

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.у.
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 mandatory monthly loan payment
first three days	10 somoni/day
fourth and following days	5 somoni/day
Commission for early repayment of the loan	0 somoni
Repayment order	In equal parts within a certain period (the loan amount is divided into equal shares) Provision - Without a guarantor and deposit
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Required documents:	Passport and TIN
Customer requirements:	<ul style="list-style-type: none"> • Citizenship of the Republic of Tajikistan. • Age: from 22 to 60 years. • Registration of residence at the place of bank's operating structure activity • Positive credit history or absence.

- In some cases, the Credit Committee may require a guarantor or deposit

Loan conditions with bank partners:

This group includes individuals and legal entities that have a cooperation agreement with the bank and provide customers with cashback for the purchase of goods or payment for services.

Loan term:	From 3 to 12 months (depending on the partner)
Annual interest	0%
Commission	0 somoni

Loan conditions in case of payment at other points:

Loan term:	3 months	
Annual interest	0%	
Commission:	Regardless of the amount used, ranging from 1 to 100 somoni commission is charged in the amount of 6 somoni. For example:	
	From 1 to 100 somoni	6 somoni
	From 101 to 200 somoni	12 somoni
	From 201 to 300 somoni	18 somoni
	From 301 to 400 somoni	24 somoni

Terms of interbank transactions from the Insof card to other cards and cash withdrawals at ATMs / POS-terminals

Card to card transfer	
Within a certain limit	6% of the transaction amount
Loan term	3 months
Cash withdrawals at all ATMs/POS-terminals	
Within a certain limit	6% of the transaction amount, minimum 20 somoni
Loan term	3 months

Definition of a loan limit

- The customer applies to the bank to receive a card, indicates the loan limit in the application.
- Based on the submitted documents, the Loan Officer will conduct an analysis.
- The loan officer refers the case to the Credit Committee.
- When submitting only a passport and TIN, the customer is given a limit of 500 somoni.
- When submitting a certificate of income, the loan limit is determined by the following formula:
income-14% * 15 (excluding other liabilities)
- The Credit Committee when determining the limit of the loan amount (after using the specified formulas) has the authority to make an appropriate decision within +/- 100 somoni