

“APPROVED”
BY THE MINISTRY OF ECONOMIC
DEVELOPMENT OF THE REPUBLIC
OF TAJIKISTAN

BOBOZODA G.
August 03, 2009

“CONFIRM”
BY THE CHAIRMAN OF
“ORIENBANK” OJSC

H.ASADULLOZODA
July 07, 2009

THE SERVICE RATES OF “ORIENBANK” OJSC

| № | Service descriptions | For the legal entities and individuals of the Republic of Tajikistan | For the international organizations | Notes |
|---|---|--|-------------------------------------|---|
| 1 | 2 | 3 | 4 | 5 |
| On operations of customers' accounts | | | | |
| 1. | Opening an account for the clients a) For the legal entities b) For the individuals | 32 somoni No commission is charged for service | Under agreement | It was approved by the regulations of “Orienbank” OJSC № 15 from 28.02.06 |
| 2. | Cash services | Not less than 1% from the given cash amount | Under agreement | It was approved by the regulations of “Orienbank” OJSC №70 from 08.09.04 |

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| 3. | To restore the specimen of the share certificate | 9 somoni | No service is provided | |
| 4. | To provide the certificate of the share while it is reissued | 9 somoni | No service is provided | |
| 5. | Broker services | 6 somoni per hour of the broker's activity | No service is provided | |
| 6. | Promotion to fill out the requisites to obtain the credit | 13 somoni | No commission is charged | |
| 7. | To prepare and submit a statement according to the client's requests regarding the issuers related with their activities | 21 somoni | Under agreement | |
| 8. | To deliver the cash and other valuables via the cash messenger across the territory of Tajikistan | No more than 0.6% from the delivered amount | Under agreement | |
| 9. | To rent a building of the bank or its branches | Under agreement | | |
| 10. | To submit the inquire | | | |

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| | about the lost documents according the client's requirement | 19 somoni | | |
| 11. | To provide the consultative services about the issues related with the bank activities | No commission is charged | | Depend on the nature and complexity of the consultation agreeably with the clients |
| 12. | To prepare the admission according to the statement of the client | 3 somoni | No commission is charged | |
| 13. | Electronic payments system (inter banks and inter branches payments) | 2.5 somoni | Under agreement | It was approved by the proceeding of the NBT № 111 in 26.04.09 |
| 14. | Safe operations: a) Execution of the documents for the safe, type: A, size: 21sm. x 32sm. x 7.5 sm.(per a month) | 15 somoni | 15 somoni | It was approved by the proceeding board of "Orienbank" OJSC № 15 from 28.02.06 |
| | b) Execution of the documents for the safe, type: B, size: 21sm. x 32sm. x 10 sm.(per a month) | 17 somoni | 17 somoni | |

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| | c) Execution of the documents for the safe, type: C size:21sm. x 32sm. x 15 sm.(per a month) | 19 somoni | 19 somoni | |
| | d) Execution of the documents for the safe, type: D, size: 21sm. x 32sm. x 25 sm.(per a month) | 21 somoni | 21 somoni | |
| | e) Execution of the documents for the safe, type: E, size: 21sm. x 32sm. x 30 sm.(per a month) | 23 somoni | 23 somoni | |
| 15. | To conduct the official correspondence, searching the fund by the statement of the clients or the banks | 124 somoni | 124 somoni | |
| Operations regarding to the Export- import of the letter of credit | | | | |
| 16. | Advising the letter of credit : -preliminary advising -advising to the beneficiary | No commission is charged from 0.2% of total amount (min 50\$, max 500\$) | | |

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| 17. | Opening an export-import letter of credit: -With cover -without cover | 0.2% (min 100\$, max 2000\$) By contract, min 250\$ | |
| 18. | Changing the conditions of the later of credit | | |
| | -to prolong the latter of credit with cover | 0.2% of total amount (min 50\$, max 500\$) | |
| | -to prolong the latter of credit without cover | 0.2% of total changed amount (min 100\$, max 700\$) | |
| | - changing the amount of the letter of credit and changing the other conditions (per advise) | 40\$ per a change | |
| 19. | Confirmation of the letter of credit -with cover -without cover | 0.2% of total amount of letter of credit (min 100\$, max 2000\$) By agreement, min 250\$ | |
| 20. | Negotiation of the bill of exchange (purchasing the promissory note of the international | Under agreement | |

