

Evrofinance Mosnarbank

Tariffs

Tariffs of
EVROFINANCE MOSNARBANK
for Clients — Legal Entities
(effective from 01 July, 2019)



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GENERAL PROVISIONS

GENERAL PROVISIONS

Tariff rates shall be applicable to standard operations only executed in line with general banking practice. EVROFINANCE MOSNARBANK shall reserve right to charge special commission fees for any non-standard operations, or in case of contingency. EVROFINANCE MOSNARBANK shall fix rates of commission fees on opening loan accounts and accounts with special account maintenance conditions by agreement with the client.

All commissions are debited from the client's accounts in rubles without additional instructions by the client. Should it be impossible to charge from client's account in roubles, commission fees shall be written off other accounts open to client in EVROFINANCE MOSNARBANK. As required, EVROFINANCE MOSNARBANK shall effect the corresponding conversion transactions under the exchange rate of the Bank of Russia as of the operation date without additional agencies of clients, and shall forward the received amount for payment of services rendered by EVROFINANCE MOSNARBANK. The levied commission fee shall not be subject to refund.

Taxes, levies, duties, telecommunications and mail expenses, and correspondents' commission fees, as well as unforeseen costs and expenses (if any) shall be charged in addition at actual cost in the currency of payments to EVROFINANCE MOSNARBANK. Actual expenses incurred by EVROFINANCE MOSNARBANK in foreign currency shall be debited from the client's foreign currency account. If necessary, the amount of such expenses shall be converted from one currency to another by applying a cross-rate via the Russian rouble at the exchange rates of the Bank of Russia effective as of the date of such debit.

Amounts of actual expenses shall be debited from the client's account on the operation date, as a rule, or later, as they are incurred by EVROFINANCE MOSNARBANK.

EVROFINANCE MOSNARBANK shall charge no commission fee for operations associated with transfer of taxes and other mandatory payments to budgets of various levels and state off-budgetary funds, as well as other payments to accounts used for accounting the resources of budgets and state off-budgetary funds.

The present Tariffs shall be applicable from 02 July 2018, and shall supersede previously adopted commission fees tariffs of EVROFINANCE MOSNARBANK applicable to clients – legal entities and all addenda thereto.

EVROFINANCE MOSNARBANK shall reserve the right to change or update the Tariffs subject to preliminary notice thereof to be given to clients.

Operating schedule for Customers:

all cash and settlement operations, except Customers' transfers in favor of other banks' Customers in EURO:

- working days 10-00 – 16-00 Moscow Time
- pre-holidays 10-00 – 15-00 Moscow Time

transfers in EURO in favor of other bank Customers

- 10-00 – 13-00 Moscow Time.

For additional information, please refer to:

- (495) 967-81-82

- www.evrofinance.ru

1. OPENING AND MAINTENANCE OF ACCOUNTS

| No | Operation | Charge | Note |
|---------|---|---|--|
| 1.1 | Opening and maintenance of accounts | | |
| 1.1.1 | Opening of account | | The service cost is included in the commission fee rate for maintenance of account |
| 1.1.2 | Maintenance of accounts: | | |
| | • In the cases of carrying out operations within the account ¹ | | |
| 1.1.2.1 | current/payment accounts in Rubles | | |
| | • using the Client-Bank system | RUB 1500 (on a monthly basis) | |
| | • without the use of Client-Bank system | RUB 2000 (on a monthly basis) | |
| 1.1.2.2 | current accounts in foreign currency | | |
| | • using the Client-Bank system | RUB 1500 (on a monthly basis) | |
| | • without the use of Client-Bank system | RUB 2000 (on a monthly basis) | |
| | • Without movement of funds on the account during the calendar year in question | | |
| 1.1.2.3 | Bank accounts in Rubles and foreign currency, except saving accounts | in the amount of outstanding balance, but not more than 10000 RUB | Charged annually in the last working day of the year |
| | • Regardless of the operations performed on non-resident accounts during the calendar month | | |
| 1.1.2.4 | Non-resident payment accounts in Euro | 0,7% per annum on the daily balance | The commission fee is charged monthly, at the last business day of the month. If funds on the account are not sufficient, the debt |

¹ except the following operations:

- accrual of interests on the Customer account's credit balance
- taxation of interests accrued on the credit balance (non-resident accounts)
- transfer of funds from the Customer account to the Bank's income accounts and also to the account where the VAT is recorded

| No | Operation | Charge | Note |
|---------|---|---|--|
| | | | amount is fixed according to the Bank of Russia's exchange rate established on the last working day of the month; not subject to VAT |
| 1.1.3 | Delivery of statements: | | |
| 1.1.3.1 | on current operations | | Cost of service is included in the commission fee for maintenance of account |
| 1.1.3.2 | delivery of statement copy upon client's request | RUB 250 per statement | |
| | – per each appendix to the statement | RUB150 per sheet | |
| 1.1.3.3 | delivery of statement, as requested by client, as of a definite date in case of no account operations | RUB 250 per each copy of statement | |
| 1.1.3.4 | delivery of statement, as requested by client, for a definite period of time | RUB 250 per sheet | Statement is delivered without appendices |
| 1.1.3.5 | delivery of statement copy upon client's request | RUB 250 per each copy of statement | Statement is delivered without appendices |
| 1.1.4 | Accrual of interest ² | | |
| 1.1.4.1 | accrual of interest on the credit balance on payment/current accounts | under applicable tariffs of the Bank on a monthly basis | |
| 1.1.4.2 | accrual of interest on the credit balance on other accounts | in accordance with the RF legislation and the procedure established in the Bank | |
| 1.1.5 | Closing of account upon client's request | | Cost of service is included in the commission fee for maintenance of account |
| 1.1.6 | Other services related to opening and maintaining of accounts | | |

² The client shall lose the right to receive interest on payment (current) accounts balances (Cl.1.1.4) if the client transfers its account to another bank by the moment of relevant settlements under the Contract.

| No | Operation | Charge | Note |
|----------|---|----------------------------|---------------------------|
| 1.1.6.1 | Execution of an agreement on debiting the Customer's accounts in favor of third parties without additional instructions by the Customer | RUB 500 for agreement | VAT is not charged |
| 1.1.6.2 | Execution and certification by the Bank of a copy of the client's effective sample card following the client's request | RUB 150 / 1 copy | plus VAT (effective rate) |
| 1.1.6.3 | Issue of the chartered capital payment certificates | RUB 300 | VAT is not charged |
| 1.1.6.4 | Issue of the chartered capital payment certificates (on the same day it is requested) | RUB 600 | VAT is not charged |
| 1.1.6.5 | Issue of the account opening certificates | RUB 150 / 1 copy | VAT is not charged |
| 1.1.6.6 | Urgent issue of the account opening certificates (on the same day it is requested) | RUB 300 / 1 copy | VAT is not charged |
| 1.1.6.7 | Certifying the authenticity of the signature in the sample signature card and stamp sample by an authorized Bank officer | RUB 450 for each signature | plus VAT (effective rate) |
| 1.1.6.8 | Photocopy of the valid bank account contracts certified by the Bank | RUB 500 / 1 contract | plus VAT (effective rate) |
| 1.1.6.9 | Copying and certifying copies of documents provided by Customer at the opening (maintaining, closing) of a bank account | RUB 80 / 1 page | plus VAT (effective rate) |
| 1.1.6.10 | Copying and certifying copies of document packs for opening Customer accounts | RUB 1000 | plus VAT (effective rate) |
| 1.1.6.11 | Authorized employee's visit to the Customer with the following purposes (if accepted by the Bank): | RUB 3000 | plus VAT (effective rate) |
| | – issuance and certifying of a bank card; | | |
| | – copying and certifying copies of document packs for opening Customer accounts (within the Moscow Ring Road) | | |

2. TRANSFERS¹

¹ Terms of transfers in favor of other banks' Customers:

- current banking day:

Russian Ruble and U.S. Dollar

received up to 16-00 Moscow Time (Monday-Friday);

received up to 15-00 Moscow Time (pre-holidays);

in EURO

received up to 13-00 Moscow Time;

- to be executed at the second working day

other currencies

received up to 16-00 Moscow Time (Monday-Friday);

received up to 15-00 Moscow Time (pre-holidays).

