
**JOINT-STOCK COMMERCIAL BANK
MOSCOW NARODNY BANK
(joint-stock company)
(JSC JSCB "MOSNARBANK")**

APPROVED Minutes of the Meeting
of the Bank's Management Board
dated "01" October 2026 No. 49

**RULES FOR THE REMOTE OPENING, MAINTENANCE AND CLOSING
OF A CURRENT RUBLE ACCOUNT FOR INDIVIDUALS VIA THE
EUROLINK SYSTEM AT JSC JSCB "MOSNARBANK"**

Revision No. 4

Moscow 2026

TERMS AND DEFINITIONS

Database – the database of cases and attempted cases of money transfers effected without the client's voluntary consent, which is compiled and maintained by the Bank of Russia in accordance with the legislation of the Russian Federation.

Bank – JOINT-STOCK COMMERCIAL BANK "MOSCOW PEOPLE'S BANK" (joint-stock company). Registered address: 29 Novy Arbat Street, Moscow, 121099, Russia.

Biometric Personal Data of an Individual – information that characterises the physiological and biological characteristics of an individual (facial image, voice samples obtained by means of photo/video/audio recording devices) and on the basis of which his or her identity can be established.

Agreement – the current ruble account agreement between the Client and the Bank, concluded by the Client's accession to the Rules in force at the Bank.

RBS Agreement – the agreement between the Client and the Bank concluded by the Client's accession to the Remote Banking Service Terms in force at the Bank.

Unified System of Identification and Authentication (USIA) – a federal state information system providing authorised access to information contained in information systems.

Unified Biometric System (UBS) – a state personal data information system providing for the processing, including collection and storage, of biometric personal data, their verification and the transmission of information on the degree of their compliance with the biometric personal data of an individual submitted for comparison.

Client – an individual whose data are placed, in accordance with Federal Law No. 572-FZ dated 29.12.2022 "On the Performance of Identification and (or) Authentication of Individuals Using Biometric Personal Data, on Amendments to Certain Legislative Acts of the Russian Federation and on the Repeal of Certain Provisions of Legislative Acts of the Russian Federation", in the USIA and the UBS.

Login – a unique sequence of alphabetical/numeric characters created by the Client independently during Self-Registration and used to authenticate the Client in the System. Subsequently, the Client shall be entitled to change the Login in the manner established by the RBS Terms.

Password – a sequence of alphabetical/numeric characters created by the Client independently during Self-Registration and used to authenticate the Client in the System. The Password may be used repeatedly.

USIA SEP – a simple electronic signature, the key to which has been obtained by the Client in accordance with the rules for the use of a simple electronic signature when applying for state and municipal services in electronic form, as established by the Government of the Russian Federation (RF).

Representative – an individual acting on behalf of the Client on the basis of a power of attorney drawn up in accordance with the requirements of the legislation of the RF, or a person acting on behalf of/in the interests of the Client by operation of law, i.e. a legal representative (parents, adoptive parents, guardians, trustees).

Self-Employed Person – an individual who has switched to the special tax regime in the manner established by the legislation of the Russian Federation.

Self-Registration – the registration of the Client in the EuroLink System by mobile telephone number of a Russian operator, by completing on-screen forms (connection application) on accession to the Rules and the RBS Terms in force, with the Client independently creating the Login and Password. Self-Registration is confirmed by the Client entering in the EuroLink System the SMS code received from the Bank at the mobile telephone number specified.

Parties – the Bank and the Client.

Account – the Client's current ruble account.

EuroLink System (the System) – a system of remote banking services for individuals, used, among other things, as an electronic means of payment.

Tariffs – the amount of the Bank's commission fee for the execution of instructions of individual clients.

Remote Identification – identification of an individual carried out by the Bank without the individual's physical presence, by establishing the information about him or her as defined by Federal Law No. 115-FZ dated 07.08.2001 "On Counteracting the Legalisation (Laundering) of Proceeds from Crime and the Financing of Terrorism", and verifying such information using the USIA and the UBS in accordance with Federal Law No. 572-FZ dated 29.12.2022 "On the Performance of Identification and (or) Authentication of Individuals Using Biometric Personal Data, on Amendments to Certain Legislative Acts of the Russian Federation and on the

Repeal of Certain Provisions of Legislative Acts of the Russian Federation", as well as other information systems and documents.