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| | payments) | | |
| 21. | Accepting the bill of the exchange or liability of the prolonged payments | Under agreement | |
| 22. | Accepting, inspecting, deliver the documents by the export letter of credit | 0.15% of total amount of letter of credit (min 50\$, max 500\$) | |
| 23. | Accepting and verifying the documents by the import letter of credit | 0.15% of total amount of letter of credit (min 100\$, max 500\$) | |
| 24. | Transferring the transferable letter of the credit | 0.2% of total amount of letter of credit (min 50\$, max 500\$) | |
| 25. | Cessation of the export-import of the letter of credit until the expiry date | 100\$ | |
| 26. | Commission for implementation of the duties to conduct the documentation negotiation | Under agreement | |
| 27. | Commission for the differences of the export-import | 40\$ | |

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| | documents (per documents) | | |
| 28. | Commission for the payment for the import of the letter of credit | 0.2% of total amount (min 50\$, max 500\$) | |
| 29. | Inquiry for the export-import of the letter of credit according to the demand of the client. | 40\$ per SWIFT | |
| 30. | Preparing and delivering the documents of the export-import of the letter of credit by the post currier | According the rate of the post currier | |
| 31. | Grantee to take part in the auction -without cover and ensuring in presence of the settlement account in the Bank and turnover of it. -In case of non-availability of the settlement account -with cover | 0.3% of the total amount (min 100\$, max 2000\$) Under agreement 0.2% of the total amount (min 50\$, max 800\$) | |

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| | -with cover and ensuring | 0.2% of the total amount (min 75\$, max 1000\$) | |
| 32. | <p>Guarantee for prepayment:</p> <p>-without cover and ensuring in presence of the settlement account in the Bank and turnover of it.</p> <p>-In case of non-availability settlement account</p> <p>-with cover</p> <p>-with cover and ensuring</p> | <p>0.3% of the total amount (min 150\$)</p> <p>Under agreement</p> <p>0.3% of the total amount (min 75\$, max 2000\$)</p> <p>0.3% each three months of the total amount (min 100\$)</p> | |
| 33. | <p>Guarantee for implementation of the duty (agreement, service)</p> <p>-without cover and ensuring in presence of the settlement account in the Bank and turnover of it.</p> <p>-In case of non-availability of the settlement account</p> <p>-with cover</p> | <p>0.3% of total amount (min 150\$)</p> <p>Under agreement</p> <p>0.3% of the total amount of the guarantee (min 75\$, max 2000\$)</p> | |

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| | -with cover and ensuring | 0.3% of the total amount (min 100\$) | |
| 34. | Guarantee for the payment -without cover and ensuring in presence of the settlement account in the Bank and turnover of it. -In case of non-availability settlement of the account -with cover -In case of non-availability settlement account -without cover and ensuring | 0.3% of total amount (min 50\$, max 1500\$) 0.3% of total the amount (min 50\$, max 1500\$) Under agreement 1% of the total amount (min 150\$, max 5000\$) 0.3% of the total amount (min 75\$, max 2000\$) 0.3% each months from the total amount of (min 100\$) | |
| 35. | To consider the bank's guarantee as null and void until the expiry date | 50\$ | |
| 36. | Providing the guarantee: -With cover -without cover | 0.3% of the total amount (min 150\$) Under agreement , min 250\$ | |
| 37. | Changing the conditions of the | | |

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| | export-import guarantee (per changing) -to prolong the time with the cover -to prolong the time without cover Changing the other conditions | 0.2%, min 50\$, max 500\$ Under agreement , max 200\$ 40\$ | |
| 38. | Annulment of the export-import guarantee until the expiry date | 50\$ | |
| 39. | Payment the guarantee or accepting, verifying and delivering the documents | 0.15% of total amount (min 100\$, max 500\$) + post messenger rate) | |
| 40. | Enquiry guarantee by the demand of the clients | 40\$ per SWIFT | |
| 41. | Commission for difference of export-import documents(per document) | 40% | |
| “Internet-banking” system | | | |
| 42. | Registration, consultation, | | On the date of inquiry |

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| | connection to the system, related services to the installation and assignment of the private login and the password in regime of “overview” | Free of charge | |
| 43. | Connection to the system, assignment of the private login and the key electro digital signature in regime of “overview” + “regime of making transactions” | 200 somoni (per a key) Consultation is free of charge | n the base of Ukrainian R-Style co. rates |
| 44. | Repeatedly making the certificate of the key electro digital signature in case of losing and damaging it (by the written requirement which is acceptable once a year) | 300 somoni | Prepayment |
| 45. | Setting up the password of the certificate of the key | Free of charge | |

