

The procedure for Insof card issuing

The Insof credit card is issued to all citizens of the Republic of Tajikistan registered at the place of residence, at the place of bank's operating structure activity, and is intended for payment for services and purchase of goods, interbank transactions from account to account and cash withdrawal.

Card type	Visa Gold (именной)
Card type	Credit
Initial payment	Free
Valid for	5 years
Annual commission	Free
Reissue:	
bank's initiative or upon expiration	free
in case of loss, damage, etc	2 с.и.
SMS Service	Free
Delivery of the card within Dushanbe	Free

General loan conditions:

Secured by deposit and gold	Up to 30,000 somoni
Maximum credit card limit	Up to 10,000 somoni
Loan amount	From 1 to 10,000 somoni
Penalty:	Penalty for non-compliance with
Penalty for non-compliance with mandatory monthly loan payments	For delayed loans: a) the balance of the loan up to 15 somoni is not considered fine; b) more than 15 somoni: 5 somoni per day for the first 3 days, 10 somoni per day from the 4th day;
Commission for early repayment of the loan	0 somoni

Repayment order	In equal parts within a certain period (the loan	
Provision:	<ul style="list-style-type: none"> ▪ Up to 10,000 Somoni for applications that provide information on employment and income, as well as entrepreneurs who 	
Required documents:	Passport and TIN	
Customer requirements:	<ul style="list-style-type: none"> · Citizenship of the Republic of Tajikistan. · Age: from 20 to 65 years. 	
Necessary documents	<ul style="list-style-type: none"> ▪ Identity card with RMA; ▪ Information from the workplace on monthly income (except for applications with gold and savings); ▪ In the case of being 	
<p>Normally, the loan period is divided as follows:</p> <p>(Also, the client can change the normal credit period by sending the new credit period to the bank in the SMS-message replying to the SMS-message from the bank on determining the</p>		
	from 13 to 500 somoni	3
	from 501 to 1000	6
	from 1001 to 3000	9
	from 3001 to 10000	12
more than 10,001	36	

Terms of credit in the case of payment at other points, transfer from "Insof" card to other cards and cashing money at ATMs/POS – terminals

This group includes individuals and legal entities that do not have a cooperation agreement with the bank.

month	commission
1	0% on payment
	Transfer and cashout 2%
3	5%
6	8%
9	12%
12	15%
18	25%
24	29%
36	45%

Example:

Amount	Deadline	commission
50 сомонӣ	3 моҳ	2,5 сомонӣ
100 сомонӣ	6 моҳ	8 сомонӣ
150 сомонӣ	9 моҳ	18 сомонӣ
200 сомонӣ	12 моҳ	30 сомонӣ

- When the date of purchase of goods and services is 15 days less than the date of payment of the loan, this purchase is transferred to the next payment date;
- The client can change the normal credit period within 3 hours from the moment of receiving the SMS-message, by transferring the credit period to the bank, in the SMS message of the reply to the SMS message from the

bank, on determining the credit period, or through IBT24;

- If the amount of the loan is less than or equal to 12 somoni, the term of the loan is equal to 1 month;
- When the tranche/loan is delayed for more than 30 days, the bank closes the card limit;
- The credit card limit is not restored in the last 12 months of the loan term;
- The table below shows the correspondence between Insof card transactions through the POS terminal and the mobile application:

Name the operation in the mobile application	Namely the operation at the POS terminal
Paying for goods and services with QR	Payment of goods and services at partner points and other points
Payment of services (mobile operators, Internet providers, etc.)	Payment of goods and services at other points
Transfer funds from card to card/accounts	Transfer of funds from card to card