

# Еврофинанс Моснарбанк

## Tariffs

Tariffs of EVROFINANCE MOSNARBANK  
or Retail Client Orders  
(effective from April 01, 2025)





## TABLE OF CONTENTS

<b>GENERAL PROVISIONS</b>	<b>3</b>
1. OPENING, MAINTENANCE AND CLOSING OF ACCOUNTS	4
2. CASH TRANSACTIONS	4
3. MONEY TRANSFERS	7
4. FOREIGN EXCHANGE TRANSACTIONS	10
5. ADDITIONAL SERVICES	10
6. LETTERS OF CREDIT	10
7. OPERATIONS WITH BANK CARDS	11
<b>FOR INFORMATION</b>	<b>14</b>
8. LEASE OF INDIVIDUAL SAFE DEPOSIT BOXES	15
9. REMOTE BANKING SERVICE USING THE EUROLINK SYSTEM	18
10. TRUST MANAGEMENT OPERATIONS	21
11. SECURITIES TRANSACTIONS	22

## GENERAL PROVISIONS

### GENERAL

1. No fees are charged by the Bank on transactions connected with payments to state-run tax and customs agencies, state-run extra-budgetary funds (Pension Fund of the Russian Federation, Social Insurance Fund of the Russian Federation, State Employment Fund of the Russian Federation, Mandatory Health Insurance Fund).
2. Bank fees and costs are charged to the expense of the ordering Client unless otherwise specified in the Client's payment instructions.
3. All costs incurred by the Bank in connection with the Client's orders (postal, telegraph, SWIFT services, correspondent banks, etc.) are compensated by the Client in the amount actually incurred.
4. A Tariff may be changed without prior notification to the Client.
5. The Bank reserves the right to charge special fees for additional work connected with a certain transaction or for conducting specific transactions.
6. As a rule, fees are charged in the transaction currency. The amount of a fee officially charged in roubles is converted into another currency at the Bank of Russia official rates on the day of payment.
7. A written-off fee will be not refunded.

For more information, please call:

Tel.: 8-800-2008-600

[www. evrofinance.ru](http://www.evrofinance.ru)

## 1. OPENING, MAINTENANCE AND CLOSING OF ACCOUNTS

No	Operation	Charge	Note
1.1	Opening, maintenance and closing of a bank account, deposit account, card account, unallocated bullion account (except for accounts specified in sub-clauses 1.1.1 through 1.1.3)	No fee	
1.1.1	Opening, maintenance and closing of the debtor's special bank account (to cover creditors' claims with money obtained from the sale of collateral)	2 500 Rub.	Charged at the moment of account opening
1.1.2	Opening, maintenance and closing of the debtor's special bank account (to ensure the fulfillment of the obligation to return deposits transferred by bidders for the sale of property)	2 500 Rub.	Charged at the moment of account opening
1.1.3	Opening, maintenance and closing of the debtor's special bank account (for reservation of funds for payment of interest on remuneration to the financial manager)	500 Rub.	Charged at the moment of account opening
1.2	Interest calculated on the balance	at the current rates of the Bank	paid as per the terms and conditions of the contract
1.3	Provision of an account statement	No fee	
1.4	Issuance of confirmations of account availability, statements of account movements, confirmation of the balance as at a certain date, and other information on the accounts	RUB 300	debited when documents are issued

## 2. CASH TRANSACTIONS

No	Operation	Charge	Note
2.1	Acceptance of monetary funds in rubles and foreign currencies for crediting to the account	No fee	
2.2	Cash withdrawal in rubles and foreign currency:		
2.2.1	Withdrawal of funds previously deposited in cash, regardless of the period of their keeping on the accounts and deposits, as well as payment of interest on the deposits.	No fee	
2.2.2	Withdrawal of funds held in the account in the currency of receipt for more than 30 days	No fee	
2.2.3	Withdrawal of cash originating in a loan from the Bank	No fee	
2.2.4	Cash withdrawal of funds received in settlements under a letter of credit issued and executed by the	No fee	