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| | electro digital signature for the ensuring of the full control and safety using of the system | | |
| 45. | Reinstalling the password of the certificate of the key electro digital signature for the ensuring of the full control and safety using of the system | 100 somoni (per a key) | On the day of providing services |
| 47. | Receiving the additional certificate of the key electro digital signature for the ensuring of the full control and safety using of the system | 200 somoni (per a key) | prepayment |
| 48. | The services connected with the re-registration of the owner of the certificate of the key electro digital signature | 25 somoni | On the day of providing services |
| 49. | The services | | |

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| | connected with the re-registration of the password | 15 somoni | On the day of providing services |
| 49. | To transfer the fund of the clients from one account to another according the exchange rate, outside of “Orienbank” OJSC (MT 103) | Free of charge | |
| 50. | To transfer the funds to the current account in national currency based in other banks. To transfer the fund (inter banking –MT 202) from the correspondent account of “ loro” type to the currency account of the client based in other banks (outside of “Orienbank” OJSC) | 10\$ | |
| 52. | Transferring money from the currency account of the client | From 2000\$ 10\$ From 2001\$ up to 3000\$ 15\$ | |

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| | (MT 103) (outside “Orienbank” OJSC) | From 3001\$ up to 20000\$ 20\$ From 20001\$ up to 30000\$ 30\$ From 30001\$ up to 100000\$ 40\$ From 100001\$ up to 200000\$ 50\$ From 200001\$ up to 300000\$ 80\$ More than 300001\$ 100\$ | | |
| 52. | Selling and purchasing the foreign currency -exchanging the foreign currencies to somoni -exchanging somoni to the foreign currencies -exchanging the foreign currencies to the foreign currencies | From 0% to 1% From 0% to 5% From 0% to 5% | | According to the regulation of the National Bank of Tajikistan |
| 54. | To pay the cash in foreign currency from the account of the client in foreign currency | 2% of the total amount | 0.50% | |
| 55. | To conduct some operations with the foreign exchanges and other operations (exchanging the | 0.3% of the total amount in somoni | No commission is charged | |

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| | major notes to the small ones, exchanging the moneys, checking out the authenticity of the foreign exchange) in the exchange office | | | |
| 56. | Customers' accounts services | Legal entaties-30 somoni Individuals-15 somoni Per a year | No commission is charged | It was approved by the proceeding board of "Orienbank" OJSC № 22 from 28.03.06 |
| 57. | To issuer confirmation about the reception of the fund for export, preparing the passport for the export transactions(the passport for export cotton-transactions) | 0.01% of the confirmed and agreement based type of amount | | Regarding to the regulations of the NBT and Custom Service under the Government of Tajikistan |
| 58. | Preparing and issuing the extraction for the juridical rates | From 6 up to 10 somoni | | |
| 59. | Preparing and delivering the claim statement on behalf | 4-5% from profit of the client | | |

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| | of the client in the court | | | |
| 60. | Juridical consultations | | From 3 up to 6 somoni | |
| Plastic card operations | | | | |
| 61. | Visa Electron (Smartcard) | <p>The Bank rates for issuing and providing services of this type of cards</p> <p>For 1 year</p> <p>For 2 year</p> <p>For 3 year</p> <p>Additional payment for the urgently preparing the card</p> <p>Reissuing the card in case of the loses and damages</p> <p>Preliminary contribution to the card account</p> <p>Deposit insurance</p> <p>Credit limit</p> | <p>“Standard”</p> <p>6.\$</p> <p>10.\$</p> <p>12\$</p> <p>3\$</p> <p>1\$+ the value of card</p> <p>10\$</p> <p>0</p> <p>0</p> | |
| 62. | Visa Classic | <p>The Bank rates for issuing and providing the services of this type of cards</p> <p>For 1 year</p> | <p>Standard</p> <p>8\$</p> | <p>“Luxe”</p> <p>10\$</p> |

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| | | For 2 year For 3 year | 15\$ 20\$ | 20\$ 25\$ | |
| | | Additional payment for the urgently preparing the card | 3\$ | 3\$ | |
| | | Reissuing the card in case of loses and damages | 2.0\$+the vale of the card | 8\$ | |
| | | Preliminary contribution to the card account | 30\$ | 200\$ | |
| | | Deposit insurance | 100\$ | 500\$ | |
| | | Credit limit | 0.0\$ | 0.0\$ | |
| 63. | Visa Gold | The Bank rates for the issuing and providing the services of this type of cards For 1 year For 2 year For 3 year | 15\$ 20\$ 30\$ | 20\$ 25\$ 35\$ | |
| | | Additional payment for the urgently preparing the card | 3\$ | 3\$ | |
| | | Reissuing the card in case of loses and damages | 3.0\$+ the vale of the card | 5\$ | |

