provision of a copy of a payment order for the current year (per document)	2 somoni
1.11.	Provision of a copy of a payment order for previous years (per document)	5 somoni
1.12.	Preparation of payment documents on behalf of the client	30 somoni
1.13.	Issuance of a duplicate savings book	30 somoni
1.14.	Provision of the client's credit history data from the Credit Information Bureau of Tajikistan upon the client's request	30 somoni
1.15.	Confirmation of a money transfer in SWIFT format	10 somoni
1.16.	Fee for conducting an investigation/review at the client's request, including the provision of document copies, recall or amendment of executed payment orders in the national currency (internal transfers without opening an account — free of charge)	6 somoni
1.17.	Fee for conducting an investigation at the client's request regarding the crediting of a payment to the beneficiary's account, as well as for cancellation, amendments, and additions to payments in foreign currency	
	In Russian rubles	100 somoni
	In US dollars	350 somoni
	In euros	350 somoni
	In other foreign currencies	350 somoni
1.18.	Provision of card details	5 somoni

2. CASH OPERATIONS

№	Name of banking service	Cost of service
	Operations in National Currency	
2.1.	Cash deposit into account in national currency	Free of Charge
2.2.	Cash withdrawal of funds credited to an individual's account in cash form (except for payment cards)	Free of Charge
2.3.	Withdrawal of deposit funds received via non-cash transfer from other banks of the Republic of Tajikistan or branches of "Amonatbonk" to a deposit account in "Amonatbonk" (except pension payments and alimony)	0,5% of the total amount
2.4.	Exchange of large banknotes for smaller denominations (somoni)	Free of Charge

2.5.	Verification of banknote authenticity (somoni)	Free of Charge
2.6.	Cash withdrawal for borrowers: up to 500,000 somoni	15, but not more than 300 somoni; 0.1%, but not more than 1000 somoni
	Cash withdrawal for borrowers: over 500,000 somoni	
2.7.	Operations in foreign currency	
2.8.	Cash deposit into account	
2.9.	Cash payment of funds credited in cash to an individual's account (except payment cards)	
2.10.	Cash payment in foreign currency carried out via the SWIFT system	
2.11.	Cash payment in foreign currency received through money transfer systems	
2.12.	Exchange of worn foreign cash (US dollars, Russian rubles, and euros) for valid currency of the same country	
2.13.	Exchange of large-denomination banknotes for small-denomination banknotes (foreign currency)	
2.14.	Verification of currency authenticity	
Note 1. No service fee is charged if the amount is deposited into the account in cash.		
	3. FOREIGN EXCHANGE OPERATIONS	
№	**Name of banking service**	**Cost of service**
3.1.	Foreign currency operations (2)	From –5% to +10%
3.2.	Exchange of one type of foreign currency for another type of foreign currency	From –5% to +10%
Note 2. Based on the exchange rate established on the date of the transaction.		
	4. BANK TRANSFERS	
№	**Name of banking service**	**Cost of service**
4.1.	Incoming	
4.2.	Outgoing	
4.2.1.	Funds transfer from individuals at branches of the Savings Bank of the Republic of Tajikistan "Amonatbonk" using the "Accessible" payment system	
	1–1000	1%
	1001–3000	0,60%
	3001–5000	0,50%
	5001–10000	0,40%
	From 10001 and more	0,30%
	Foreign Currency Operations	
4.3.	Incoming	Free of Charge
	Outgoing	Based on an agreement between the parties, in accordance with the current tariffs of international money transfer systems.
	In US dollars and euros	
4.4.1.	Funds transfer from individuals to foreign banks via SWIFT (3):	
	Up to 1,000	50 USD/EURO
	From 1,001 to 10,000	60 USD/EURO
	From 10,001 to 50,000	65 USD/EURO
	From 50,001 to 100,000	70 USD/EURO