RBS Terms – the Terms of Remote Banking Services for Individuals via the EuroLink System at JSC JSCB "MOSNARBANK".

GENERAL PROVISIONS

1.1. These Rules for the remote opening, via the EuroLink System, maintenance and closing of a current ruble account for individuals at JSC JSCB "MOSNARBANK" (hereinafter the "Rules") establish the procedure for Self-Registration and the principal provisions governing the opening, via the EuroLink System, maintenance and closing of an Account in the Client's name, and determine the rights, obligations and liability of the Parties arising in this connection.

1.2. These Rules and the RBS Terms constitute standard forms of the Bank and may be accepted by the Client only by acceding to the Rules and the RBS Terms in their entirety, in the manner established by these Rules.

1.3. The conclusion of the Agreement and the RBS Agreement between the Parties, without the Client's physical presence at the Bank, is effected in accordance with Article 428 of the Civil Code of the RF by:

- completing Self-Registration;
- selecting the relevant banking service in the EuroLink System interface;
- undergoing verification of the Client's Biometric Personal Data using the USIA and the UBS;
- sending to the Bank an Individual's Application Form completed by the Client, signed with his or her USIA SEP and containing in full the information required by the Bank to identify the Client in accordance with the requirements of the legislation on counteracting the legalisation of proceeds from crime.

1.4. Confirmation of the Client's accession to the Rules and the RBS Terms in force at the Bank shall be the completion by the Client of the on-screen forms (connection application) in the EuroLink System.

The actions referred to in this clause must be performed by the Client during the Bank's business hours. The Parties acknowledge that, for the purposes of the Rules, the Bank's business hours shall be the operational day for all settlement and cash service transactions at the Bank's office, as specified in the Bank's Tariffs.

1.5. The Agreement and the RBS Agreement shall be deemed concluded and shall enter into force simultaneously upon completion of Remote Identification and the

Bank's acceptance of the Client's offer submitted by performing the actions specified in clause 1.3 of these Rules. Acceptance shall be effected by the Bank by opening the Account and indicating in the EuroLink System the opened Account and its details.

1.6. If the Account is not opened on the day the Individual's Application Form is sent to the Bank (including where Remote Identification cannot be performed), the Client's offer in question shall be deemed cancelled, and in order to open the Account the Client shall submit a new offer (perform the actions specified in clause 1.3 of the Rules) during the Bank's business hours.

1.7. The Bank shall be entitled to refuse to accept the Client for servicing (to conclude the Agreement and the RBS Agreement) where Remote Identification is not performed. The Bank shall also refuse the Client the conclusion of the RBS Agreement and the Agreement in cases where the Bank has received from the Bank of Russia information contained in the Database relating to the Client or his or her electronic means of payment, and (or) in other cases provided for by the applicable legislation of the Russian Federation; in such an event the Bank shall immediately notify the Client of the refusal to conclude the RBS Agreement and the Agreement, stating the reason for such refusal.

1.8. If the Account opening process is not completed and (or) the RBS Agreement is not concluded, the Client's Login and Password in the EuroLink System shall not be cancelled and may subsequently be used by the Client to conclude the RBS Agreement and the Agreement.

1.9. These Rules do not provide for the opening of an Account to a Client where the mobile telephone number specified by the Client during Self-Registration coincides with the mobile telephone number of another client of the Bank, and do not govern the procedure for remote opening of an Account to Clients who have bank accounts (deposit accounts) already opened with the Bank.

1.10. For the purpose of familiarising the Client with the information provided for by the Agreement, including the Rules, the RBS Terms, the Tariffs, the service schedule and the Bank's customer support telephone numbers, the Bank shall place all necessary information on the Bank's official website www.mosnarbank.ru (hereinafter the "Website") and/or shall post notices on information stands at the Bank's structural divisions providing services to Clients.

The moment of publication of the Rules, the RBS Terms, the Tariffs and other information provided for by the Agreement, as well as the moment of the Client's

familiarisation with the published Rules and information, shall be the moment of their first posting on the Website.

1.11. All relations between the Parties connected with Self-Registration and the opening, maintenance and closing of the Account, and the term and procedure for termination of the Agreement, shall be governed by the Rules, the Tariffs, the agreements (arrangements) between the Parties, the Bank's rules and the legislation of the RF.