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| | | Preliminary contribution to the card account | 100\$ | 500\$ | |
| | | Deposit insurance | 500\$ | 800\$ | |
| | | Credit limit | 0.0\$ | 0.0\$ | |
| 64. | Salary project Visa Electron | The Bank rates for issuing and providing the services for this type this cards | “Salary standard” | | |
| | | For 1 year | 4.\$ | | |
| | | For 2 year | 6.\$ | | |
| | | For 3 year | 10\$ | | |
| | | Additional payment for the urgently preparing the cards | 2\$ | | |
| | | Reissuing the card in case of loses and damages | 1\$+the value of the card | | |
| | | Preliminary contribution to the card account | 0\$ | | |
| | | Deposit insurance | 0\$ | | |
| | | Credit limit | 0\$ | | |

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| 65. | Visa Classic | <p>The Bank rates for the issuing and providing the services of this type of the cards</p> <p>For 1 year 7.\$ For 2 year 12.\$ For 3 year 15\$</p> <p>Additional payment for the urgently preparing the card 2\$</p> <p>Reissuing the card in case of loses and damages 1\$+the value of the card</p> <p>Preliminary contribution to the card account 0\$</p> <p>Deposit insurance 50\$</p> <p>Credit limit 0\$</p> | | |
| 66. | To open the main deposit account To close the card account | | Free of charge Free of charge | |
| 67. | The commission of the plastic cards for the bank's clients- | | | |

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| | <p>individuals: To obtain the cash (POS-terminals, ATM) and non-cash calculation inside the bank network (in somoni and USA dollars): The cards insured by "Orienbank" OJSC VISA ELECTRON VISA CLASSIC, VISA GOLD -Standard rate VISA CLASSIC, VISA GOLD -luxe rate -on salary cards</p> | <p>0.75%, min 0.10\$ 0.75%, min 0.20\$ 0.5%, min 0.10\$ 0.0%, min 0.00\$</p> | <p>2%, min 0.12\$ 2%, min 0.20\$ 1.5%, min 0.20\$ 1.5%, min 0.12\$</p> | |
| 68. | <p>The cards issued by other banks: -To obtain the cash from the cash points (POS-terminal) VISA, MASTER CARD, CIRRUS/MAESTRO -To obtain the cash</p> | <p>1.5%</p> | <p>3%</p> | |

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| | from the ATM by VISA, MASTER CARD, CIRRUS/MAESTRO -To obtain the cash from the POS- terminals and ATM's The cards insured by Kazkomersbank | 1.2% | 1% | |
| | | 1% | 2% | |
| 69. | Payment for the goods and services in trade centers using VISA, MASTER CARD, CIRRUS/MAESTRO (except the cards insured by Kazkomersbank) - Payment for the goods and services in trade centers using the cards insured by Kazkomersbank - Purchase returns | Free of charge | | |
| | | 0.2% | | |
| | | 1% | | |
| 70. | To obtain the extraction about the balance of the accounts (POS- | | | |

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| | terminals , ATM) The owner of the following Bank cards: VISA ELECTRON VISA CLASSIC VISA GOLD | Free of charge Free of charge Free of charge | |
| 71. | Delivering the mini- extraction about the balance of the accounts via ATM VISA ELECTRON VISA CLASSIC VISA GOLD | 0.25\$ | |
| 72. | To obtain the cash (POS-terminals , ATM) and non-cash calculations for outside of the network: 1.To obtain the cash from the cash office (for all types of cards) 2.To obtain the cash from the ATM's (for all type of cards) | 1.4% min 2.0\$ 1.50% min 1.5\$ | |

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| | 3.To obtain the cash from network of Kazkomersbank (for all type of cards) | 1.2% min 0.20\$ | |
| 73. | <p>Payment of the goods and services in the service points: VISA ELECTRON- standard rate VISA CLASSIC, VISA GOLD - standard rate</p> <p>VISA CLASSIC, VISA GOLD -lux rate</p> <p>on salary cards</p> <p>Payment of the goods and services in the service points of Kazkomersbank (except the salary cards)</p> | <p>0.0 % min 0.0\$</p> <p>0.20 % min 0.30\$</p> <p>0.10% min 0.50\$</p> <p>0.0% min 0.0</p> <p>0.2% min 0.20\$</p> | |