If the payment documents subject to the currency control and/or documents or information necessary for executing the currency control agent's function are submitted to the Bank in less than 1 hour before the banking day's closing, the Bank reserves the right to process these payment documents the following banking day.

| No | Operation | Charge | Note |
|-------|--|-----------------------------------|--|
| 2.1 | Payment orders in roubles: | | |
| 2.1.1 | Charging of funds in favor of the Bank clients | | Cost of service is included in the commission fee for maintenance of account |
| 2.1.2 | Transfer of funds from the client's account to the account of another Bank client | | Cost of service is included in the commission fee for maintenance of account |
| 2.1.3 | Transfer of funds from client's account in favor of clients of other banks: | | |
| | <ul style="list-style-type: none"> commission fee of the Bank levied for transfer of funds with processing of pay documents in the payment system of the Bank of Russia² | RUB 30 | |
| | Commission fee to be levied additionally to Cl. 2.1.3: | | |
| | <ul style="list-style-type: none"> payment orders received on paper carrier | RUB 200 | Except transfers to the trust accounts of EVROFINANCE MOSNARBANK |
| | <ul style="list-style-type: none"> payment orders transferred via the "Client-Bank" system | | Cost of service is included in the commission fee for maintenance of account |
| | <ul style="list-style-type: none"> full or partial execution of payment orders (excluding payments to the state budget of the Russian Federation and state non-budget funds), execution of payment orders queued earlier/ awaiting transaction authorization. | RUB 200 | |
| 2.1.4 | Execution of payment orders using the fast transfer service ³ | | Each payment instruction charged additionally to the num. 2.1.3 |
| | <ul style="list-style-type: none"> Until 100 million Rub. inclusive, specifying "Urgent" in the "Type of payment" field of the payment instruction. Such a payment will be done within one hour after receiving the payment instruction (if technically possible) | 0, 01% min.300 Rub. max.1000 Rub. | |
| | <ul style="list-style-type: none"> Over 100 million Rub. specifying "Urgent" in | 1500 Rub. | |

² Amounts of levied commission fees and list of the operations, which are not charged with payments, may be subject to changes in accordance with instructions of the Bank of Russia.

³ If it is not possible technically, the Bank has the right to refrain from executing the payment order marked as "urgent" through the fast transfer service. Bank has the right to define independently the execution's procedure according to the terms stipulated in the banking account contract. In such a case, the Bank does not charge the respective commission and applies the tariff for this transfer according to the numeral 2.1.3. Execution of payments on extra hours is possible if the payment order is received in the following terms: Monday-Thursday until 06.00 PM MT, Friday and pre-holidays – until 05.00 PM MT.

| No | Operation | Charge | Note |
|-------|--|-----------------------------------|--|
| | the "Type of payment" field of the payment instruction. Such a payment will be done within one hour after receiving the payment instruction (if technically possible) | | |
| | <ul style="list-style-type: none"> Over 100 million Rub. if not specified "Urgent" in the "Type of payment" field of the payment instruction received during the banking day | 100 Rub. | |
| 2.1.5 | Executing of payment instructions by virtue of the Customer's written request (if technically possible) ⁴ | | Each payment instruction charged additionally to the num. 2.1.3 |
| | <ul style="list-style-type: none"> execution of payment orders received upon termination of the operational day | 0,1% min. 500 Rub. max.2000 Rub. | |
| 2.1.6 | Executing of payment instructions during the current banking day using the funds received from other banks during the same current banking day, by virtue of the Customer's written request (if technically possible) ⁵ | 0,1%, min.500 Rub. max. 3000 Rub. | Each payment instruction charged additionally to the num. 2.1.3 |
| 2.1.7 | Changing the details for payments executed earlier, correspondence with banks on issues related to payment execution, recalling the payments | RUB 300 | To be levied on each payment |
| 2.1.8 | Performance of payment operations within the framework of centralized mutual settlements between the payment participants requiring additional man-hours for adjustment and drawing up of reporting forms ⁶ | RUB 5,000 per each payment order | |
| 2.1.9 | Drawing up of payment orders (using a PC), as requested by client, to effect account operations | RUB 250 | For each document + VAT (effective rate) Except transfers to the trust accounts of EVROFINANCE MOSNARBANK |
| 2.2 | Payment orders in foreign currency | | |

⁴ Execution of payments on extra hours, in the current day with funds received during the same day from other banks is possible if the payment order is received in the following terms: Monday-Thursday until 06.00 PM MT, Friday and pre-holidays – until 05.00 PM MT . Execution of payment in the current day with funds received during the same day from other banks is possible if the payment order is received in the following terms: Monday-Thursday until 06.00 PM MT, Friday and pre-holidays – until 05.00 PM MT.

⁵ Execution of payments on extra hours, in the current day with funds received during the same day from other banks is possible if the payment order is received in the following terms: Monday-Thursday until 06.00 PM MT, Friday and pre-holidays – until 05.00 PM MT . Execution of payment in the current day with funds received during the same day from other banks is possible if the payment order is received in the following terms: Monday-Thursday until 06.00 PM MT, Friday and pre-holidays – until 05.00 PM MT.

⁶ No commission fee shall be levied under Cl. 2.1.3-2.1.7 on levying the given commission fee.

| No | Operation | Charge | Note |
|-------|--|-----------------------------|---|
| 2.2.1 | Charging of funds in favor of Bank clients – legal entities | | Cost of service is included in the commission fee for maintenance of account |
| 2.2.2 | Transfer of funds from client's account to account of another Bank client | | Cost of service is included in the commission fee for maintenance of account |
| 2.2.3 | Transfers by order of legal entities in favor of clients of other banks: | | No standard telecommunications expenses (SWIFT, telex) are charged with regard to the below operations |
| | • having a correspondent account with the Bank | | Cost of service is included in the commission fee for maintenance of account |
| | • having no correspondent account with the Bank | RUB 1,200 | Except transfers to the trust accounts of EVROFINANCE MOSNARBANK |
| 2.2.4 | Transfers with a reservation "at no costs for beneficiary" | RUB 1,200 + actual expenses | Except transfers to the trust accounts of EVROFINANCE MOSNARBANK |
| 2.2.5 | Change of conditions, annulment, and return of transfer | RUB 1,200 + actual expenses | |
| 2.2.6 | Processing of transfer with "urgent" mark (subject to technical capability of the Bank) | by agreement | To be levied in addition to the commission fee stated in Cl. 2.2.3 and 2.2.4 |
| 2.2.7 | Transfer of funds in a currency different from the payment currency (with a preliminary Forex request) | 0.01 % | If the client accepts the conversion rate |
| 2.2.8 | Transfers by order of legal entities to customers of other banks, received on a paper medium | RUB 300 | Charged additionally to the commission set forth in pp.2.2.3, 2.2.4 Except transfers to the trust accounts of EVROFINANCE MOSNARBANK |

