

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

1	Service	STANDART
1.1	Card issuance	- 5.00 USD
1.2	Monthly fee	<ul style="list-style-type: none"> - 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.
1.3	Account currency	- TJS -RUB - USD -EURO
1.4	Initial payment	-
1.5	Security deposit	-
1.6	Card reissue	2.00 c.u.
1.7	Increasing the card's daily limit fee	Free
1.8	SMS service fee for one month	Free - 5\$ for connecting a foreign number.
1.9	Cashback when using the card	Standard - Maximum Cashback per transaction 500 TJS - Maximum Cashback for one month 5,000 TJS
1.10	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%
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STANDART card transaction limits				
In one day	Cash withdrawal	Purchase	Purchase on the internet	Number of transactions
us on us	2000	2000	1500	10
Us on them (account currency - TJS)	1000	1500	1500	10
Us on them (account currency USD)	2000	2000	2000	10

* The notional unit is equal to the US dollar