All relations between the Parties connected with remote banking services, following the entry into force of the Agreement and the RBS Agreement, shall be governed by the RBS Terms, the Tariffs, other agreements (arrangements) between the Parties, the Bank's rules and the legislation of the RF.

1.12. Confirmation of the conclusion of the Agreement and the RBS Agreement shall be the Bank's indication in the EuroLink System of the opened Account and its details.

1.13. During Self-Registration, the Login, the Password and the code word shall be created by the Client independently. Where the Bank opens the Account, the Login and Password created by the Client shall be used to authenticate the Client in the EuroLink System, and the code word shall be used to authenticate the Client in accordance with the RBS Terms and other agreements (arrangements) between the Parties.

1.14. The issuance of one-time secret passwords (as defined in the RBS Terms), additional (in addition to notification via the System) notification of the Client by mobile communication means of the performance of each transaction on the account (deposit account), as well as of transactions displaying the characteristics of a money transfer effected without the client's voluntary consent using an electronic means of payment, and of the fact of login/attempted login to the System, shall be effected by the Bank at the mobile telephone number specified by the Client during Self-Registration.

PROCEDURE AND CONDITIONS FOR MAINTAINING THE ACCOUNT

2.1. The Account shall be opened via the EuroLink System, whereupon the EuroLink System shall become available to the Client in full in accordance with the RBS Terms.

2.2. The Account shall be opened in order to provide the Client with a range of settlement and cash services on the terms stipulated by the Agreement.

Settlement and cash services consist in the performance by the Bank of settlement and cash transactions provided for this type of account by the applicable legislation of the RF and banking rules.

2.3. The Account is intended for the Client's transactions in cash and by bank transfer in rubles. Transactions and settlements connected with the Client's business activity may not be effected via the Account (except for Self-Employed Clients).

2.4. The number of Accounts opened at the Bank remotely (without the Client's physical presence at the Bank), as well as the amount of money transfers via such Accounts, may be limited in accordance with the legislation of the RF or by the Bank unilaterally.

2.5. The Client shall pay for the Bank's services in accordance with the Tariffs, unless otherwise provided by the agreement concluded between the Client and the Bank.

2.6. No interest shall be accrued or paid on the balance of funds in the Client's Account.

2.7. The Bank shall effect the following transactions on the Account:

- crediting of cash deposited by the Client or a third party upon application to the Bank;
- crediting of funds received from accounts opened with the Bank and from other banks;
- withdrawal of cash;
- transfer of funds to accounts opened with the Bank and with other banks, including to third parties' accounts in payment for goods and services;
- conversion transactions;
- other transactions not contrary to the legislation of the RF.

2.8. The crediting and debiting of funds to/from the Client's Account shall be effected by the Bank provided that the purpose of payment corresponds to the list of transactions permitted by the Bank of Russia for the given bank account. In the cases established by the legislation of the RF, applications for the preparation of settlement (payment) documents shall be submitted by the Client to the Bank together with supporting documents required for the Bank to perform the functions of a currency control agent.

2.9. The Bank shall debit funds from the Account on the basis of settlement (payment) documents prepared by the Bank on the basis of an application (instruction) of the Client drawn up in the form established by the Bank and

containing all the details required for the transfer of funds in accordance with the requirements of the legislation of the RF, as well as on the basis of settlement (payment) documents drawn up by Clients in the form established by the legislation of the RF. The Client's applications, as well as the Client's payment (settlement) documents, shall be accepted by the Bank within the time period determined by the relevant agreements between the Bank and the Client.

2.10. Debit transactions shall be effected within the balance on the Account, taking into account the amount of the commission charged.

2.11. The debiting of funds from the Client's Account shall be effected by the Bank on the instruction of the Client (sent to the Bank via the EuroLink System / drawn up on paper by the Client during his or her physical presence at the Bank, or by his or her Representative during the Representative's physical presence at the Bank). Without the Client's instruction, the debiting of funds held in the Account shall be permitted by a court decision, as well as in the cases provided for by the legislation of the RF, the Agreement or other agreements between the Bank and the Client. The debiting of funds from the Client's Account on the basis of the Client's instruction shall be effected by the Bank no later than the business day following the day on which such instruction is received by the Bank.