3. COLLECTIONS

| No | Operation | Charge | Note |
|-------|---|--------|------|
| 3.1 | Clean collections | | |
| 3.1.1 | Presentation of financial documents for acceptance; | 0.1% | |

| No | Operation | Charge | Note |
|-------|---|---|------|
| | delivery of financial documents against payment | min RUB 450 max RUB 6,000 | |
| 3.1.2 | Taking up, examination and forwarding financial documents (cheques, etc.) for collection | 0.125 % min RUB 450 max RUB 6,000 | |
| 3.1.3 | Taking up, examination and forwarding of promissory notes for collection | 0.125 % min RUB 1,500 max RUB 9,000 | |
| 3.1.4 | Protest for non-payment/non-acceptance | RUB 3,000 + actual expenses | |
| 3.1.5 | Return of unpaid financial documents | RUB 450 + actual expenses | |
| 3.2 | Documentary collections | | |
| 3.2.1 | Taking up, examination and forwarding of documents for payment and/or for acceptance of bills of exchange | 0.15 % min RUB1,200 | |
| 3.2.2 | Delivery of documents against payment and/or acceptance of bills of exchange | 0.15 % min RUB1,200 | |
| 3.2.3 | Delivery of documents without payment and/or acceptance of bills of exchange | 0.1 % min RUB1,200 max RUB3,600 | |
| 3.2.4 | Return of documents in the event of non-acceptance or non-payment by drawee: | | |
| | • without a protest | RUB1,200 | |
| | • with a protest | RUB3,000 + actual expenses | |
| 3.2.5 | Additional presentation for acceptance or payment | RUB1,200 | |
| 3.2.6 | Amendments to the terms of a collection order or cancellation of a collection order | RUB1,200 | |
| 3.2.7 | Return of collection orders unsatisfactory by form | RUB1,200 | |

4. DOCUMENTARY LETTERS OF CREDIT¹

| No | Operation | Charge | Note |
|-------|---|---|--|
| 4.1 | Documentary letters of credit in roubles | | |
| | Letters of credit issued by EVROFINANCE MOSNARBANK | | |
| 4.1.1 | Opening of a L/C | | |
| | • paid | 0.15% min RUB 1,200 max RUB 35,000 for a three-month period or its part | |
| | • unpaid | by agreement | |
| 4.1.2 | Increase in the amount of L/C, extension of L/C | 0.15% min RUB 1,200 max RUB 35,000 for a three-month period or its part | |
| 4.1.3 | Other amendments to L/C terms and conditions, cancellation of L/C (as requested by client prior to the expiry date) | RUB 1,200 | |
| 4.1.4 | Examination of documents under L/C | 0.15% min RUB 1,200 0.15% max RUB 3,000,000 | L/C amount is less then RUB 300,000,000 L/C amount is equal to or above RUB 300,000,000 |
| 4.1.5 | Drawing up of L/C drafts | by agreement | |
| | L/Cs issued by other banks | | |
| 4.1.6 | Advising, increase in the amount of L/C | 0.15% min RUB 1,200 max RUB 35,000 | |
| 4.1.7 | Other amendments to L/C terms and conditions, cancellation of L/C (as requested by client prior to | RUB 1,200 | |

¹ 1) Revaluation commission is charged at the increase rate. 2) For letters of credit with the amount specified as “about, “approximately” or +/- in %, the commission for advice, issuance, confirmation, extension and revaluation shall be charged from the maximum amount of the LC utilization (LC amount +10% / or % stipulated by terms and conditions of a letter of credit)

| No | Operation | Charge | Note |
|-------|--|--|---|
| | the expiry date) | | |
| 4.1.8 | Examination of documents under L/C | 0.15% min RUB 1,200 | L/C amount is less than RUB 300,000,000 |
| | | 0.15% max RUB 3,000,000 | L/C amount is equal to or above RUB 300,000,000 |
| 4.2 | Documentary letters of credit in foreign currency | | |
| | Documentary letters of credit for export | | |
| 4.2.1 | Advise of the forthcoming letter of credit | RUB 300 | |
| 4.2.2 | Advise, increase of the LC amount | 0.15% min RUB 1,200 max RUB 45,000 | |
| 4.2.3 | Confirmation of the letter of credit of EVROFINANCE MOSNARBANK, increase of the amount and/or extension of the confirmed letter of credit: | | |
| | • paid | 0.2% min RUB 1,200 for a three- months' period or a part thereof | |
| | • unpaid | by agreement | |
| 4.2.4 | Change of other conditions of a letter of credit, early cancellation | RUB 1,200 | |
| 4.2.5 | Payment, verification, receipt and sending of documents | 0.15% min RUB 1,200 + actual costs | |
| 4.2.6 | Commission for installment of payments under a letter of credit: | | |
| | • unconfirmed by EVROFINANCE MOSNARBANK | 0.1% min RUB 1,200 max RUB 30,000 for a three- months' period or a part thereof | |

| No | Operation | Charge | Note |
|--------|---|---|---------------------------|
| | <ul style="list-style-type: none"> confirmed by EVROFINANCE MOSNARBANK | 0.2% min RUB 1,200 for a three-months' period or a part thereof | |
| 4.2.7 | Transfer of a transferable letter of credit | 0.15% min RUB 1,200 | |
| 4.2.8 | Analysis of contractual payment terms and/or development of draft letters of credit on the customer's request | RUB 3,000 | Plus VAT (effective rate) |
| | Documentary letters of credit for import | | |
| 4.2.9 | Preliminary notice to a foreign bank on issuance of a letter of credit | RUB 300 | |
| 4.2.10 | Withdrawals, increase, extension of a letter of credit: | | |
| | <ul style="list-style-type: none"> paid | 0.2% min RUB 1,200 for a three-months' period or a part thereof | |
| | <ul style="list-style-type: none"> unpaid | by agreement | |
| 4.2.11 | Change of the LC conditions, including early cancellation (apart from increase and extension) | RUB 1,200 | |
| 4.2.12 | Payment, verification, receipt and sending of documents | 0.15% min RUB 1,200 + actual costs | |
| 4.2.13 | Installment payment, draft acceptance | 0.2% min RUB 1,200 for a three-months' period or a part thereof | |
| 4.2.14 | Analysis of contractual payment terms and/or development of draft letters of credit on the customer's request | RUB 3,000 | Plus VAT (effective rate) |

5. BANK GUARANTEES

| No | Operation | Charge | Note |
|-----|-----------------------------|--------|------|
| 5.1 | Guarantees from other banks | | |

| No | Operation | Charge | Note |
|-------|--|---|---------------------------|
| 5.1.1 | Advice of a guarantee, increase of the guarantee amount | 0.1 % min RUB 1,200 max RUB 15,000 | Plus VAT (effective rate) |
| 5.1.2 | Change of the guarantee conditions, apart from increase | RUB 1,200 | Plus VAT (effective rate) |
| 5.1.3 | Drawing a draft under the guarantee (reception, verification and sending of documents) | 0.15% min RUB 1,200 + actual costs | Plus VAT (effective rate) |
| 5.1.4 | Development of an opinion on the guarantee terms and conditions, draft guarantee subject to the contract terms on the customer's request | RUB 3,000 | Plus VAT (effective rate) |
| 5.2 | Guarantess (counter-guarantees) issued by EVROFINANCE MOSNARBANK | | |
| 5.2.1 | Withdrawals of guarantees (counter-guarantees), increase and/or extension of guarantees | | |
| | • paid | 0.2% min RUB 1,200 for a three-months' period or a part thereof | |
| | • unpaid | by agreement | |
| 5.2.2 | Change of the guarantee conditions, apart from increase and extension | RUB 1,200 | |
| 5.2.3 | Payment under the guarantee (reception, verification and sending of documents) | 0.15 % min RUB 1,200 | |

6. CURRENCY CONTROL¹

| No | Operation | Charge | Note |
|-----|---|--------|------|
| 6.1 | Executing the currency control agent's function: ² | | |

¹ The terms and concepts are applied accordingly to the Instruction of the Bank of Russia №181-И dated 08.16.2017 on the submission by residents and non-residents of justifying documents and information regarding the currency operations to the authorized banks, on the single forms of registering documents and reporting on the currency operations, terms and mode of submission.

² The commission is not charged when:

- the funds from non-executed contracts are returned, in the case when the returned funds were initially written off from the resident accounts/credited to the resident accounts in the Bank;
- the operations related to the credit and return of erroneously transferred funds, including the return of funds due to the erroneous payment information, are performed;
- the resident's payment previously returned by the correspondent bank of the beneficiary bank without crediting the non-resident account is performed repeatedly.