No	Operation	Charge	Note
	Bank in settlements between the Bank's clients.		
2.2.5	Cash withdrawal of funds received from the sale of securities by the Bank on behalf of the account holder under a trust management agreement and when selling securities under a brokerage agreement	No fee	
2.2.6	Withdrawal of cash received by wire transfer within the framework of: - civil law contracts concluded with the Bank (including, but not limited to, contractor agreements, service agreements, salary payment agreements), as well as agreements on their termination; - labor contracts concluded with the Bank, as well as agreements on their termination; - internal regulatory and administrative documents of the Bank concerning all types of incentive and compensation payments; - payments by the Bank to the members of the Supervisory Board of the Bank and members of the Revision Commission of the Bank in connection with their membership, respectively, in the Supervisory Board of the Bank and the Revision Commission of the Bank.	No fee	
2.2.7	Cash withdrawal from budgets of all levels (including pensions, allowances and other social payments listed by bodies authorized to accrue, pay and record state pensions and social payments)	No fee	
2.2.8	Cash disbursements received by means of a wire transfer from the bank card account of the Client opened in the Bank	without charging a fee	within the daily limits for cash receipt transactions in accordance with n. 7.5. of the Tariffs in case the Bank does not have the technical capacity to issue funds through ATM's and POS terminals
2.2.9	Withdrawal of cash received by wire transfer, except for the types of transfers specified in sub-clauses 2.2.2 - 2.2.7 (charged based on the withdrawal amount in the equivalent of the account currency):		
	• up to RUB 600,000.00 (inclusive)	1%	When determining the amount of the commission fee, cash disbursements shall be summarized for the 30 calendar days preceding the cash withdrawal date
	• from RUB 600,000.01 to RUB 3,000,000.00 (inclusive)	3%	When determining the amount of the commission fee, cash disbursements shall be

No	Operation	Charge	Note
			summarized for the 30 calendar days preceding the cash withdrawal date
	• from RUB 3,000,000.01	10%	When determining the amount of the commission fee, cash disbursements shall be summarized for the 30 calendar days preceding the cash withdrawal date
	Note:		
	1. In case of cash withdrawal from the account, the funds deposited earlier through the Bank's cash desk are given out first		
	2. When performing non-cash transactions on the account, including conversion transactions, the funds received on the account in non-cash manner shall be used first		
	3. When performing conversion operations using non-cash funds, the term of crediting to the account is the date of conversion and such operations are subject to clause 2.2.8 until the term specified in clause 2.2.2 is reached		
	4. When transferring funds from an account open for payments with bank cards, the funds received into the account are considered to be received in a non-cash manner and they are subject to the application of n. 2.2 9. until the period specified in n. 2.2.2 (except in cases provided for n. 2.2.8)		
	5. Fees for cash withdrawal from bank card accounts are regulated by the Chapter 7. of the Tariffs except in cases provided for in n. 2.2.8.		
2.3	Authentication, recounting of cash, packaging of cash, banknotes, coins:		
	• rubles	0.1% Min RUB 3,000	
	• foreign currencies	0.1% Min RUB 5,000	
2.4	Cash transactions without opening an account		
2.4.1	Cash withdrawal using bank cards of the VISA/MasterCard payment systems of other issuing banks of the Russian Federation and bank cards of the Mir payment system at ATMs and cash points of the Bank		
2.4.1.1	at the Bank's ATMs	3%	Except for cards of the "Mir" payment system
2.4.1.2	at cash points		
	– in rubles	3%	

### 3. MONEY TRANSFERS<sup>1</sup>

No	Operation	Charge	Note
3.1	Transfers in rubles:		
3.1.1	Crediting of funds received by wire transfer to the account	No fee	
3.1.2	Transfer of funds from an account to an individual's account maintained with the Bank	No fee	
3.1.3	Transfer of funds from the account of an individual in favor of a Evrofinance Mosnarbank beneficiary	No fee	
3.1.4	Transfer of funds to a legal entity's account with the Bank:		
3.1.4.1	Transfer of funds under the client`s order received in paper form	1.0% min RUB 100 max RUB 1,000	Excluding the transfers specified in clause 3.1.4.3.
3.1.4.2	Transfer of funds via the EuroLink system	No fee	
3.1.4.3	Transfer of funds on behalf of the client in favor of accounts of legal entities included in the Register of Utility Services Suppliers Registered in the State Information System.	No fee	
3.1.5	Transfer of funds to the beneficiary's account with another bank:		
3.1.5.1	Transfer of funds under the client`s order received in paper form	1.5% min RUB 100 max RUB 2,000	Except for the transfers specified in cl. 3.1.5.3 – 3.1.5.7.
3.1.5.2	Transfer of funds via the EuroLink system	1% min RUB 50 rubles max RUB 1,500	Except for the transfers specified in cl. 3.1.5.3 – 3.1.5.7.
3.1.5.3	Transfer of funds under Executive documents issued in respect of the Bank`s clients	RUB 30	

<sup>1</sup> Deadlines for transferring funds in favor of clients of other banks:

- current operating day:

in Russian rubles, US dollars, EURO

received before 16:00 Moscow time of the current day (Monday through Friday);

received before 15:00 Moscow time of the current day (pre-holiday days);

- with a "next business day" deadline:

in other currencies

received before 16:00 Moscow time of the current day (Monday through Friday);

received before 15:00 Moscow time of the current day (pre-holiday days).