2.12. The crediting of funds to the Client's Account shall be effected no later than the business day following the day on which the Bank receives the relevant supporting payment (settlement) documents that served as the basis for the transactions. The crediting of funds to the Account shall be effected where the account number of the Client and the name of the payee (the Client's full name) in the payment (settlement) document simultaneously coincide with the Client's corresponding details at the Bank. The Bank shall take measures to clarify the details of instructions for the crediting of funds to the Client's Account.

2.13. Conversion transactions shall be effected at the Bank's rate established on the day of the transaction.

2.14. The Bank shall issue to the Client a copy of the cash receipt/cash disbursement voucher drawn up by the Bank in the form and manner established by the Bank of Russia, as confirmation of the deposit of cash to/in the withdrawal of cash from the Account, and an Account statement. If funds were credited to/debited from the Account by bank transfer, the Bank shall provide the Client with an Account statement as confirmation of the transaction.

2.15. Account statements shall be provided to the Client/Representative upon his or her request during a personal visit to the Bank. The procedure for the Client to obtain

information (notifications) on transactions effected on the Account via the EuroLink System shall be determined by the RBS Terms.

RIGHTS AND OBLIGATIONS OF THE CLIENT

The Client undertakes:

3.1.1. To comply with the requirements of the legislation of the RF governing settlement and cash services, and with the terms of the Agreement.

3.1.2. To promptly provide the Bank with the relevant documents and information confirming any change in the data provided to the Bank upon opening the Account, including at the Bank's request.

All risks arising as a result of the failure to provide, or the untimely provision to the Bank of, such information shall be borne by the Client.

3.1.3. To provide the Bank with any information and documents necessary for the latter to perform its obligations under the Agreement.

3.1.4. Where cash in an amount exceeding RUB 300,000 (three hundred thousand) is withdrawn from the Account within one operational day, to notify the Bank in writing between 3 (three) and 5 (five) business days before the proposed date of the transaction.

3.1.5. Where the Account is operated through a Representative during the latter's physical presence at the Bank, to bring these Rules and the Bank's Tariffs to the Representative's attention.

3.1.6. The Client is obliged to familiarize himself or herself with the information published by the Bank on the Website.

3.1.7. The Client is obliged, at the Bank's request, including a request posted on the Bank's Website, to confirm the validity of the information and documents provided to the Bank.

If no such confirmation, or updated information/documents, is received by the Bank, the information/documents previously provided to the Bank shall be deemed confirmed by the Client (unchanged) (provided that the Bank has information confirming that no changes have occurred, obtained by the Bank from information sources lawfully available to it).

3.1.8. The Client undertakes to provide the Bank, as the mobile telephone number specified by the Client upon Self-Registration, with a valid mobile telephone number

of a Russian operator and to ensure the continuous availability of the mobile telephone number for receiving messages in SMS format.

The Client has the right:

3.2.1. To freely dispose of the funds held in the Account, both personally and through a Representative, in the manner established by the legislation of the RF and the Agreement.

3.2.2. To bequeath the funds in his or her Account in the manner provided for by the legislation of the RF.

3.2.3. To terminate the Agreement by providing the Bank with a relevant application signed by hand (or by a Representative where the relevant authority is granted in the Power of Attorney) or sent via the System.

RIGHTS AND OBLIGATIONS OF THE BANK

The Bank undertakes:

4.1.1. To open an Account in the Client's name and to provide access to the EuroLink System in the manner provided for by the Rules.

4.1.2. To provide settlement and cash services to the Client in accordance with the legislation of the RF and the terms of the Agreement.

4.1.3. To credit and debit funds to/from the Client's Account in a timely manner and in full, in the manner provided for by the legislation of the RF, the Agreement and the RBS Agreement.

4.1.4. The Bank, in accordance with the legislation of the RF, guarantees the preservation of the secrecy of the Client's Account (information on the existence of the Account, details of its holder, transactions on the Account and the Account balance), the preservation and inviolability of the funds in the Account, as well as the withdrawal of funds from the Account at the Client's first request.

The Bank has the right:

4.2.1. To refuse to accept the Client for servicing and to conclude the RBS Agreement and the Agreement in accordance with clauses 1.4–1.7 of these Rules.