The commission is charged, among other cases, when the currency operation is performed in the form of a letter of credit, if the operation is performed through the resident's account opened with a non-resident bank, if the Bank receives information about crediting of funds received from a non-resident in the frame of contract to the financial agent's (factor's) – resident – account, and

| № | Operation | Charge | Note |
|---|---|--|---|
| | <ul style="list-style-type: none"> on registered contracts | 0.1% of each payment/ funds inflow , min. RUB 100 max. RUB 60,000 | plus VAT (current rate); the commission is charged for each payment/funds inflow recorded by the Bank in the frame of contract |
| | <ul style="list-style-type: none"> on registered credit agreements | 0,1 % of each payment/funds inflow ,of debt amount, min RUB 100 max RUB 60,000 | plus VAT (current rate); the commission is charged for each payment/funds inflow recorded by the Bank in the frame of credit agreement ,and also from the principal debt amount fixed at the moment of the credit agreement's registering; the commission is not charged for the currency operations related to the principal debt or interest payments |
| | <ul style="list-style-type: none"> on currency operations between residents and non-residents in the frame of contracts which are not subject to registering | 0,1% of each payment/funds inflow, min. RUB 100 max. RUB 30,000 | plus VAT (current rate); the commission is not charged for the following currency operations: - payment of taxes, duties and other fees; - payment of alimony, pensions, allowances and other welfare payments; - charity, grants, gift, donations and other non-refundable payments; - payment of salary and other labor compensations, other |

also when the third person-resident (other person – resident, non-resident who is the part of the contract but does not register it) fulfills his commitments which are subject to registering in the banking control statement.

| № | Operation | Charge | Note |
|-----|--|---|--|
| | | | <p>settlements between the employer and employee, payment of remunerations for sportsmen;</p> <p>- payment of principal debt and interest on the credit agreement (loan agreement) in the case if the Bank had previously retained the commission for the extended/received credit/loan in the frame of this credit/loan agreement;</p> <p>- crediting currency to the Russian resident regardless of the currency operations' type;</p> <p>- currency operations on the contracts concluded with the Bank;</p> <p>- currency operations of non-residents.</p> |
| 6.2 | Contract/credit agreement's registering/amending the registered contract/credit agreement | Free of charge | |
| 6.3 | Contract/credit agreement's urgent registering | RUB 2,000 | <p>plus VAT (current rate);</p> <p>The Bank accepts the contract/credit agreement for registering during the current day until 17.00 if all documents and information are duly prepared</p> |
| 6.4 | Preparing of documents for transfer of the registered contract/credit agreement to the other authorized bank | RUB 5,000 | plus VAT (current rate) |
| 6.5 | Copying of the currency control documents and invoices | 100 RUB. for each sheet | plus VAT (current rate) |
| 6.6 | Issuing of the banking control statements and certificates | 500 RUB. for each statement/certificate | plus VAT (current rate) |
| 6.7 | Providing information form the Chapter I of the banking control statement | 300 RUB. for each | plus VAT (current rate) |

| № | Operation | Charge | Note |
|-----|---------------------|---------------------------|--|
| | | contract/credit agreement | |
| 6.8 | Customer consulting | | the cost of this service is included in the n. 6.1 |

7. OPERATIONS WITH CASH RESOURCES

| № | Operation | Charge | Note |
|---------|--|---------------------------------------|---|
| 7.1 | Collection of cash resources | | |
| 7.1.1 | Collection of cash resources in RUR: | | |
| 7.1.1.1 | In banknotes and coins (to 100 coins, handed in within a day) | 0.2% | |
| 7.1.1.2 | in coins (above 100 coins, handed in within a day) | 7% of the amount, but minimum RUB 500 | On receiving collected cash in coins (above 100 coins), coins shall be placed in sacks separately from banknotes. Commission fee shall be otherwise levied for the total amount of cash in the sack that contains coins |
| 7.1.2 | Collection of cash resources in foreign currency: | | |
| | • United States dollars | 0.5% | |
| | • other convertible currencies | 1.0% | |
| 7.2 | Collection of cash payments to the Charter Fund | | Cost of service is included in the commission fee for maintenance of account |
| 7.3 | Collection of non-used cash advanced from the cash department | | Cost of service is included in the commission fee for delivery of cash resources to legal entities (Cl. 7.4) |
| 7.4 | Delivery of cash resources from accounts of legal entities ¹ | | |
| 7.4.1 | Roubles | | |
| 7.4.1.1 | Salary payments, social payments, fellowships, pensions, insurance indemnity (cash symbols 40, 41, | 0,2 % of the amount | |

¹ Cash withdrawal is executed in accordance with the bank account agreement, upon a preliminary reservation application indicating the intended purpose of cash spending. Applications will not be considered by the Bank if the intended purpose of cash spending is not indicated. For same-day disbursements (subject to the Bank's technical capability), an additional 0.5% is charged over the rates above on amounts exceeding 100,000.00 rubles (or equivalent amount in the respective foreign currency when disbursing cash in foreign currency)

| No | Operation | Charge | Note |
|---------|--|---|--|
| | 50) | | |
| 7.4.1.2 | Other purposes | | |
| | – cash delivery amount of up to 300 000 RUB during the working day | 1,30 % of the amount, but not less than 150 RUB | |
| | – cash delivery amount from 300 001 to 500 000 RUB during the working day | 1,70 % of the amount | |
| | – cash delivery amount from 500 001 to 1 000 000 RUB during the working day | 2,50 % of the amount | |
| | – cash delivery amount from 1 000 001 to 2 000 000 RUB during the working day | 6,00 % of the amount | |
| | – cash delivery amount of more than 2 000 001 RUB during the working day | 10 % of the amount | |
| 7.4.2 | Currency (depending on the delivery amount) | | |
| | • up to 10 000 U.S. Dollars inclusive in the course of the working day or up to 10 000 Euro inclusive in the course of the working day | 1 % of the amount | The total amount delivered in the course of the working day is counted summarily in the mentioned currencies |
| | • more than 10 000 U.S. Dollars in the course of the working day or more than 10 000 Euro in the course of the working day | 10 % of the amount | The total amount delivered in the course of the working day is counted summarily in the mentioned currencies |
| 7.5 | Delivery of cash resources from accounts of individual entrepreneurs: ² | | |
| 7.5.1 | Roubles | 5% | |
| 7.5.2 | Currency | 5% | |
| 7.6 | Execution of cheque books in roubles | | Cost of service is included in the commission fee for maintenance of account |
| 7.7 | Non-receipt by client of ordered cash resources due to client's fault: | | |
| | • roubles | 1% | |

² Cash withdrawal is executed in accordance with the bank account agreement, upon a preliminary reservation application indicating the intended purpose of cash spending. Applications will not be considered by the Bank if the intended purpose of cash spending is not indicated. For same-day disbursements (subject to the Bank's technical capability), an additional 0.5% is charged over the rates above on amounts exceeding 100,000.00 rubles (or equivalent amount in the respective foreign currency when disbursing cash in foreign currency)

| No | Operation | Charge | Note |
|-----|---|--------|------|
| | • currency | 1.5% | |
| 7.8 | Exchange of a payment banknote of a foreign state for payment banknotes of the same foreign state | 2% | |

8. FOREIGN EXCHANGE DEALS

| No | Operation | Charge | Note |
|-----|--|---------------------|--|
| 8.1 | Purchase/sale of foreign currency for roubles (depending on the transaction amount) ¹ | | |
| | • under USD 500,000 | 0.4% | |
| | • from USD 500,000 up to USD 1,000,000 | 0.3% | |
| | • over USD 1,000,000 | 0.2% | |
| 8.2 | Settlement services in the MICEX standardized contracts section | by agreement | Plus VAT (effective rate) |
| 8.3 | Brokerage services with regard to purchase/sale of currency futures | by agreement | Plus VAT (effective rate) |
| 8.4 | Purchase/sale of currency forwards | by agreement | |
| 8.5 | SWAPs | by agreement | |
| 8.6 | Transactions in options | by agreement | |
| 8.7 | Same-day foreign currency purchases using funds received from other banks, based on client's written application | 0,1% min RUB 500 | Charged on the ruble equivalent required for purchasing the foreign currency |