In case of submission to the Bank of payment documents subject to currency control and/or internal AML/CFT control requirements, and/or documents and information necessary for the Bank to perform the functions of a currency control agent under the said payment documents, and/or additional information/justifying documents resulting from internal AML/CFT control measures later than one hour before the end of the current business day, the Bank reserves the right to execute such payment documents on the next business day.

No	Operation	Charge	Note
3.1.5.4	Transfer of funds on behalf of the client in favor of accounts of legal entities included in the Register of socially oriented non-profit organizations, formed in accordance with Resolution of the Government of the Russian Federation No. 1290 of 30.07.2021 "On the Register of socially oriented non-profit organizations".	No fee	
3.1.5.5	Transfer of funds on behalf of the client in favor of accounts of legal entities included in the Register of Utility Services Suppliers Registered in the State Information System.	No fee	
3.1.5.6	Transfer of funds on behalf of the client to the accounts with Evrofinance Mosnarbank (trust management)	No fee	
3.1.5.7	Transfer of funds on client's behalf from the account for settlements on operations with digital financial assets	No commission	
3.1.6	Execution of payment orders using an urgent transfer service <sup>2</sup>		
	<ul style="list-style-type: none"> <li>when the "Urgent" mark is put is in the "type of payment" field of the settlement document. The payment shall be executed by the Bank within 1 hour from the moment of receipt of the settlement document by the Bank (if technically possible for the Bank)</li> </ul>	RUB 3,000	Charged from the amount of each payment order
	<ul style="list-style-type: none"> <li>over 100 million rubles when there is no "Urgent" mark in the "type of payment" field of the settlement document for a settlement document received during operational time</li> </ul>		Charged from the amount of each payment order
3.1.7	Execution of payment orders received in post-operational time as dated by the current day on the basis of the client's written application <sup>3</sup>	2% min. RUB 500 max. RUB 3,000	

<sup>2</sup> Deadlines for transferring funds in favor of clients of other banks:

- current operating day:

in Russian rubles, US dollars, EURO

received before 16:00 Moscow time of the current day (Monday through Friday);

received before 15:00 Moscow time of the current day (pre-holiday days);

- with a "next business day" deadline:

in other currencies

received before 16:00 Moscow time of the current day (Monday through Friday);

received before 15:00 Moscow time of the current day (pre-holiday days).

In case of submission to the Bank of payment documents subject to currency control and/or internal AML/CFT control requirements, and/or documents and information necessary for the Bank to perform the functions of a currency control agent under the said payment documents, and/or additional information/justifying documents resulting from internal AML/CFT control measures later than one hour before the end of the current business day, the Bank reserves the right to execute such payment documents on the next business day.

<sup>3</sup> During operational hours, payments are accepted until 16:00 MSK, or within the terms established by a separate Bank-Wide Order. Post-operational payments can be made by submitting a payment order within the following timeframes: Monday - Thursday:

No	Operation	Charge	Note
3.2	Transfers in foreign currency:		
3.2.1	Crediting of funds received by wire transfer to the account	No fee + correspondent bank's tariff	The tariff of the correspondent bank shall be charged from the client's account in rubles without additional orders of the client. If it is not possible to charge the client's account specified in the Application, it shall be debited from other accounts opened for the client with Evrofinance Mosnarbank
3.2.2	Transfer of funds from an account to an individual's account maintained with the Bank	No fee	
3.2.3	Transfer of funds to a legal entity's account with the Bank	1.0% min RUB 100 max RUB 1,000	
3.2.4	Transfer of funds to the beneficiary's account with another bank:		
	<ul style="list-style-type: none"> <li>Cash transfer to the beneficiary's account according to the Client's Application</li> </ul>	1.0% (min RUB 600 max RUB 7,500) + correspondent bank's tariff	The tariff of the correspondent bank shall be charged from the client's account in rubles without additional orders of the client. If it is not possible to charge the client's account specified in the Application, it shall be debited from other accounts opened for the client with Evrofinance Mosnarbank
	<ul style="list-style-type: none"> <li>Transfer of funds to the accounts with Evrofinance Mosnarbank (trust management)</li> </ul>	No fee	
3.2.5	Execution of the transfer received during post-operational time as dated by the current day if the Transfer Application has the "urgent" marking (If technically feasible for the Bank) <sup>4</sup>	RUB 3,000	charged in addition to the commission fee specified in clause 3.2.4

until 18:00 MSK, Friday and pre-holiday days: until 17:00 MSK or 30 minutes before the end of the business day established by a separate Bank-Wide Order.