	Over 100,000		80 USD/EURO
	In Russian rubles		
4.4.2.	Funds transfer from individuals to foreign banks via the SWIFT system		60 somoni
Note 3. Service fees are charged in the national currency at the NBT exchange rate in effect at the time of the transaction.			
	5. SAFE DEPOSIT BOX RENTAL		
№	**Name of banking service**		**Cost of service**
5.1.	9*33		20 somoni
5.2.	14*33		30 somoni
5.3.	19*33		50 somoni
5.4.	29*33		70 somoni
5.5.	59*33		100 somoni
5.6.	Repair of SESAM is at the tenant's expense in case the repair is required due to the tenant's fault.		Repair cost
	6. TRANSACTIONS WITH BANK PAYMENT CARDS – BANK CARD SERVICES FOR INDIVIDUALS (NAMED AND ANONYMOUS CARDS)		
№	**Name of banking service**		**Cost of service**
6.1.	Opening a bank account		Free of Charge
6.2.	Issuance of a bank payment card		
	"Korti Milli" card (magnetic stripe)		Free of Charge
	"Korti Milli" card (chip)		20 somoni
	VISA CLASSIC		20 somoni
	VISA GOLD		50 somoni
	VISA PLATINUM		300 somoni
6.3.	"Issuance of a new card in case of loss, expiration, or malfunction.		
	Korti Milli' card (magnetic stripe and chip)		20 somoni
	VISA CLASSIC		20 somoni
	VISA GOLD		50 somoni
	VISA PLATINUM		300 somoni
6.4.	Card maintenance fee		
	Korti Milli' card		Free of Charge
	Visa Classic, Gold, Premium		Free of Charge
6.5.	**Cost of SMS services for one year**		
	'Korti Milli' card		Free of Charge
	Visa Classic, Gold, Premium		Free of Charge
6.6.	Balance inquiry (request for account balance information)	Internal network	External network
	«Korti Milli» card	0,20 somoni	1 somoni
	Visa Classic, Gold, Premium	1 somoni	1 somoni
6.7.	Additional services and support in accordance with data protection requirements		
6.8.	Temporary blocking of card transactions at the client's		Free of Charge
6.9	Reactivation of card transactions at the client's request		Free of Charge
6.10.	Dispute transaction investigation / review of disputed transactions		25 somoni
6.11.	PIN code change via ATM, POS terminals, and SMS		1 somoni
6.12.	PIN code replacement in an envelope		2,5 somoni

6.13.	Obtaining an account statement and statement of transactions and account balance on the bank's official letterhead		10 somoni
6.14.	Obtaining an account statement and statement of transactions and account balance on the bank's official letterhead remotely via mobile application		1 somoni
6.15.	Obtaining bank card information (details) on the bank's official letterhead		5 somoni
6.16.	Obtaining bank card information (details) on the bank's official letterhead remotely via mobile application		Free of Charge
6.17.	Top-up of card account via e-wallets and cards (P2P Credit)	Internal network	External network
	"Korti Milli" card		Free of Charge
	Visa Classic, Gold, Premium		Free of Charge
6.18.	Cash deposit to card account:	Internal network	External network
	"Korti Milli" card		Free of Charge
	Visa Classic, Gold, Premium		Free of Charge
6.19.	Cash withdrawal	Internal network	External network
	"Korti Milli" card	Up to 5,000 somoni per month	2%, not less than 3 somoni
	VISA Classic, Gold, Platinum (in national currency)	free of charge; above that – 0.5%.	2%
	VISA Classic, Gold, Platinum (in foreign currency)	1%	2%
6.20.	Transfer of funds from an "Amonatbonk" card account to card accounts and e-wallets within the Republic of Tajikistan	Internal network	External network
	«Korti Milli» card	Free of Charge	1% mot less than 2 somoni
	VISA Classic, Gold, Platinum	Free of Charge	1% not less than 2 somoni
6.21.	• Transfer of funds from an "Amonatbonk" card account to card accounts and e-wallets outside the Republic of Tajikistan	Internal network	External network
	«Korti Milli» card	Up to 1100 somoni (15 somoni) more than 1101 somoni 1%	
	VISA Classic, Gold, Platinum	Up to 1100 somoni (15 somoni) more than 1101 somoni 1%	
6.22.	Transfer of funds according to the client's request (Form No. 9) from a card account to card accounts of other projects (except individuals)	Internal network	External network
	"Korti Milli" card	0,5%	Impossible
	VISA Classic, Gold, Platinum (in national currency)	0,5%	Impossible
	VISA Classic, Gold, Platinum (in foreign	1%	Impossible