4.2.2. In accordance with the Tariffs, to debit from the Account, without the Client's instruction (in uncontested order), the amounts of the commission fee due to the

Bank, as well as telecommunication and other expenses connected with the Bank's performance of the agreements concluded by the Parties.

4.2.3. To refuse the Client the performance of a transaction on the Account in the cases provided for by the legislation of the RF, these Rules and the RBS Terms.

4.2.4. To refuse the Client the performance of transactions on the Account where the amount of his or her instruction(s), taking into account the Bank's commission fee, exceeds the balance of funds in the Client's Account.

4.2.5. To refuse the Client the performance of transactions on the Account where the Bank is unable to complete the updating of the information obtained as a result of identifying the Client (his or her Representative, beneficiary and beneficial owner) due to an act (omission) of the Client (clause 3.1.2 of these Rules).

4.2.6. To change the Client's Account number unilaterally, having notified the Client in advance, where such change is necessitated by provisions of the legislation of the RF and/or regulations of the Bank of Russia that are binding on the Bank, as well as by a change in the Bank's details.

4.2.7. Where the Bank simultaneously receives several applications (instructions) from the Client for the transfer of funds, the aggregate amount of which exceeds the balance of funds in the Account, the Bank shall execute only those instructions that can be executed in full, taking into account the commission fee, but not partially, within the balance of funds in the Account. Partial execution of the Client's instruction shall not be permitted.

4.2.8. In the event of an indisputably erroneous entry made by the Bank, to make corrections on the Account by crediting or debiting the Account without the Client's written consent. Where there are no funds or insufficient funds to make a correction on the Account, the Bank shall be entitled, without any additional instruction from the Client, to debit the missing amount from other accounts of the Client opened with the Bank, performing, where necessary, a conversion at the Bank's rate on the date of debiting.

4.2.9. To require the Client to provide all documents and information connected with the Bank's performance of the functions of a currency control agent and/or internal control for the purpose of counteracting the legalisation (laundering) of proceeds from crime and the financing of terrorism. Where such documents and information are not provided, the Bank shall be entitled to refuse to perform transactions on the Account.

EXECUTION AND TERMINATION OF A POWER OF ATTORNEY TO OPERATE THE ACCOUNT IN THE REPRESENTATIVE'S PHYSICAL PRESENCE AT THE BANK

5.1. The Client may grant the Representative the right to operate the funds held in the Account on the basis of a power of attorney (hereinafter the "Power of Attorney"), subject to the provision of the documents required to identify the Representative in accordance with the legislation of the RF, in particular: the Representative's identity document; a document confirming the information on the Representative's address of residence (registration) in the RF (the relevant stamp in the passport or another document confirming the said information); the Representative's TIN (if available); a document confirming the right of the Representative who is a foreign national or a stateless person to stay (reside) in the RF (a migration card where no other documents are available).

5.2. Documents submitted by the Client (Representative) and drawn up in a foreign language must be accompanied by a translation into Russian certified by a notary, unless otherwise provided by the legislation of the RF.

5.3. In accordance with the legislation of the RF, the Representative may not enter into transactions on behalf of the Client in relation to himself or herself personally, or in relation to another person of whom he or she is simultaneously the representative, except in cases provided for by the legislation of the RF.

5.4. The Power of Attorney may be executed by the Client at the Bank itself, in the presence or absence of the Representative. A power of attorney to operate the Client's Account, executed in the Client's presence, shall be certified by the Bank (an authorized employee of the Bank) and sealed with the Bank's stamp.

5.5. A Power of Attorney drawn up outside the Bank must be certified by a notary, and if the Power of Attorney is executed abroad, it must be legalised or apostilled in the cases established by the legislation of the RF.

5.6. The Power of Attorney shall cease to be valid in the following cases:

- a) upon expiry of the term of the Power of Attorney;
- b) upon revocation (cancellation) by the Client;
- c) upon refusal by the Representative;
- d) in the event of the death of the Client or the Representative, or their being declared legally incapable, partially incapable or missing;

- e) upon the introduction of bankruptcy proceedings in respect of the Client or the Representative whereby the relevant person loses the right to issue Powers of Attorney independently.

5.7. The Representative may at any time renounce his or her authority, and the Client may revoke the Power of Attorney or the delegated authority. In such case, the revocation of the Power of Attorney shall be effected in the same form in which the Power of Attorney was issued, or in notarial form.