<sup>4</sup> During operational hours, payments are accepted until 16:00 MSK, or within the terms established by a separate Bank-Wide Order. Post-operational payments can be made by submitting a payment order within the following timeframes: Monday - Thursday: until 18:00 MSK, Friday and pre-holiday days: until 17:00 MSK or 30 minutes before the end of the business day established by a separate Bank-Wide Order.

## 4. FOREIGN EXCHANGE TRANSACTIONS

No	Operation	Charge	Note
4.1	Foreign exchange transactions:		
	<ul style="list-style-type: none"> <li>Purchase/sale of cash foreign currency for cash currency of the Russian Federation at the Bank's cash desk</li> </ul>	No fee	at the exchange rate of the Bank
	<ul style="list-style-type: none"> <li>Purchase/sale of non-cash foreign currency</li> </ul>	No fee	at the exchange rate of the Bank
4.2	Purchase and sale of unallocated precious metals	No fee	at the exchange rate of the Bank
4.3	Conversion when making a transaction in a currency other than the currency of the card account	No fee	Conversion is carried out at the exchange rate of the Mir payment system as of the date of settlement

## 5. ADDITIONAL SERVICES

No	Operation	Charge	Note
5.1	Drawing up an Application for transfer of funds by an individual at the client's request in hard copy	RUB 150	charged at the time of drawing up the Application + VAT (current rate)
5.2	Drawing up a Power of Attorney at the request of a client who is an individual	No fee	
5.3	Making changes/amendments to payment instructions/request for annulment of previously executed transfer		
	<ul style="list-style-type: none"> <li>Transfer in rubles</li> </ul>	RUB 300	Charged for each payment
	<ul style="list-style-type: none"> <li>Transfer in foreign currency</li> </ul>	RUB 300 + actual expenses	Charged for each payment

## 6. LETTERS OF CREDIT

No	Operation	Charge	Note
6.1	Irrevocable covered letters of credit issued and executed by Evrofinance Mosnarbank		
6.1.1	Opening of a Letter of Credit	0.15% for a three-month period or part thereof  min 1,000 rubles	paid for the entire term of the letter of credit on the date of its opening
6.1.2	Increase of amount, prolongation of the letter of	0.15% for a	charged from the

No	Operation	Charge	Note
	credit	three-month period or part thereof  min 1,000 rubles	amount of increase of the letter of credit/ for the term of prolongation of the letter of credit
6.1.3	Change of other terms and conditions of the letter of credit, annulment of the letter of credit (at the request of the client before the expiration of the term)	1,000 rubles	
6.1.4	Verification of documents under the letter of credit	0.15% of the amount  min 1,000 rubles max 7,000 rubles	
6.1.5	Drawing up applications for opening letters of credit	1,500 rubles	plus VAT (current rate)

## 7. OPERATIONS WITH BANK CARDS

No	Operation	Charge	Note
7.1	Minimum initial contribution to the card account (made when receiving the card)		
	• MIR Social/MIR Deposit		Not set (card for receiving funds from the RF budget / card for interest payments under the time deposit agreement "Tvoi Mir"). The account is maintained in Russian Rubles only.
	• MIR Classic	RUB 300	The account is maintained in Russian Rubles only
	• MIR Privilege	RUB 2,500	The account is maintained in Russian Rubles only
7.2	Settlement of card transactions		
	• MIR Social/MIR Deposit		Not set (card for receiving funds from the RF budget / card for interest payments under the time deposit agreement "Tvoi Mir". One card is issued per deposit).
	• MIR Classic	RUB 300	charged annually

No	Operation	Charge	Note
	• MIR Privilege	RUB 2,500	charged annually
7.3	Cashless payment for goods and services using cards	No fee	
7.4	Cash withdrawal using MIR cards:		
	• MIR Social/MIR Deposit at cash points and ATMs of the Bank	No fee	
	• MIR Classic at cash points and ATMs of the Bank	0.3% of the transaction amount	
	• MIR Privilege: at cash points and ATMs of the Bank	No fee	
	• at cash points and ATMs of third-party MIR member banks outside the Russian Federation	1.3% minimum RUB 150	
	• at cash withdrawal points, electronic terminals (POS terminals) of trade and service enterprises when making a purchase (purchase of goods with change given) and ATMs of third-party banks participating in the MIR payment system in the Russian Federation	0.65% of the transaction amount	Charged per transaction.  Receipt of cash in electronic terminals (POS terminals) of trade and service enterprises when making a purchase (purchase of goods with change given) is available for cards issued after April 10, 2023.
7.5	Limits for cash withdrawals at ATMs, cash withdrawal points and electronic terminals (POS terminals) of trade and service enterprises when making a purchase (purchase of goods with change given) within a day. (The time period from 00:00 to 23:59 MSK is taken as a day.)		
	• MIR Social/MIR Classic/MIR Deposit	50,000 rubles	Not applicable to transactions with cards issued under payroll projects
	• MIR Privilege	150,000 rubles	Not applicable to transactions with cards issued under payroll projects
7.6	Interest accrued on the amount of card account overdraft (unauthorized overdraft)	Key rate of the Bank of Russia	charged as a percentage of the overdraft amount for each day of the overdraft
7.7	Resumption of card transactions settlements suspended due to loss of card, loss of PIN:		within five business days