¹ Commission not charged when executing orders at the Bank's rate; the rate is used to calculate the commission when executing transactions at the foreign exchange market and Bank of Russia rates

9. TRANSACTIONS IN PROMISSORY NOTES OF EVROFINANCE MOSNARBANK

| No | Operation | Charge | Note |
|-----|---|---|--|
| 9.1 | Delivery of a promissory note with the par value under RUR500,000 (or in currency equivalent) | RUB 150 | Plus VAT (effective rate) |
| 9.2 | Safekeeping of securities issued by EVROFINANCE MOSNARBANK | RUB 500 for the entire validity period of the Contract for safekeeping of securities issued by EVROFINANCE MOSNARBANK | Plus VAT (effective rate) Charged at the moment of signing the contract |

10. DEPOSIT TRANSACTIONS

| No | Operation | Charge | Note |
|------|--|------------------------------------|--|
| 10.1 | Deposits | under applicable rates of the Bank | Depending on the term and deposit amount |
| 10.2 | Promissory notes of EVROFINANCE MOSNARBANK | under applicable rates of the Bank | |

11. CREDITING

| No | Operation | Charge | Note |
|------|-------------------|--------------|------|
| 11.1 | Credit operations | by agreement | |

12. TRANSACTIONS IN PRECIOUS METALS

| No | Operation | Charge | Note |
|------|---|--------------|---------------------------|
| 12.1 | Safekeeping of precious metals | by agreement | Plus VAT (effective rate) |
| 12.2 | Commission fee on export of precious metals | by agreement | Plus VAT (effective rate) |

13. TRANSACTIONS IN SECURITIES¹

| No | Operation | Charge | Note |
|--------|---|--------|------|
| 13.1 | Transactions in securities | | |
| 13.1.1 | Transactions in securities at OTC market: | | |

¹ When committing transactions on organized trading platforms based on brokerage agreements, the Correspondent shall also compensate for commission fees charged by the trade organizer.

| No | Operation | Charge | Note |
|----------|--|---------------------|---|
| | • brokerage services at OTC securities market | by agreement | |
| 13.1.2 | Brokerage services on securities operations at the Organized Securities Market (exchange market) | | The rates quoted in this clause shall be applied at auctions and secondary trades. No commission fee shall be levied on repayment of bonds and payment of coupon yield |
| 13.1.2.1 | Turnover within a trading day² | | |
| | – under RUR1,000,000 | 0.08% | |
| | – from RUR1,000,000 to RUR10,000,000 | 0.05% | |
| | – from RUR10,000,000 to RUR30,000,000 | 0.04% | |
| | – over RUR30,000,000 | 0.02% | |
| 13.1.2.2 | Fixed³ | | |
| | – Regardless on the volume of transactions per calendar month | RUB 25,000 | |
| 13.2 | Transactions in derivatives (underlying asset – securities) | | |
| 13.2.1 | Trading and settlement services to clients on purchase/sale transaction in futures (underlying asset – securities) | by agreement | |
| 13.2.2 | Settlement services provided to brokerage firms on purchase/sale transactions in futures (underlying asset – securities) | by agreement | |
| 13.2.3 | Conclusion (purchase/sale) of term contracts (underlying asset – securities) | by agreement | |
| 13.3 | Services on management of securities portfolio | | |
| 13.3.1 | Agency services on management of client's securities portfolio | by agreement | |
| 13.3.2 | Trust operations with regard to securities and monetary funds invested in securities | by agreement | |
| 13.4 | Services on transactions in securities | | |
| 13.4.1 | Broker services related to organization of securities | by agreement | |

² When using a Net Investor remote workstation during a month period, a minimum commission fee is RUB500 per month. In case the broker turnover commission exceeds RUB500 per month the commission fee for using a Net Investor remote workstation is not charged.

³ To be levied on a monthly basis on the date of effecting the first transaction of a calendar month.

| No | Operation | Charge | Note |
|--|--|--------------|----------------------------|
| | issue and placement (offer), including consulting services as well as services related to the acquisition of placed (offered) securities by the broker at his own expense. | | |
| 13.4.2 | Domiciliation services | by agreement | plus VAT (applicable rate) |
| Operations with securities are not subject for VAT if not stated in Comments | | | |

14. TRANSACTIONS WITH INTERNATIONAL BANK CARDS

| No | Operation | Charge | Note |
|--------|--|---|--|
| 14.1 | Terms of service for corporate bank card accounts (card accounts of legal entities) | | |
| 14.1.1 | Card account opening and card issue | | cost of this service is included in the commission fee for settlements on bank card transactions during the year |
| 14.1.2 | Settlements on bank card transactions for a year for each card issued to the following accounts: | | |
| | <ul style="list-style-type: none"> • Visa Business | RUB 1,500 or equivalent value in account currency at the rate of the Central Bank of Russia | charged annually; in case of issue of a new card or reissue upon expiry of the card |
| | <ul style="list-style-type: none"> • Visa Gold | RUB 3,000 or equivalent value in account currency at the rate of the Central Bank of Russia | charged annually; in case of issue of a new card or reissue upon expiry of the card |
| | <ul style="list-style-type: none"> • VISA Platinum | RUB 5,000 or equivalent value in account currency at the rate of the Central Bank of Russia | charged annually; in case of issue of a new card or reissue upon expiry of the card |
| 14.1.3 | Minimum initial deposit on card account for each card issued to the following accounts: | | |
| | <ul style="list-style-type: none"> • Visa Business | RUB 15,000 or equivalent value in account | |

| No | Operation | Charge | Note |
|--------|---|---|--|
| | | currency at the rate of the Central Bank of Russia | |
| | • Visa Gold | RUB 60,000 or equivalent value in account currency at the rate of the Central Bank of Russia | |
| | • VISA Platinum | RUB 100,000 or equivalent value in account currency at the rate of the Central Bank of Russia | |
| 14.1.4 | Non-cash payment for goods and services using cards | | cost of this service is included in the commission fee for settlements on bank card transactions during the year |
| 14.1.5 | Conversion in case the transaction is made in a currency other than the card account currency | | at the Bank's rate |
| 14.1.6 | Cash withdrawal: | | |
| | • in the Bank's cash withdrawal offices and ATMs | 1% of transaction amount | |
| | • in cash withdrawal offices and ATMs of other banks using Visa cards | 2% of transaction amount, RUB 150 minimum | |
| 14.1.7 | Interest accrued on account balance | none | |
| 14.1.8 | Penalty interest charged on overspent amount on the card account (unauthorized overdraft) | 36% per annum | |
| 14.1.9 | Resuming settlements on card transactions suspended due to card damage/loss or loss of PIN | | card is reissued with the previous validity term or with a new validity term at the organization's choice |
| | • Resuming settlements on card transactions suspended due to card damage/loss or loss of PIN | RUB 1,000 or equivalent value in account currency at the | card is reissued with the previous validity term within 5 business days |

