

JSCB MOSNARBANK

APPROVED

Minutes of the Board Meeting

No. 51 dated 15 October, 2026

Terms and conditions for transferring funds in US dollars on behalf of an individual without opening a bank account, payable to the Embassy of the Bolivarian Republic of Venezuela in the Russian Federation

**Moscow
2026**

1. GENERAL PROVISIONS

1.1. JOINT STOCK COMMERCIAL BANK MOSNARBANK (hereinafter referred to as the Bank) carries out money transfers in US dollars without opening a bank account on behalf of an individual to the account of the Embassy of the Bolivarian Republic of Venezuela in the Russian Federation (hereinafter referred to as the Embassy) when an individual pays for consular services (fees) of the Embassy in accordance with the legislation of the Russian Federation, regulatory acts of the Bank of Russia, and these Terms and Conditions for carrying out money transfers in US dollars on behalf of an individual without opening a bank account in favor of the Embassy of the Bolivarian Republic of Venezuela in the Russian Federation (hereinafter referred to as the Terms and Conditions) and the Commission fee rates of JSCB "MOSNARBANK" for fulfilling instructions of individual clients (hereinafter referred to as the Fees).

1.2. The Bank facilitates the transfer of funds without opening bank accounts by accepting cash from individual payers and crediting the funds to the bank account of the recipient – the Embassy.

1.3. The provisions of the Terms and Conditions are accepted by an individual by the individual's adherence to the Terms and Conditions as a whole in accordance with Article 428 of the Civil Code of the Russian Federation when signing a transfer order (according to the Bank's form) and are valid from the moment the payer deposits the funds into the Bank's cash desk until the moment the amount of transferred funds is credited to the Embassy, or until they are returned to the payer due to the impossibility of fulfilling the said order.

1.4. The Terms and Conditions may be modified at the Bank's initiative by amending and/or supplementing them, including by approving a new version of the Terms and Conditions, in accordance with the procedure established in this section of the Terms and Conditions.

Amendments and/or additions to the Terms and Conditions made by the Bank shall come into effect after five (5) calendar days from the date of information on these amendments and/or additions by the Bank on its official website: www.mosnarbank.ru, or from the date the amendments and/or additions come into effect, if such date is specified in the published information, but no earlier than five (5) calendar days from the date of the publication of the information.

In case of changes in the legislation of the Russian Federation, the Terms and Conditions, until they are amended by the Bank, apply to the extent not contradicting the requirements of the legislation of the Russian Federation.

The Bank is not responsible if the information on any amendments and/or additions to the Terms and Conditions, published in accordance with the procedure and within the time limits set by the Terms and Conditions, has not been received and/or studied and/or correctly interpreted by the payer.

1.5. Payers can transfer funds to the Embassy without opening a bank account for transactions unrelated to their business activities or private practice, in accordance with applicable currency legislation and regulations establishing special economic measures.

1.6. Money transfers made on behalf of individuals without opening bank accounts are not subject to insurance in accordance with Federal Law No. 177-FZ dated December 23, 2003 "On Deposit Insurance in Banks of the Russian Federation".

1.7. The Bank carries out the following types of transfers for individuals without opening a bank account: in US dollars to the Embassy's account when an individual pays for consular services (fees) of the Embassy. The maximum transfer amount shall not exceed RUB 100,000 or the equivalent amount in US dollars, according to the exchange rate of the Bank of Russia at the time of the transaction.

2. TRANSFER PROCEDURE

2.1. Transfers are carried out by an individual upon presentation of the following:

- an identity document,
- a transfer order (according to the Bank's form),
- duly certified copies of documents and information requested by the Bank in order to comply with the requirements of the legislation and regulations of the Russian Federation on combating money laundering and terrorist financing or the currency legislation of the Russian Federation;

Foreign citizens or stateless persons shall additionally provide the following:

- a document confirming the right of a foreign citizen or a stateless person to stay (reside) in the Russian Federation (a migration card in the absence of other documents).