No	Operation	Charge	Note
	• MIR Social/MIR Classic/MIR Deposit	RUB 300	the card is issued with a new expiration date
	• MIR Privilege	RUB 2,500	the card is issued with a new expiration date
7.8	Resumption of card transaction settlements suspended due to changes in the cardholder's personal information (NAME, SURNAME), as well as resumption of settlements in case of card damage and card details compromise	No fee.	The card is issued with the same expiration date.
7.9	Urgent start/resumption of card transactions settlements (extra charge)	RUB 1,500	within two business days
7.10	Additional services (card blocking, putting cards on the stop list, payment challenging and refunding, processing requests for copies/originals of payment document, etc.)		compensation of actual expenses of the Bank in accordance with the tariffs of payment systems
7.11	Providing information on card transactions and the balance available for card transactions:		
	To the cardholder's cell phone number:		
	• MIR Social/MIR Classic/MIR Deposit	RUB 60	charged monthly
	• MIR Privilege	no fee	
	Obtaining an account statement from the Bank	no fee	
7.12	Provision of information on the balance available for card transactions when requesting such information at ATMs of third-party banks	RUB 30	charged per each request
7.13	Provision of mini statements at ATMs of third-party banks	RUB 30	charged per each request
7.14	Annual account maintenance in case of absence of transactions with the use of a bank card during one year	In the amount of the account balance, RUB 700 max.	charged upon expiration of the bank card validity period
7.15	Restrictions on transfers using the Bank's cards with Internet payment systems of third-party banks:		
	• the maximum amount of the Client's transfers made with the Card within 24 (twenty-four) hours is 150,000 (one hundred fifty thousand) Russian rubles, including the Commission Fee.	Commission Fee charged by service provider / third-party bank	The maximum amount of a single transaction is set by the service provider / third-party bank
	• the maximum amount of all the transfers made by the Client within a calendar month using one Card is 1,000,000 (one million) Russian rubles, including the Commission Fee.	Commission Fee charged by service provider / third-party bank	The maximum amount of a single transaction is set by the service provider / third-party bank

## FOR INFORMATION

No	Operation	Charge	Note
	Carrying out conversion operations on the Bank's bank cards		
	Calculation of the amount of debiting or crediting from or to the account of the Bank's card during conversion operations from one currency to another in transactions using the Bank's cards of the MIR payment system <sup>1</sup>		
	• Card account currency - Russian ruble		
	– -Debit		
	▪ Transaction currency - Russian ruble	R	
	▪ Transaction currency - Other	(K*B)	
	– -Credit		
	▪ Transaction currency - Russian ruble	R	
	▪ Transaction currency - Other	(K*A)	

<sup>1</sup> Explanation: Currency exchange rates are established on the basis of a separate Bank-Wide Order.

R - transaction amount in rubles; K - transaction amount in the national currency of the acquiring bank of the "Mir" payment system - applicable only to transactions in the "Mir" payment system; A - purchase (RUB) in the national currency of the acquiring bank of the "Mir" payment system of rubles at the rate of the "Mir" payment system - applicable only to transactions in the "Mir" payment system; B - sale (RUB) in the national currency of the acquiring bank of the "Mir" payment system at the rate of the "Mir" payment system for cards of the "Mir" payment system - applicable only to transactions in the "Mir" payment system.