5.8. From the moment the Bank becomes aware of the Client's death, whether from the Representative, relatives or heirs of the Client, or by any other reliable means (for example, from a publication in the press), the Bank shall cease to accept instructions on the Account from the Representative.

LIABILITY OF THE PARTIES

6.1. The Bank shall be liable for the correctness and timeliness of transactions on the Account.

6.2. The Client shall be liable for the accuracy of the documents provided to the Bank in the course of performing the Agreement.

6.3. In the event of the Bank's failure or improper performance of the Client's instruction in respect of the Account, the Bank shall be liable to the Client for the actual damage caused to the Client as a result of such failure or improper performance of the Client's instruction.

6.4. The Bank shall not bear any liability in respect of losses incurred by the Client as a result of the latter's failure or improper performance of the terms of the Agreement. The Bank shall also not bear any liability where the execution of the Client's payment instructions or orders is delayed as a result of any actions of the Central Bank of the Russian Federation or other authorized state bodies, as well as for other reasons beyond the Bank's control.

6.5. The attachment of funds, the suspension of transactions on the Account and the foreclosure on funds held in the Account, as well as the confiscation of such funds, may take place in the cases and in the manner provided for by the legislation of the RF. In such case, the Bank shall not be liable for losses caused to the Client as a result of the attachment of funds, the suspension of transactions on the Account or the foreclosure on funds held in the Account, or as a result of their confiscation.

6.6. The Bank shall not be liable to the Client for the performance of the Representative's instructions where the Bank was not notified of the occurrence of circumstances entailing the invalidity of the Power of Attorney.

6.7. The Bank shall not be liable to the heirs for the issuance (transfer) of funds from the Account under a Power of Attorney in cases where the Bank was not notified of the Client's death or was unaware of it.

AMENDMENT OF THE RULES

7.1. These Rules may be amended and/or supplemented by the Bank by making amendments and/or additions, including by approving a new revision of the Rules, in the manner established by this section of the Rules, in compliance with the legislation of the RF.

7.2. The amendments and/or additions referred to in clause 7.1 of the Rules, made by the Bank, shall enter into force upon expiry of 5 (five) calendar days from the date of the Bank's publication of information on such amendments and/or additions, or from the date of entry into force of the amendments and/or additions if such date is specified in the published information, but not earlier than 5 (five) calendar days from the date of publication of the information.

7.3. In the event of a change in the legislation of the RF, the Rules, until such time as they are amended by the Bank, shall apply to the extent not contrary to the requirements of the legislation of the RF.

7.4. The Client shall be obliged, at least once every 5 (five) calendar days, to familiarize himself or herself with the information published by the Bank in accordance with clause 1.10 of the Rules. In the event of the Client's disagreement with the amendments and/or additions made to the Rules, or with the terms of a new revision of the Rules, the Client shall be entitled to terminate the Agreement; where the Client has bank accounts (deposit accounts) opened with the Bank, the RBS Agreement shall not be terminated.

7.5. If, prior to the entry into force of the amendments and/or additions to the Rules published by the Bank, the Bank has not received the Client's notification of termination of the Agreement, the Parties shall deem such amendments and/or additions to the Rules to have been accepted by the Client.

7.6. The Bank shall not be liable if information on the amendment and/or addition of the Rules, published in the manner and within the time periods established by the Rules, was not received and/or reviewed and/or correctly interpreted by the Client.

7.7. Any amendments and/or additions to the Rules, from the moment they enter into force, shall apply equally to all persons who have acceded to the Rules, including those who acceded to the Rules prior to the date of entry into force of the amendments and/or additions.

CONFIDENTIALITY

8.1. The Bank undertakes to take all available measures to prevent unauthorised access by third parties to information constituting the Client's banking secrecy. Any such information may be provided to third parties only in the manner established by the legislation of the RF.

8.2. The Client hereby acknowledges that the use, in accordance with these Rules, of one-time secret passwords (if any), as well as the procedure for the Client's authentication and access to the EuroLink System, are sufficient to ensure the protection of the information transmitted through the Access Channels (as defined in the RBS Terms) against unauthorized access by third parties. At the same time, the Client confirms that he or she is aware that, in the course of remote banking services, unauthorized access by third parties to such information is possible, and hereby consents to the Bank not being liable for the disclosure of information about the Client in the event of such unauthorized access.