| No | Operation | Charge | Note |
|-----------|---|---|---|
| | | rate of the Central Bank of Russia | |
| | • Visa Business | RUB 1,500 or equivalent value in account currency at the rate of the Central Bank of Russia | card is reissued with a new validity term within 5 business days |
| | • Visa Gold | RUB 3,000 or equivalent value in account currency at the rate of the Central Bank of Russia | card is reissued with a new validity term within 5 business days |
| | • VISA Platinum | RUB 5,000 or equivalent value in account currency at the rate of the Central Bank of Russia | card is reissued with a new validity term within 5 business days |
| 14.1.10 | Urgent start/resume of settlements on card transactions | RUB 3,000 or equivalent value in account currency at the rate of the Central Bank of Russia | within 2 business days (to be charged additionally) |
| 14.1.11 | Additional services (card blocking; adding a card to a stop list; payment protest and refund; request of a copy/original of a payment document, etc.) | | compensation for expenses actually incurred by the Bank in accordance with rates of payment systems |
| 14.1.12 | Provision of information about card transactions and cash balance available for card transactions: | | |
| 14.1.12.1 | To card holder's mobile telephone number | RUB 60 or equivalent value in account currency at the rate of the Central Bank of Russia | fee is charged monthly |
| 14.1.12. | To card holder's email address | | cost of this service is |

| No | Operation | Charge | Note |
|---------------|--|---|--|
| 2 | | | included in the commission fee for settlements on card transactions |
| 14.1.12. 3 | Receiving account statement in the Bank | | cost of this service is included in the commission fee for settlements on card transactions |
| 14.1.12. 4 | Provision of information about cash balance available for card transactions in case this information is requested in ATMs of other banks | RUB 30 or equivalent value in account currency at the rate of the Central Bank of Russia | charged for each request |
| 14.1.12. 5 | Provision of a mini statement in ATMs of other banks | RUB 30 or equivalent value in account currency at the rate of the Central Bank of Russia | charged for each mini statement |
| 14.1.13 | Resuming settlements on card transactions due to change in card holder's personal data (FIRST NAME, LAST NAME) and resuming settlements if card data are suspected to be compromised | | Card is issued with the previous validity term. Cost of this service is included in the commission fee for settlements on card transactions |
| 14.1.14 | Daily limits for cash collection through the ATMs and cash offices (from 00.00 to 23.59, Moscow time) | 100 000 RUB or its equivalent in the account currency, according to the exchange rate of the Bank of Russia | On each banking card daily |
| 14.2 | Terms of service for payroll program accounts as a part of a full service package for legal entities | | |
| 14.2.1 | Settlements in rubles following instruction of legal entities as a part of payroll program | | The rates may be agreed by the parties depending on average balances and turnover on a settlement account, account's terms of service, payroll fund, number of employees, and cash withdrawal arrangements |

| No | Operation | Charge | Note |
|----------|--|---|--|
| 14.2.1.1 | Transfers from legal entity's settlement account as a part of payroll program | | |
| | – in case the fees for cash withdrawal from Bank cards are established as indicated in paragraphs 1, 2, 3 of clause 14.2.2.2 | 0.3% of the amount transferred to card account | may apply to all legal entities regardless of payroll fund size and number of employees |
| | – in case the fees for cash withdrawal from Bank cards are established as indicated in paragraph 4 of clause 14.2.2.2. | 1% of the amount transferred to card account | applies only to legal entities with a payroll fund of at least seven million (7,000,000) rubles and number of employees of at least 300 people |
| | – at the setting of tariffs for cash withdrawal from the Bank issued cards in the amounts specified in the paragraph 5 of the numeral 14.2.2.2 | 0,65% of the amount of transfer to the card account | Applied to all legal persons regardless of the payroll's amount and quantity of employees, as well as to legal persons which pay salaries from the Russian budget, transferring funds to the MIR Social bank cards |
| 14.2.1.2 | Annual maintenance fee of a legal entity's settlement account as a part of payroll program for each card account opened for an employee of the legal entity, depending on the card type: | | annually |
| | – Visa Classic/Mir Classic/Mir Social | | cost of this service is included in the commission fee for transfers from legal entity's settlement account as a part of payroll program |
| | – Visa Gold | RUB 1,500 | charged annually; in case of issue of a new card or reissue upon expiry of the card |
| | – Visa Platinum | RUB 3,000 | charged annually; in case of issue of a new card or reissue upon expiry of the card |
| 14.2.2 | Maintenance fee for an employee's card account as a part of payroll program | | cost of this service is included in the annual maintenance fee for a legal entity's settlement account as a part of payroll program for each card account opened to an employee of the legal entity |
| 14.2.2.1 | Transaction settlements with principal bank card | | cost of this service is included in the annual |

| No | Operation | Charge | Note |
|----------|--|--|--|
| | during the year | | maintenance fee for a legal entity's settlement account as a part of payroll program for each card account opened to an employee of the legal entity |
| 14.2.2.2 | Cash withdrawal: | | |
| | – in the Bank's cash withdrawal offices and ATMs | | cost of this service is included in the commission fee for transfers from legal entity's settlement account as a part of payroll program |
| | – via cash points and ATMs of other Visa/ Mir member banks (outside of Russia) | 1.3% of transaction amount, RUB 150 minimum | charged for each cash withdrawal transaction |
| | – via cash points and ATMs of other Visa and/or Mir member banks (in Russia) | 0,65% of the operation amount | charged for each cash withdrawal transaction |
| | – through the Visa and/or Mir member bank ATM's and cash offices situated outside of or in Russia, on the assumption that the transfer from the legal person's account to the card account is performed in accordance with tariff specified in the paragraph 2 pf the numeral 14.2.1.1 | | cost of this service is included in the commission fee charged for transfers from the legal person's account in the frame of salary projects |
| | – through the Visa/Mir member bank ATM's and cash offices situated in Russia, on the assumption that the transfer from the legal person's account to the card account is performed in accordance with tariff specified in the paragraph 3 pf the numeral 14.2.1.1 | | Cost of this service is included in the commission fee charged for transfers from the legal person's account in the frame of salary projects |
| | – through the national payment system member associated with Mir ATM's and cash offices, on the assumption that the transfer from the legal person's account to the card account is performed in accordance with tariff specified in the paragraph 3 pf the numeral 14.2.1.1 | | Cost of this service is included in the commission fee charged for transfers from the legal person's account in the frame of salary projects |
| 14.2.2.3 | Resuming settlements on card transactions suspended due to card damage/loss or loss of PIN: | | |
| | – Mir Social | | cost of this service is included in the commission fee charged for transfers from the legal person's |

| No | Operation | Charge | Note |
|----------|---|-------------------------|---|
| | | | account in the frame of salary projects |
| | – Visa Classic/Mir Classic | RUB 200 | card is issued with a new validity term |
| | – Visa Gold | RUB 1,500 | card is issued with a new validity term |
| | – Visa Platinum | RUB 3,000 | card is issued with a new validity term |
| 14.2.2.4 | Resuming settlements on card transactions due to change in card holder's personal data (FIRST NAME, LAST NAME) and resuming settlements if card data are suspected to be compromised. | | Card is issued with the previous validity term. Cost of this service is included in the commission fee for settlements on card transactions |
| 14.2.3 | Penalty interest charged on overspent amount on the card account (unauthorized overdraft) | 36% per annum | charged in %% of an overspent amount for each day of overspending |
| 14.2.4 | Conversion in case the transaction is made in a currency other than the card account currency | | at the Bank's rate |
| 14.2.5 | Additional services (card blocking; adding a card to a stop list; payment protest and refund; request of a copy/original of a payment document, etc.) | | compensation for expenses actually incurred by the Bank in accordance with rates of payment systems |
| 14.2.6 | Provision of information about card transactions and cash balance available for card transactions: | | |
| | • To card holder's mobile telephone number: | | |
| | • Visa Classic/Mir Social/Mir Classic | RUB 60 | charged monthly |
| | • Visa Gold, Visa Platinum | | cost of this service is included in the commission fee for settlements on card transactions |
| | • Receiving account statement in the Bank | | cost of this service is included in the commission fee for settlements on card transactions |
| 14.2.7 | Provision of information about cash balance available for card transactions in case this information is requested in ATMs of other banks | RUB 30 | charged for each request |
| 14.2.7.1 | Provision of a mini statement in ATMs of other banks | RUB 30 | charged for each mini statement |
| 14.2.8 | Annual account maintenance fee if no transactions using bank card were made during one year | Account's cash balance, | charged upon expiry of bank card |

| No | Operation | Charge | Note |
|--------|--|--------------------|---|
| | | RUB 700 maximum | |
| 14.2.9 | Lending terms for employees (settlement card with an authorized overdraft) | | Subject to supplementary agreements with the organization in case of full service package as a part of payroll program. |