## 8. LEASE OF INDIVIDUAL SAFE DEPOSIT BOXES

No	Operation	Charge	Note
8.1	Guarantee fee	RUB 3,000	
8.1.1	Guarantee fee (for safety deposit boxes with two individual locks)	RUB 6,000	
8.1.2	Guarantee fee for clients – loan debtors of the Bank when executing a transaction through the mortgage program of the Bank	not charged	
8.2	Individual safety deposit boxes lease (width - 300 mm, depth - 600 mm)		
8.2.1	If the height of the box is 50 mm		
	• 1 month	350 RUB	plus VAT (current rate)
	• 3 months	950 RUB	plus VAT (current rate)
	• 6 months	1,700 RUB	plus VAT (current rate)
	• 1 year	3,000 RUB	plus VAT (current rate)
	• with special provisions for access and for the term of 2 months, when exercising through a mortgage transaction	2,500 RUB	plus VAT (current rate)
	• special terms of access within 1 month, in other cases	6,500 RUB	plus VAT (current rate)
	• with special provisions for access and for the term of 2 months, in other cases	11,000 RUB	plus VAT (current rate)
8.2.2	If the height of the box is 75 mm		
	• 1 month	500 RUB	plus VAT (current rate)
	• 3 months	1,350 RUB	plus VAT (current rate)
	• 6 months	2,450 RUB	plus VAT (current rate)
	• 1 year	4,400 RUB	plus VAT (current rate)
	• with special provisions for access and for the term of 2 months, when exercising through a mortgage	3,000 RUB	plus VAT (current rate)
	• special terms of access within 1 month, in other cases	7,000 RUB	plus VAT (current rate)
	• with special provisions for access and for the term of 2 months, in other cases	12,000 RUB	plus VAT (current rate)
8.2.3	If the height of the box is 125 mm		
	• 1 month	850 RUB	plus VAT (current rate)

No	Operation	Charge	Note
	• 3 months	2,300 RUB	plus VAT (current rate)
	• 6 months	4,150 RUB	plus VAT (current rate)
	• 1 year	7,500 RUB	plus VAT (current rate)
	• with special provisions for access and for the term of 2 months, when exercising through a mortgage	3,500 RUB	plus VAT (current rate)
	• special terms of access within 1 month, in other cases	7,500 RUB	plus VAT (current rate)
	• with special provisions for access and for the term of 2 months, in other cases	13,000 RUB	plus VAT (current rate)
<b>8.2.4</b>	<b>If the height of the box is 175 mm</b>		
	• 1 month	1,300 RUB	plus VAT (current rate)
	• 3 months	3,500 RUB	plus VAT (current rate)
	• 6 months	6,300 RUB	plus VAT (current rate)
	• 1 year	11,350 RUB	plus VAT (current rate)
	• with special provisions for access and for the term of 2 months, when exercising through a mortgage	4,500 RUB	plus VAT (current rate)
	• special terms of access within 1 month, in other cases	8,000 RUB	plus VAT (current rate)
	• with special provisions for access and for the term of 2 months, in other cases	14,000 RUB	plus VAT (current rate)
<b>8.2.5</b>	<b>If the height of the box is 300 mm</b>		
	• 1 month	1,500 RUB	plus VAT (current rate)
	• 3 months	4,000 RUB	plus VAT (current rate)
	• 6 months	7,200 RUB	plus VAT (current rate)
	• 1 year	13,000 RUB	plus VAT (current rate)
	• with special provisions for access and for the term of 2 months, when exercising through a mortgage	5,500 RUB	plus VAT (current rate)
	• special terms of access within 1 month, in other cases	8,500 RUB	plus VAT (current rate)
	• with special provisions for access and for the term of 2 months, in other cases	15,000 RUB	plus VAT (current rate)
<b>8.3</b>	<b>Individual safety deposit boxes lease (Width – 300 mm, depth – 435 mm)</b>		
<b>8.3.1</b>	<b>If the height of the box is 50 mm</b>		

No	Operation	Charge	Note
	• 1 month	300 RUB	plus VAT (current rate)
	• 3 month	900 RUB	plus VAT (current rate)
	• 6 month	1,650 RUB	plus VAT (current rate)
	• 1 year	2,950 RUB	plus VAT (current rate)
	• with special provisions for access and for the term of 2 months, when exercising through a mortgage	2,450 RUB	plus VAT (current rate)
	• special terms of access within 1 month, in other cases	6,450 RUB	plus VAT (current rate)
	• with special provisions for access and for the term of 2 months, in other cases	10,950 RUB	plus VAT (current rate)
<b>8.3.2</b>	<b>If the height of the box is 300 mm</b>		
	• 1 month	1,400 RUB	plus VAT (current rate)
	• 3 month	3,750 RUB	plus VAT (current rate)
	• 6 month	6,750 RUB	plus VAT (current rate)
	• 1 year	12,175 RUB	plus VAT (current rate)
	• with special provisions for access and for the term of 2 months, when exercising through a mortgage	5,000 RUB	plus VAT (current rate)
	• special terms of access within 1 month, in other cases	8,450 RUB	plus VAT (current rate)
	• with special provisions for access and for the term of 2 months, in other cases	14,500 RUB	plus VAT (current rate)
<b>8.4</b>	<b>Lease of individual safety deposit boxes with two locks and individual access conditions (Width – 300 mm, depth – 435 mm)</b>		
<b>8.4.1</b>	<b>If the height of the box is 100 mm</b>		
	• 1 month	1,350 RUB	plus VAT (current rate)
	• 3 month	3,550 RUB	plus VAT (current rate)
	• 6 month	6,600 RUB	plus VAT (current rate)
	• 1 year	11,800 RUB	plus VAT (current rate)
<b>8.4.2</b>	<b>If the height of the box is 125 mm</b>		
	• 1 month	1,700 RUB	plus VAT (current rate)
	• 3 month	4,600 RUB	plus VAT (current rate)
	• 6 month	8,300 RUB	plus VAT (current rate)