If the transfer is made on behalf of a third party, a power of attorney from that third party issued in the name of the payer does not need to be provided to the Bank; in this case, the payer shall provide the Bank with a copy of the identity document of that third party.

2.2. The documents that verify the identity of an individual are:

for the citizens of the Russian Federation:

- passport of a citizen of the Russian Federation,
- passport of a citizen of the Russian Federation, diplomatic passport, service passport certifying the identity of a citizen of the Russian Federation outside the Russian Federation,
- birth certificate of a citizen of the Russian Federation (for citizens of the Russian Federation under the age of 14),
- a temporary identity document of a citizen of the Russian Federation issued for the period of processing a passport of a citizen of the Russian Federation,
- other documents recognized as documents certifying the identity of a citizen of the Russian Federation in accordance with the legislation of the Russian Federation;

for foreign citizens:

- passport of a foreign citizen,
- other documents recognized as documents certifying the identity of a foreign citizen in accordance with the legislation of the Russian Federation;

for stateless persons:

- a document issued by a foreign state and recognized in accordance with an international treaty of the Russian Federation as a document identifying a stateless person,
- a temporary residence permit, a residence permit,
- a document identifying a person who does not have a valid identity document for the period of consideration of an application for his/her recognition as a citizen of the Russian Federation or for admission to the citizenship of the Russian Federation,
- a refugee certificate, certificate of consideration of an application for recognition as a refugee in the territory of the Russian Federation on its merits,
- other documents recognized as documents certifying the identity of a stateless person in accordance with the legislation of the Russian Federation.

2.3. A transfer order from the payer is accepted for execution only if the following conditions are met simultaneously:

- 1) the transfer order is completed in the form established by the Bank, and all required details and information are indicated in full,
- 2) the information specified in the transfer order matches the documents provided,
- 3) the transfer order includes the payer's handwritten signature,
- 4) the transfer order does not include any changes (corrections),
- 5) the amount of funds provided by the payer is sufficient to complete the transfer and pay the Bank's commission fee for the transfer,
- 6) the transfer amount shall not exceed RUB 100,000 or the equivalent amount in US dollars, according to the exchange rate of the Bank of Russia at the time of the transaction.

2.4. The Commission fee for processing the transfer is charged in accordance with the Bank's Fees.

The Bank's Fees, as well as these Terms and Conditions, are published on the Bank's official website at www.mosnarbank.ru. Information on the amount of the commission fee charged to the payer is provided before the transaction is carried out.

The commission fee is paid by the payer simultaneously with the transfer amount.

2.5. When depositing cash in US dollars into the Bank's cash desk, the payer shall ensure that the amount is exactly as specified in the transfer order. If the payer has an amount of cash in foreign currency that differs from the amount specified in the transfer order, the payer may use the difference to purchase cash foreign currency with cash in Russian rubles or sell cash foreign currency for cash in Russian rubles.

2.6. The payer is issued a cash receipt voucher stamped and signed by the Bank

teller confirming the acceptance of cash funds for the transfer amount and the amount of the commission fee.

2.7. The Bank processes the money transfer no later than the business day following the day it receives the transfer order from the payer.

2.8. The Bank has the right to refuse to process the transfer if:

- the payer refuses to provide the required documents,
- the documents provided by the payer are invalid or unreliable,
- if the transaction is not provided for or is restricted by these Terms and Conditions, the Fees, or the legislation of the Russian Federation,
- the payer refuses to pay the Bank the commission fee for the service provided,
- the information provided by the payer indicates that he/she is engaged in business activities,
- in other cases established by the legislation of the Russian Federation.

If the transfer order is not accepted according to the procedure, it is returned to the Payer immediately.

2.9. A transfer order can be revoked by the payer before the transfer of funds becomes irrevocable. The irrevocability of the money transfer takes effect from the moment the payer provides the cash (deposits it into the Bank's cash desk) for the purpose of transferring funds without opening a bank account; refunds are not possible.

2.10. As confirmation of acceptance/execution of the transfer order, the payer is provided with a copy of the transfer order bearing the Bank's stamp and the signature of the responsible officer confirming acceptance for execution.