15. SERVICES ON MANAGEMENT OF "CLIENT-BANK" OR "INTERNET CLIENT-BANK" SOFTWARE COMPLEX

| No | Operation | Charge | Note |
|--------|---|-------------|--|
| 15.1 | Commission fees for installation and management of the System | | |
| 15.1.1 | Connection to the System | not charged | cost of this service is included in the commission fee for account maintenance |
| 15.1.2 | Single specialist call in the frame of maintenance services – for System's installation or reinstallation unrelated to any System's failure or collapse | RUB 5,000 | single payment in advance |
| 15.1.3 | Single specialist call in the frame of maintenance services – for System's repeated installation, reinstallation or restoration of collapsed or failed part of the System on the Customer's side | RUB 9,000 | single payment in advance |
| 15.1.4 | Issuing of session key at Customer's request | RUB 2,000 | single payment in advance |
| 15.2 | Commission fees for installation and maintenance of the System within the framework of managing accounts of Management Companies to account cash resources transferred for payment of investment units, and accounts of Management Companies as trust managers of unit investment trust / non-governmental pension funds, their operations being controlled by specialized depositories | | |
| 15.2.1 | Connection to the System | | |
| | • customer | RUB 4,000 | single payment in advance |
| | • specialized depository ¹ | RUB 1,000 | single payment in advance |
| 15.2.2 | Single specialist call in the frame of maintenance services – for System's installation or reinstallation unrelated to any System's failure or collapse | RUB 5,000 | single payment in advance |
| 15.2.3 | Single specialist call in the frame of maintenance | RUB 9,000 | single payment in |

¹ In accordance with n.n.15.2.1-15.2.4, the payment of services provided to the specialized depository which is not a Bank's Customer, will be stipulated separately by the parties

| No | Operation | Charge | Note |
|--------|---|-----------|---------------------------|
| | services – for System’s repeated installation, reinstallation or restoration of collapsed or failed part of the System on the Customer’s side | | advance |
| 15.2.4 | Issuing of session key at Customer’s request | RUB 2,000 | single payment in advance |

16. CONSULTATION AND OTHER SERVICES

| No | Operation | Charge | Note |
|--------|--|---------------------------------|---------------------------|
| 16.1 | Correspondence on bank operations | RUB 900 + actual expenses | |
| 16.2 | Commission fee for sending messages using Telex and SWIFT systems | RUB 150 per message | Plus VAT (effective rate) |
| 16.3 | Supply of information | | |
| 16.3.1 | Supply, as requested by clients, of information on bank operations effected: | | |
| | • in the current year | RUB 300 | |
| | – for each subsequent copy of certificate | RUB 50 | |
| | • in the previous year | RUB 900 | |
| | – for each subsequent copy of certificate | RUB 50 | |
| | • within the period up to 3 expired years (not counting the current year) | RUB 3,000 | |
| | – for each subsequent copy of certificate | RUB 50 | |
| | • in earlier periods | by agreement | |
| 16.3.2 | Supply of information about operations effected on clients’ accounts using telecommunications facilities (by phone) | RUB 600 on a quarterly basis | |
| 16.3.3 | Submission of money-and-payment document copies | RUB 150 per sheet | |
| 16.4 | Submission of reference materials, as requested by client, for audit companies | RUB 1,500 | Plus VAT (effective rate) |
| 16.5 | Sending appendixes to the statement in the form of electronic documents (telex, SWIFT system) | RUB 150 | |
| 16.6 | Sending correspondence, sets of crypto keys and “Client-Bank” distributives, as well as Corporation Settlement Center (CSC) software complex by DHL or similar mail services | tariff of mail service + 2% | Plus VAT (effective rate) |

| No | Operation | Charge | Note |
|---------|---|-------------------------------|---|
| 16.7 | Consulting services on currency finance and legal issues | by agreement | Plus VAT (effective rate) |
| 16.8 | Payment for delivery of payment documents of clients – legal entities in Moscow | RUB 600 | Plus VAT (effective rate). (ref. Cl. 16.6, if it is required to deliver documents in Russia) |
| 16.8.1 | Taking up of settlement documents for collection | RUB 50 (per each document) | |
| 16.9 | Services rendered by EVROFINANCE MOSNARBANK to its clients regarding the lease of individual safety deposit boxes | | |
| 16.9.1 | Guarantee fee | RUB 3000 | |
| 16.9.2 | Guarantee fee (for safety deposit boxes with two individual locks) | RUB 6,000 | |
| 16.10 | Individual safety deposit boxes lease (Width – 300 mm, depth – 600 mm) | | |
| 16.10.1 | If the height of the box is 50 mm | | |
| | • for the term of 1 month | RUB 350 | Plus VAT (effective rate) |
| | • for the term of 3 months | RUB 950 | Plus VAT (effective rate) |
| | • for the term of 6 months | RUB 1,700 | Plus VAT (effective rate), |
| | • for the term of 1 year | RUB 3,000 | Plus VAT (effective rate) |
| 16.10.2 | If the height of the box is 75 mm | | |
| | • for the term of 1 month | RUB 500 | Plus VAT (effective rate) |
| | • for the term of 3 months | RUB 1,350 | Plus VAT (effective rate) |
| | • for the term of 6 months | RUB 2,450 | Plus VAT (effective rate) |
| | • for the term of 1 year | RUB 4,400 | Plus VAT (effective rate) |
| 16.10.3 | If the height of the box is 125 mm | | |
| | • for the term of 1 month | RUB 850 | Plus VAT (effective rate) |
| | • for the term of 3 month | RUB 2,300 | Plus VAT (effective rate) |

| No | Operation | Charge | Note |
|----------------|---|------------|---------------------------|
| | • for the term of 6 month | RUB 4,150 | Plus VAT (effective rate) |
| | • for the term of 1 year | RUB 7,500 | Plus VAT (effective rate) |
| 16.10.4 | If the height of the box is 175 mm | | |
| | • for the term of 1 month | RUB 1,300 | Plus VAT (effective rate) |
| | • for the term of 3 month | RUB 3,500 | Plus VAT (effective rate) |
| | • for the term of 6 month | RUB 6,300 | Plus VAT (effective rate) |
| | • for the term of 1 year | RUB 11,350 | Plus VAT (effective rate) |
| 16.10.5 | If the height of the box is 300 mm | | |
| | • for the term of 1 month | RUB 1,500 | Plus VAT (effective rate) |
| | • for the term of 3 month | RUB 4,000 | Plus VAT (effective rate) |
| | • for the term of 6 month | RUB 7,200 | Plus VAT (effective rate) |
| | • for the term of 1 year | RUB 13,000 | Plus VAT (effective rate) |
| 16.11 | Individual safety deposit boxes lease (Width – 300 mm, depth – 435 mm) | | |
| 16.11.1 | If the height of the box is 50 mm | | |
| | • for the term of 1 month | RUB 300 | Plus VAT (effective rate) |
| | • for the term of 3 month | RUB 900 | Plus VAT (effective rate) |
| | • for the term of 6 month | RUB 1,650 | Plus VAT (effective rate) |
| | • for the term of 1 year | RUB 2,950 | Plus VAT (effective rate) |
| 16.11.2 | If the height of the box is 300 mm | | |
| | • for the term of 1 month | RUB 1,400 | Plus VAT (effective rate) |
| | • for the term of 3 month | RUB 3,750 | Plus VAT (effective rate) |
| | • for the term of 6 month | RUB 6,750 | Plus VAT (effective rate) |
| | • for the term of 1 year | RUB 12,175 | Plus VAT (effective rate) |