No	Operation	Charge	Note
	• 1 year	15,000 RUB	plus VAT (current rate)
8.5	Penalty for loss/damage of one key	2,500 RUB	plus VAT (current rate)
8.6	Penalty for mechanical tampering, loss/damage of two keys	RUB 2,500 + actual expenses	plus VAT (current rate)

## 9. REMOTE BANKING SERVICE USING THE EUROLINK SYSTEM

No	Operation	Charge	Note
9.1	Registration, customer service in the system	No fee	
9.1.1	Providing access to the mobile version of the system	No fee	Service provision is subject to technical capability
9.2	Provision of SMS/Push notification service	No fee	Service provision is subject to technical capability
9.3	Carrying out card transfers using the Best2Pay Internet Payment System:		
	• from the Bank's card to a third-party bank card;	1.2% of the transaction amount + RUB 50	Service provision is subject to technical capability of the Bank and the service provider  The fee is charged by the service provider at the moment of transfer from the Card of the transfer sender  The amount of the transfer is controlled by the service provider
	• from a third-party bank card to the Bank's card;	1.2% of the transaction amount + RUB 50	Service provision is subject to technical capability of the Bank and the service provider  The fee is charged by the service provider at the moment of transfer from the Card of the transfer sender  The amount of the transfer is controlled by the service provider
	• from a third-party bank card to a third-party bank card.	1.2% of the transaction amount + RUB 50	Service provision is subject to technical capability of the Bank and the service provider  The fee is charged by the service provider at

No	Operation	Charge	Note
			<p>the moment of transfer from the Card of the transfer sender</p> <p>The amount of the transfer is controlled by the service provider</p>
9.4	A cashless transfer of funds to a client of a third-party Bank, as well as a cashless transfer of funds initiated by the beneficiary using the Faster Payments System (SBP), whereby the Total Amount of Transfers for a calendar month shall be:		Service provision is subject to technical capability of the Bank
	<ul style="list-style-type: none"> <li>up to 100,000.00 rubles (inclusive) from the account of an individual opened with the Bank to an account of another individual opened with another credit organization</li> </ul>	No fee	
	<ul style="list-style-type: none"> <li>from 100,000.01 rubles from the account of an individual opened with the Bank to an account of another individual opened with another credit organization</li> </ul>	0.5% of the transaction amount, RUB 1,500 max	<p>To determine the amount of commission fee for each transaction, the Total Amount of Transfers for a calendar month is defined as an aggregate of the amount of funds already transferred using the Faster Payments System in the current calendar month and the amount of transfer for the current transaction.</p> <p>The Bank's commission is deducted from the current account/demand deposit from the amount exceeding 100,000.00 rubles.</p>
	<ul style="list-style-type: none"> <li>up to 30,000,000.00 rubles (inclusive) from an account of an individual opened with the Bank to an account of this individual opened with another credit organization or to a special account of the operator of the financial platform, the beneficiary of which is the specified individual</li> </ul>	No fee	
	<ul style="list-style-type: none"> <li>from 30,000,000.01 rubles from an account of an individual opened with the Bank to an account of this individual opened with another credit organization or to a special account of the operator of the financial platform, the beneficiary of which is the specified individual</li> </ul>	0.5% of the transaction amount, RUB 1,500 max	To determine the amount of commission fee for each transaction, the Total Amount of Transfers for a calendar month is defined as an aggregate of the amount of funds already transferred