8.3. The transfer by the Client of the Login, Password, code word or one-time secret passwords (if any) to third parties is not permitted, as it gives rise to a risk of unauthorized access by third parties to the information transmitted through the Access Channels. In the event of the transfer by the Client of the Login, Password, code word or one-time secret passwords (if any) to third parties, the Bank shall not be liable for unauthorised access to the transmitted information or for damage caused to the Client as a result of such unauthorized access.

8.4. The Client hereby acknowledges that, in the course of transmitting information by means of an SMS message to the mobile telephone number specified during Self-Registration, unauthorized access by third parties to such information is possible, and hereby consents to the Bank not being liable for the disclosure of information about the Client or transactions in the event of such unauthorised access.

FORCE MAJEURE CIRCUMSTANCES

9.1. The Parties shall be released from liability for the failure or improper performance of their obligations under the Agreement where such failure resulted from the operation of force majeure circumstances (hereinafter "Force Majeure").

9.2. The term Force Majeure in the Agreement means flood, fire, earthquake, hurricane, explosion, soil subsidence, epidemics and other similar phenomena, as well as war or military actions at the location of the Bank, strikes in an industry or region, the adoption by a legislative, executive or judicial authority of an act resulting in the impossibility of the proper performance of the Agreement by the Parties, and other extraordinary and unavoidable circumstances under the given conditions.

9.3. The Party affected by force majeure circumstances shall, within 10 (Ten) business days from the date of occurrence of the Force Majeure, notify the other Party of the occurrence of such circumstances.

9.4. In the event of the occurrence of force majeure circumstances, the period for the performance by the Parties of their obligations under the Agreement shall be extended in proportion to the time during which such circumstances and their consequences persist. Upon cessation of the Force Majeure, the obligations of the Parties shall resume.

PROCEDURE FOR DISPUTE RESOLUTION

10.1. The Parties shall make every effort to settle disputes and disagreements under the Agreement through negotiations. If the Parties fail to reach agreement, any dispute or disagreement arising out of or in connection with the Agreement shall be referred to and finally resolved by a court in accordance with the legislation of the RF.

MISCELLANEOUS PROVISIONS

11.1. The Agreement is concluded for an indefinite term.

11.2. The rights and obligations of the Parties under the Agreement shall be governed by the legislation of the RF, irrespective of the location of the Client, his or her Representative and heirs.

11.3. If any provision of these Rules becomes invalid for any reason, this shall not affect the validity of the other provisions of the Rules.

11.4. The Bank shall be entitled to unilaterally refuse to perform the Agreement concluded with the Client in accordance with these Rules in the cases provided for by the legislation of the RF.

11.5. Termination of the Agreement shall constitute grounds for closing the Client's Account. After termination of the Agreement, the Bank shall cease to accept from

the Client applications (instructions) for the debiting of funds from the Account, and amounts credited to the Account shall be returned to the remitting bank.

11.6. All correspondence in the course of performing the Agreement shall be conducted at the Bank's address and at the Client's address of residence (registration) and/or address of stay, unless another address is notified in advance by either Party in writing. Messages and other correspondence shall be sent by post/by courier/by transmission via the EuroLink System.

11.7. Documents connected with the Bank's performance of its obligations under the Agreement, sent by the Bank to the Client at the address of residence (registration) and/or address of stay, shall, until the Bank receives notification of a change thereof, be deemed to have been sent to the proper address.

11.8. The Client confirms that, prior to concluding the RBS Agreement, he or she has familiarized himself or herself with the Information Security Recommendations.

11.9. In accordance with the requirements of Article 9 of Federal Law No. 161-FZ dated 27.06.2011 "On the National Payment System", the Client is notified that the Bank informs the Client of each transaction effected using the EuroLink System by generating and sending to the System a journal of transactions on the Client's account (deposit account), as well as by mobile communication means.

11.10. The Client hereby confirms that the mobile telephone number specified during Self-Registration supports the receipt of SMS messages. In the event of non-receipt of SMS messages, it is necessary to contact the Bank, as well as one's mobile operator.

11.11. All risks connected with the non-receipt of SMS messages through the fault of the Client or the fault of the mobile operator shall be borne by the Client.