| No | Operation | Charge | Note |
|---------|---|------------|---------------------------|
| 16.12 | Lease of individual safety deposit boxes with two locks and individual access conditions (Width – 300 mm, depth – 435 mm) | | |
| 16.12.1 | If the height of the box is 100 mm | | |
| | • for the term of 1 month | RUB 1,350 | Plus VAT (effective rate) |
| | • for the term of 3 month | RUB 3,550 | Plus VAT (effective rate) |
| | • for the term of 6 month | RUB 6,600 | Plus VAT (effective rate) |
| | • for the term of 1 year | RUB 11,800 | Plus VAT (effective rate) |
| 16.12.2 | If the height of the box is 125 mm | | |
| | • for the term of 1 month | RUB 1,700 | Plus VAT (effective rate) |
| | • for the term of 3 month | RUB 4,600 | Plus VAT (effective rate) |
| | • for the term of 6 month | RUB 8,300 | Plus VAT (effective rate) |
| | • for the term of 1 year | RUB 15,000 | Plus VAT (effective rate) |
| 16.13 | Charge for mechanical lockpicking, key loss/damage (for every set of keys and lock) | RUB 2,500 | Plus VAT (effective rate) |

17. SERVICES ON MAINTENANCE OF CORPORATION SETTLEMENT CENTER (CSC) SOFTWARE COMPLEX

| No | Operation | Charge | Note |
|--------|--|------------|---|
| 17.1 | Installation at client's location of the system with a license for one user | RUB 42,000 | Plus VAT (effective rate). Paid as a lump-sum |
| 17.1.1 | Provision of license for working in the system to each subsequent user of client | RUB 27,500 | Plus VAT (applicable rate) Paid as a lump-sum |
| 17.2 | Connection to the System of client's Subdivision/Branch/Affiliate | RUB 5,000 | Plus VAT (effective rate). Fee levied from client. Paid as a lump-sum |
| 17.3 | Replacement of software or software version of client's part of the System upon initiative of the Bank | No charge | Included in the commission fee on initial installation of the |

| No | Operation | Charge | Note |
|------|---|------------------------------|--|
| | | | System |
| 17.4 | One-time call of specialist within the framework of rendering the System support services to re-install client's part of the System, which is not associated with its malfunction or destruction ¹ | RUB 3,000 | Plus VAT (effective rate). Lump-sum, subject to pre-payment |
| 17.5 | One-time call of specialist within the framework of rendering the System support services for repeated installation, re-installation or recovery of destroyed or defective client's part of the System ² | RUB 6,000 | Plus VAT (effective rate) Lump-sum, subject to pre-payment |
| 17.6 | Release of additional SKZI keys upon client's request | RUB 3,000 | Plus VAT (effective rate). Lump-sum, subject to pre-payment |
| 17.7 | Repeated release of SKZI encryption keys and electronic signature upon client's request | RUB 1,500 | Plus VAT (effective rate). Lump-sum, subject to pre-payment |
| 17.8 | System support ³ | RUB 9,000 + N * RUB 5,000 | Plus VAT (effective rate). Levied from client on a monthly basis, independent on operations |
| 17.9 | Entry of Budget cost items in the System | RUB 5,000 | Plus VAT (effective rate). Lump-sum For one Budget provided |

¹ Tariff applies to clients located within 100 km from Moscow. If a client is located beyond 100 km from Moscow, payment amount is determined by agreement of the Parties.

² Tariff applies to clients located within 100 km from Moscow. If a client is located beyond 100 km from Moscow, payment amount is determined by agreement of the Parties.

³ N – number of client's Subdivisions/Branches/Affiliates connected to the System

18. TRANSACTIONS WITH INTERNATIONAL PAYMENT CARDS

| No | Operation | Charge | Note |
|----|--|---------|------|
| | Conversion operations with international bank cards issued by Evrofinance Mosnarbank | | |
| | Calculation of debited or credited amounts in the course of effecting conversion operations with international cards Visa, MasterCard and China UnionPay issued by the Bank ¹ | | |
| | • Card account currency RUR | | |
| | – Debiting | | |
| | ▪ Operation currency RUR | R | |
| | ▪ Operation currency USD | (U*B) | |
| | ▪ Operation currency EUR | (E*D) | |
| | ▪ Other ² | (K*B) | |
| | – Crediting | | |
| | ▪ Operation currency RUR | R | |
| | ▪ Operation currency USD | (U*A) | |
| | ▪ Operation currency EUR | (E*C) | |
| | ▪ Other ³ | (K*A) | |
| | • Card account currency USD | | |
| | – Debiting | | |
| | ▪ Operation currency RUR | (R/A) | |
| | ▪ Operation currency USD | U | |
| | ▪ Operation currency EUR | (E*D)/A | |
| | ▪ Other ⁴ | K | |

¹ Note: the exchange rates are normally set in virtue of a separate internal Bank Ordinance.

R –operation amount in Rubles; U –operation amount in U.S. Dollars; E- operation amount in Euro; K – operation amount converted to the U.S Dollar at the VISA internal exchange rate – applied to the VISA only, or operation amount in the national currency of the Mir acquirer – applied to the operations performed through the Mir payment system; A – acquiring of U.S Dollar (through Rub.) at the VISA internal rate, applied to the VISA only or acquiring of Ruble (through national currency of the Mir acquirer) applied to the operations performed through the Mir payment system at the Mir rate; B - U.S. Dollar selling (through Rub.) - applied to the VISA only or selling (through national currency of the Mir acquirer) at the rate of Mir payment system for Mir cards, applied to the operations performed through the Mir payment system; C –acquiring of Euro (through Rub.); D – selling of Euro (through Rub.).

² An additional conversion fee will be charged for operations effected outside of the Evrofinance Mosnarbank's equiring network with use of Visa bank cards; 0,5% of the operation amount with use of Visa Platinum/Visa Business and 1,0% of the operation amount with use of Visa Classic/Visa Gold

³ In the case of cancelling trade operations effected outside of the Evrofinance Mosnarbank's equiring network with use of Visa bank cards, the conversion fee mentioned above shall not be returned to the Customer's account

⁴ An additional conversion fee will be charged for operations effected outside of the Evrofinance Mosnarbank's equiring network with use of Visa bank cards; 0,5% of the operation amount with use of Visa Platinum/Visa Business and 1,0% of the operation amount with use of Visa Classic/Visa Gold

| No | Operation | Charge | Note |
|----|-----------------------------|---------|------|
| | – Crediting | | |
| | ▪ Operation currency RUR | (R/B) | |
| | ▪ Operation currency USD | U | |
| | ▪ Operation currency EUR | (E*C)/B | |
| | ▪ Other ⁵ | K | |
| | • Card account currency EUR | | |
| | – Debiting | | |
| | ▪ Operation currency RUR | (R/C) | |
| | ▪ Operation currency USD | (U*B)/C | |
| | ▪ Operation currency EUR | E | |
| | ▪ Other ⁶ | (K*B)/C | |
| | – Crediting | | |
| | ▪ Operation currency RUR | (R/D) | |
| | ▪ Operation currency USD | (U*A)/D | |
| | ▪ Operation currency EUR | E | |
| | ▪ Other ⁷ | (K*A)/D | |

⁵ In the case of cancelling trade operations effected outside of the Evrofinance Mosnarbank's equiring network with use of Visa bank cards, the conversion fee mentioned above shall not be returned to the Customer's account

⁶ An additional conversion fee will be charged for operations effected outside of the Evrofinance Mosnarbank's equiring network with use of Visa bank cards; 0,5% of the operation amount with use of Visa Platinum/Visa Business and 1,0% of the operation amount with use of Visa Classic/Visa Gold

⁷ In the case of cancelling trade operations effected outside of the Evrofinance Mosnarbank's equiring network with use of Visa bank cards, the conversion fee mentioned above shall not be returned to the Customer's account

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