No	Operation	Charge	Note
			using the Faster Payments System in the current calendar month and the amount of transfer for the current transaction. The Bank's commission is deducted from the current account/demand deposit from the amount exceeding 30,000,000.00 rubles
9.5	Transactions for non-cash payment for goods/works/services using the Faster Payments System	No fee	Maximum limit per transaction 1,000,000.00 (one million) Russian rubles
9.6	Transfer of funds by natural persons to the unique treasury account to the participants in the treasury payments system on the basis of orders containing the Unique identifier of the amount to be paid in favor of the Russian Federation's budgetary system, information on which is placed in the State information system on public and municipal payments <sup>1,2</sup>		
9.7	Transaction limits:		
	<ul style="list-style-type: none"> <li>limit on transactions using the Faster Payments System from an individual's account opened with the Bank to another individual's account opened with another credit organization</li> </ul>		<p>Minimum transfer amount 50.00 (fifty) Russian rubles</p> <p>The maximum amount of the Client's transfers made using the Faster Payments System on all of the Client's accounts in the aggregate within 24 (twenty-four) hours is 150,000 (one hundred fifty thousand) Russian rubles, excluding the Bank's Commission Fee.</p>
	<ul style="list-style-type: none"> <li>limit on transactions using the Faster Payments System for transfers from an individual's account opened with the Bank to an account of such individual opened with another credit organization or to a special account of the operator of the financial platform, the beneficiary of which is the specified individual</li> </ul>		<p>Minimum transfer amount 50.00 (fifty) Russian rubles</p> <p>Maximum amount of one transfer 1,000,000.00 (one million) Russian rubles</p> <p>The number of such transactions is unlimited.</p>
	<ul style="list-style-type: none"> <li>limit for one transaction per card using the Best2Pay Internet Payment System</li> </ul>		Maximum amount of the Client's transfers made using the Card within 24 hours

<sup>1</sup> Unique charge identifier State information system on public and municipal payments

<sup>2</sup> State information system on public and municipal payments

No	Operation	Charge	Note
			<p>(twenty-four) hours, shall be 150,000 (one hundred fifty thousand) Russian rubles, inclusive of the Commission Fee.</p> <p>The maximum amount of all the Client's transfers made within a calendar month on one Receiver's Card or one Sender's Card while providing the Service is 1,000,000 (one million) Russian rubles, inclusive of the Commission Fee.</p>

## 10. TRUST MANAGEMENT OPERATIONS

No	Operation	Charge	Note
10.1	Trust management of securities and cash for investment in securities	By arrangement	<p>The minimum amount of monetary funds and securities required to conclude and maintain a trust management agreement - determined by the agreement.</p> <p>The Basic Fee, the Management Bonus and the Settlement Procedure are defined in the agreement.</p> <p>VAT exempt.</p>
10.2	Trust management of securities and monetary funds for investment in securities with opening an individual investment account	<p>Investment profile with passive management method</p> <p>Basic management fee - 2% p.a</p> <p>Management bonus - 0</p> <p>Investment profile with mixed management</p> <p>Basic management fee - 2.5% p.a</p>	<p>The minimum amount of funds required to conclude and maintain a trust management agreement is RUB 400,000.</p> <p>The Basic Fee, the Management Bonus and the Settlement Procedure are defined in the agreement.</p> <p>VAT exempt</p>

No	Operation	Charge	Note
		Management bonus - 0 Investment profile with active management method Basic management fee - 3% p.a The management bonus is 10% of the income that exceeds the return on the managed portfolio over the 10% p.a. rate for one calendar year	
10.3	Sending original copies of the Reports by registered mail with delivery confirmation		Cost of service according to actual expenses VAT is charged

## 11. SECURITIES TRANSACTIONS

No	Operation	Charge	Note
11.1	Securities transactions		
11.1.1	Transactions with securities in the over-the-counter market:		
	• <b>brokerage services on the over-the-counter securities market</b>	<b>by arrangement</b>	
11.1.2	Brokerage services for conducting operations with securities on the Organized Securities Market (exchange market) <sup>1</sup>		
11.1.2.1	In case of turnover during the trading day <sup>2</sup>		
	– -up to RUB 1 million	0.08%	
	– -from RUB 1 million to RUB 10 million	0.05%	
	– -from RUB 10 million to RUB 30 million	0.04%	

<sup>1</sup> When executing transactions on organized trading floors, the Client shall also reimburse the commission fee charged by the trade organizer and clearing organization.

<sup>2</sup> If orders are placed using a Net Investor remote workstation within a month, the minimum commission fee amount is RUB 500 per month. If the brokerage commission from the turnover exceeds 500 rubles per month, the commission fee for the use of Net Investor remote workstation is not charged.

No	Operation	Charge	Note
	– -over RUB 30 million	0.02%	
11.1.2.2	Fixed <sup>3</sup>		
	– -Regardless of the volume of transactions per calendar month	RUB 25,000	
11.2	Operations with derivative instruments with the underlying asset being securities		
11.2.1	Brokerage services to clients in the course of purchase/sale of derivative financial instruments with the underlying asset being securities	by arrangement	
11.2.2	Conclusion (purchase/sale) of futures contracts with the underlying asset being securities	by arrangement	

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<sup>3</sup> Charged monthly on the day of the first transaction in the calendar month







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