	currency)		
6.23.	Cashless payment at trade and service enterprises and service points	Internal network	External network
	"Korti Milli" card, VISA Classic, Gold, Platinum	Free of Charge	
6.24.	Refund of purchase amount at service and retail points (Return)	Internal network	External network
	"Korti Milli" card, VISA Classic, Gold, Platinum	Free of Charge	
	BANK CARD SERVICES FOR PREFERENTIAL CARDS		
6.25.	Opening a bank card account		Free of Charge
6.26.	Issuance of a bank payment card		
	"Korti Milli" card (magnetic stripe)		In accordance with the contract
	"Korti Milli" card (chip)		In accordance with the contract
	VISA Classic, Gold, Platinum		Impossible
6.27.	Issuance of a new card in case of loss, expiration, or card damage (becoming unusable)		
	"Korti Milli" card (magnetic stripe)		10 somoni
	"Korti Milli" card (chip)		20 somoni
6.28.	Card maintenance fee		
	"Korti Milli" card		Free of Charge
6.29	Cost of SMS notification service for one year		
	"Korti Milli" card		Free of Charge
6.30	Request for information on card account balance	Internal network	External network
	"Korti Milli" card	Free of Charge	1 somoni
6.31.	Additional services and support for data protection requirements		
6.32.	Temporary card blocking upon customer request		Free of Charge
6.33.	Reactivation of the card based on a customer application		Free of Charge
6.34.	Investigation of disputed transactions		25 somoni
6.35.	Changing the PIN code via ATM, POS terminals, and SMS notifications		1 somoni
6.36.	Changing the secret code (PIN), PIN envelope		2,5 somoni
6.37.	Obtaining a certificate and statement of account turnover and balance on the Bank's official letterhead		10 somoni
6.38.	Remote obtaining of a certificate and statement of account turnover and balance via mobile application		1 somoni
6.39.	Obtaining a certificate of bank card details on the Bank's official letterhead		5 somoni
6.40.	Remote obtaining of a certificate of bank card details via mobile application		Free of Charge
6.41.	Receipt of funds to a card account from electronic wallets and cards (P2P Credit)	Internal network	External network
	"Korti Milli" card		
6.42.	Cash deposit to a card account	Internal network	External network
	"Korti Milli" card	Impossible	
6.43.	Cash withdrawal of funds	Internal network	External network

	"Korti Milli" card	Free of Charge	1 % not less than 3 somoni
6.44.	Transfer of funds from an "Amonatbonk" card account	Internal network	External network
	"Korti Milli" card	Impossible	
6.45.	Transfer of funds based on a customer application (Form No. 9) from a card account to card accounts of other projects	Internal network	External network
	"Korti Milli" card	0,5%	Impossible
6.46.	Cashless payment at retail and service points (Purchase payment)	Internal network	External network
	"Korti Milli" card	Free of Charge	
6.47.	Refund of purchase amount at retail and service points (Return)	Internal network	External network
	"Korti Milli" card	Free of Charge	
	7. CREDIT CARD OPERATIONS		
№	**Name of banking service**		**Cost of service**
7.1.	Opening a bank card account		Free of Charge
7.2.	Urgent card issuance (in addition to the base cost)		
	"Korti Milli" card		Free of Charge
7.3.	Issuance of a new card in case of expiration, loss, or unfitness (damage) of the card		
	"Korti Milli" card		20 somoni
7.4.	Card maintenance fee		
	"Korti Milli" card		Free of Charge
7.5.	Initial deposit to the card account and minimum balance requirement on the card account		
	"Korti Milli" card		Free of Charge
7.6.	Additional services and support for data protection requirements		
	«Korti Milli» card		Free of Charge
7.7.	Cost of SMS notification service for one year		
	"Korti Milli" card		0,20 somoni
7.8.	Balance inquiry at cash desks (PVA/PVN) and ATMs (Balance inquiry)		
	"Korti Milli" card		
№	**Name of banking service**		**Cost of service**
7.9.	Additional services and support for data protection requirements		
	Temporary card blocking upon customer request		Free of Charge
	Reactivation of the card upon customer request		Free of Charge
	Investigation of disputed transactions		25 somoni
	Changing the secret code (PIN) via ATM, POS terminal, and SMS message		1 somoni
	Changing the secret code (PIN), PIN envelope		3,5 somoni
	Obtaining a certificate and statement of account turnover and balance on the Bank's official letterhead		10 somoni
	Obtaining a certificate of bank card details on the Bank's official letterhead		5 somoni
	Remote transfer of funds from an "Amonatbonk" card account via cash desks (PVN), ATMs, electronic wallets, and mobile applications to another "Amonatbonk" card account (P2P) (debit side of the transaction)		0.3% of the amount
7.10.	Cash deposit to a card account via self-service payment terminals, cash desks (PVN), ATMs (Deposit Cash-in), and bank cashier upon a cash receipt order (incoming cash		