3. RIGHTS AND OBLIGATIONS OF THE PARTIES

3.1. The Bank shall:

3.1.1. Execute the payer's instructions for making the transfer in accordance with the Terms and Conditions and the legislation of the Russian Federation.

3.1.2. Ensure the confidentiality of information on completed transfers, and prevent the disclosure of information about transfers without the payer's consent, except in cases stipulated by the legislation of the Russian Federation.

3.1.3. Notify the payer of any unilateral changes to the Terms and Conditions and the Fees by posting the information on the Bank's official website and publish the updated Terms and Conditions and the Fees in accordance with the procedure established in clause 1.4 of these Terms and Conditions.

3.2. The payer shall:

3.2.1. When carrying out transfers as defined in the Terms and Conditions, comply with the requirements of the legislation of the Russian Federation, taking into account the specifics established by the regulatory acts of the Bank of Russia and these Terms and Conditions, and also fulfill the Bank's requirements for the preparation of documents submitted to the Bank. All documents shall be valid on the day of submission.

3.2.2. Pay for the Bank's services in accordance with the Fees.

3.2.3. Provide the Bank with all documents required in accordance with the legislation of the Russian Federation and the regulations of the Bank of Russia for carrying out the transfer, as well as documents required by the Bank to perform the control functions assigned to it by the legislation of the Russian Federation.

3.2.4. Independently review the information posted on the Bank's official website, as well as (in the form of announcements or copies of documents) on information boards located in the Bank's customer service areas.

3.2.5. Verify the accuracy of all data entered by the Bank employee into the transfer order and confirm the transfer order with his/her own signature, in cases where the transfer order was generated by a Bank employee.

3.2.6. Minors under the age of 18 may independently make transfers as defined in the Terms and Conditions, but only with the written consent of their legal representatives. The consent of the legal representatives of a minor shall be formalized at the Bank or notarized.

3.3. The Bank has a right to:

3.3.1. Request from the payer the documents required by the Bank to fulfill its obligations in accordance with these Terms and Conditions.

3.3.2. In order to comply with the requirements of the legislation of the Russian Federation regarding countering the legalization (laundering) of proceeds of crime and the financing of terrorism:

- identify the payers and their representative on the basis of the information and documents provided by these persons, including an identity document;

- take measures to establish the beneficial owner and ultimate beneficial owners in relation to the payer;

- request and receive from the payer documents that are directly related to the transfer being carried out.

3.3.3. Refuse the payer's request to carry out the transfer if there are grounds provided for by the legislation on combating the legalization (laundering) of proceeds from crime and the financing of terrorism or by the currency legislation of the Russian Federation.

3.3.4. Refuse to process the transfer in the cases specified in section 2.8 of these Terms and Conditions.

3.3.5. Unilaterally make changes to the Terms and Conditions and the Fees.

3.4. The payer has the right to receive a copy of the transfer order executed by the Bank.

4. LIABILITY OF THE PARTIES

4.1. The Bank is not liable for any losses (direct or indirect) arising from the payer's incorrect specification of the transfer order details, including the details of the recipient of the funds.

4.2. The payer is liable for ensuring that the purpose of the payment complies with these Terms and Conditions and the legislation of the Russian Federation.

4.3. The Parties shall be liable for non-fulfilment or improper fulfilment of their obligations in accordance with applicable laws of the Russian Federation.

5. DISPUTE RESOLUTION PROCEDURE

5.1. The procedure for submitting claims by payers, including contact information for the Bank, as well as the procedure for the Bank's consideration of payer claims, are defined in the Provision on the procedure for considering claims from individuals and legal entities by JSCB "EUROFINANCE MOSNARBANK" JSC, which are posted on the Bank's official website at www.mosnarbank.ru.

5.2. In resolving disputes, the Parties shall be guided by the legislation of the Russian Federation and these Terms and Conditions.

5.3. All disputes shall be resolved by the Parties through negotiations, taking into account their mutual interests. If the Parties fail to reach an agreement, disputes shall be resolved under the legal process, as provided by the current legislation of the Russian Federation.