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| 74. | <p>To obtain the extraction about the balance of the account (POS-terminals , ATM) The owner of the following Bank cards: VISA ELECTRON (for all rates) VISA CLASSIC,VISA GOLD (for all rates)</p> | 0.30\$ | | |
| 75. | <p>Other operations not dependant on the service network: Other operations with cards (Chargeback, Fee Collection, Funds Disbursement, Reversal) Deflection of the financial inquiries (authorizations)</p> | 2.00\$ | | |
| 76. | <p>Charging interests: For the balances in the card accounts (in daily balance not less</p> | Somoni 5% annual | Foreign currency 3% annual | |

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| | <p>than 1000 somoni or 500 Dollars or Euros)</p> <p>For the insurance deposit</p> <p>For the overdraft (for the debit balance in the card-account of the client)</p> | <p>-</p> <p>24% annual</p> | <p>5% annual</p> <p>24% annual</p> | |
| 77. | <p>Commission for the increasing of the daily limit per a month</p> <p>-Up to 100%</p> <p>VISA ELECTRON</p> <p>VISA CLASSIC</p> <p>VISA GOLD (with exception of the luxe rate)</p> <p>Up to 200%</p> <p>VISA ELECTRON</p> <p>VISA CLASSIC</p> | <p>“salary standard”</p> <p>5.00\$</p> <p>8.00\$</p> <p>0.00\$</p> <p>8.00\$</p> <p>12.00\$</p> | <p>Standard and luxe</p> <p>7.00\$</p> <p>12.00\$</p> <p>15.00\$</p> <p>10.00\$</p> <p>16.00\$</p> | |

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| | VISA GOLD (with exception of the luxe rate) The daily limit for the removal per a month | 0.00\$ | 20.00\$ | |
| | VISA ELECTRON | 15.00\$ | 15.00\$ | |
| | VISA CLASSIC | 25.00\$ | 25.00\$ | |
| | VISA GOLD (with exception of the luxe rate) | 30.00\$ | 30.00\$ | |
| 78. | Other services To obtain the monthly extractions about the card's account at the Bank | Free of charge | Free of charge | |
| | Confirmation of the balance in the card's account in official blank of the Bank | Free of charge | Free of charge | |
| | To provide extraction about the balance of the card's account by | Free of charge | Free of charge | |

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| e-mail according the client's request | | | |
| To transfer the fund from the card's account of the client according the client's request | According the Bank's rates to transfer the funds | | |
| Temporarily blocking the card according the client's request | Free of charge | Free of charge | |
| Investigation about disputable transactions | Free of charge | Free of charge | |
| Restore the PIN code for the cards | 3.00\$ | 3.00\$ | |
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Daily limit Standard for the cards issued by “Orientbank” OJSC

| Type of cards | Daily limit for the number of removals in the ATM | Daily limit for the amounts of removals in the ATM (USD) | Daily limit for the number of removals in the POS | Daily limit for the amounts of removals in POS (USD) |
|---------------------------------|---|--|---|--|
| VISA ELECTRON “standard” | 8 | 1000 | 12 | 1500 |
| VISA ELECTRON “salary standard” | 8 | 800 | 15 | 1000 |
| VISA CLASSIC “standard” | 8 | 1500 | 12 | 2000 |
| VISA CLASSIC “salary standard” | 10 | 1100 | 15 | 1800 |

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|-------------------------|-------------|-------------|-------------|-------------|
| VISA CLASSIC “luxé” | 10 | 4000 | 15 | 4000 |
| VISA GOLD “standard” | 10 | 5000 | 14 | 5000 |
| VISA GOLD “luxé” | Non-limited | Non-limited | Non-limited | Non-limited |

Notes:

1. The rates (except the operation with the plastic cards for the clients of the bank -individuals) estimated without the tax calculation and the tax is charged according to the legislations of the Republic of Tajikistan.
2. The commission of the bank-correspondents, postal, telegraph, telex, facsimile and other operations regarding the foreign currency is indisputably charged from the account of the clients without permission of the client at cost.
3. For conducting the urgent payment order in foreign currency the commission is doubled. The urgent payment order operations need to be conducted during the two hours from the time of receiving the fund. The commission for the carrying out the operations in foreign currency is charged by somoni according to the NBT’s rates.
4. In case of changes in exchange of the national currency to the foreign currency (USA Dollar, EUR, Russian Ruble) and changes in the NBT services, the payment system of VISA International, Kazkommersbank JSC, “Processing Company” LTD and correspondent banks, “Orientalbank” OJSC has right to change the rate of the operations of the plastic cards and other services.