	Remote transfer of funds from an "Amonatbonk" card account via cash desks (PVN), ATMs, electronic wallets, and mobile applications to another "Amonatbonk" card account (P2P) (debit side of the transaction)	0.3% of the amount
7.10.	Cash deposit to a card account via self-service payment terminals, cash desks (PVN), ATMs (Deposit Cash-in), and bank cashier upon a cash receipt order (incoming cash order)	
	"Korti Milli" card	Free of Charge
7.11.	Cash withdrawal (cash desks/PVN, ATM) (Withdrawal)	
	"Korti Milli" card	0,5% of the amount
7.12.	Cashless payment at retail and service points (Purchase payment)	
	"Korti Milli" card	Free of Charge
№	**Name of banking service**	**Cost of service**
	MOBILE BANKING "AMONAT-MOBILE"	
9.1.	Connecting to the mobile application "Amonat-mobile"	Free of Charge
9.2.	Completing the online identification process	Free of Charge
9.3.	Top-up of the "Amonat-mobile" e-wallet, "Korti Milli" card, other payment cards (Visa, UnionPay, etc.), savings account, repayment of interest and principal of "Amonatbonk" loans	Free of Charge
9.4.	Opening a savings account in "Amonat-mobile"	Free of Charge
9.5.	Deposit payout and accrued interest via "Amonat-mobile"	Free of Charge
9.6.	Payment of public services, taxes, fines, internet and mobile services, utilities, and other equivalent payments	Free of Charge
9.7.	Certificate and transaction history	Free of Charge
9.8.	Cash deposit to the "Amonatbonk" e-wallet at service points	Free of Charge
9.9.	Top-up of the "Amonat-mobile" e-wallet from other credit organization cards or top-up of other credit organization cards via the "Amonat-mobile" application	0,4%
9.10.	Top-up of e-wallets, savings accounts, payment of interest and principal within the interbank system based on cooperation agreements	In accordance with the contract

Notes:

1. For transfers to trading platforms, purchase of cryptocurrency, topping up e-wallets outside the Republic of Tajikistan, and other transactions classified by the Bank as "quasi-cash" operations according to MCC codes, a fee of up to 2% is charged.
2. The Bank reserves the right to charge a fee of up to 1% for servicing cards of other banks in its POS terminals (acquiring services).
3. The Bank may, within announced promotional campaigns, issue bank cards free of charge or at a discounted rate.
4. To promote cashless services (P2P transfers), the Bank may, depending on market conditions, set a fee of 0% (free of charge) or up to 0.5%.
5. The Bank may increase or decrease service interest rates at any time.
6. The Bank may set limits on the number of transactions and the volume of funds on cards for risk prevention purposes.

ЧДММ "ИНТУРИЗМ 01"
LLC "INTOURISM 01"
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ТАРҶУМА ДУРУСТ АСТ
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0460740

Республика Таджикистан, город Душанбе, район Исмоили Сомони
Пятое мая две тысячи двадцать шестого года.

Я, **ШАРИФИ Р.Х.** старший Государственный нотариус государственной нотариальной конторы района Исмоили Сомони города Душанбе Республики Таджикистан, свидетельствую верность настоящей копии с подлинником её, при сличении копии с подлинником, в последнем поправок, приписок, зачеркнутых слов и каких-либо исправлений или других неоговоренных особенностей не оказалось.

Также свидетельствую подлинность подписи, известного мне переводчиком **НУРАЛИЗОДА МУХАББАТ,** личность её установлена, дееспособность проверена.

Зарегистрировано в реестре за № 1 8806

Взыскано госпошлины: 4, 68 сомони

ГОСУДАРСТВЕННЫЙ НОТАРИУС:

Город Душанбе, пр. Рудаки 168/1

Тел: 221-77-95, 227-25-93

Republic of Tajikistan, Dushanbe city, Ismoili Somoni district
The 5th of May two thousand and twenty-six.

I, SHARIFI R.KH., the Senior State Notary of State Notary Office of Ismoili Somoni District of Dushanbe City of the Republic of Tajikistan certified true copy of the original and the image of the individual seen by me. By checking a copy with the original in the last amendments, there were no alterations, crossed words or other not stipulated features, have not been found.

I, also certify the authenticity of translator's signature who is known to me as **NURALIZODA MUHABBAT** the identity is established, the legal capacity is verified.

Registered in the registry number № 1-

The state duty was paid 4, 68 somoni

STATE NOTARY

Dushanbe City, Rudaki avenue 168/1

Tell: 221-77-95, 227-25-93