

Evrofinance Mosnarbank

Tariffs

Tariffs of
EVROFINANCE MOSNARBANK
for Retail Client Orders
(effective from 01 May 2024)



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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.

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

1. TRANSACTIONS ON ACCOUTS OF INDIVIDUALS

No	Operation	Charge	Note
1.1	Opening, maintenance, and closing of an account		No charge
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 secure the performance of obligations in the matter of the return of deposits transferred by participants of property sale tenders)	2 500 Rub.	Charged at the moment of account opening
1.1.3	Opening, maintenance and closing of the debtor's special bank account (to reserve funds for interest payment to the financial manager)	500 Rub.	Charged at the moment of account opening
1.1.4	Opening, maintenance and closing of an impersonal metal account		No charge
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 charge
1.4	Issuance of information letters about accounts and funds movement on an account; confirmation of the balance as of a certain date	RUB 300	debited when documents are issued
1.5	Provision of additional confirmations of execution of payment orders; answers to the Clients' questions concerning transactions on their accounts executed:		fee is debited when service is provided
	• in the current calendar year	RUB 150	
	• in the previous calendar year	RUB 300	
Operations with cash resources			
1.6	Acceptance of cash funds to enter in an account		No charge
1.7	Withdrawals of cash resources in roubles and foreign currency		
1.7.1	Withdrawals of funds previously deposited in cash regardless of the accounting and depositing period, as well as of interest on deposits		No charge
1.7.2	Withdrawals of funds held in the account in the currency received over 30 days ago		No charge
1.7.3	Withdrawals of funds as cash originating from the Bank's loan		No charge
1.7.4	Withdrawals of funds as cash received under the		No charge

No	Operation	Charge	Note
	settlement of letters of credit issued and executed by the Bank under the settlement between the Bank's customers		
1.7.5	Withdrawals of funds as cash received under the sale of securities by the Bank on behalf of the account holder in accordance with the trust deed and under the sale of securities under the brokerage contract		No charge
1.7.6	<p>Payment of cash funds received through the bank transfer in the frame of:</p> <ul style="list-style-type: none"> - civil law contracts concluded with the Bank (including, but not exclusively, the subcontracts, service contracts, salary payment contracts), and of contract cancellation agreements; - labor contracts concluded with the Bank (and respective contract cancellation agreements); - Bank internal normative and regulatory documents concerning all the types of incentive and compensatory payments; - Bank payments to the Members of the Supervisory Board and those of the Auditing Commission related to their membership in the respective governing bodies. 		No charge
1.7.7	Withdrawals of cash delivered from budgets of all levels (including pensions, allowances and other social payments listed by bodies authorized for charge, payment and accounting of state pensions and social payments)		No charge
1.7.8	Withdrawals of cash delivered by wire transfer, except for transfers specified in paras. 1.7.2 – 1.7.7 (charged from payment amount account currency equivalent):		
	<ul style="list-style-type: none"> • under 600 000,00 roubles (inclusive) 	1,0 %	When defining the amount of commission, the amount of cash disbursed for the last 30 calendar days, preceding cash disbursement is totaled
	<ul style="list-style-type: none"> • from 600 000,00 roubles up to 3 000 000,00 roubles (inclusive) 	3,0 %	When defining the amount of commission, the amount of cash disbursed for the last 30 calendar days, preceding cash disbursement is totaled
	<ul style="list-style-type: none"> • over 3 000 000 roubles 	10,0 %	When defining the amount of commission, the amount of cash disbursed for the last

No	Operation	Charge	Note
			30 calendar days, preceding cash disbursement is totaled
	Note:		
	1. When withdrawing the cash from the account, the funds previously deposited through the Bank's cash department are the first to be issued		
	2. When executing the non-cash transactions on the account, including conversion operations, the funds delivered to the account by wire transfer are the first to be used		
	3. When executing the conversion operations using non-cash assets, the date of crediting to the account is the date of conversion, and they are subject to para. 1.7.8 until the date specified in para. 1.7.2.		
	4. When transferring the funds from the account open for payments with bank cards, the funds received on the account, are considered to be received on a cashless basis, and they are subject to para. 1.7.9 until the date specified in para. 1.7.2.		
1.8	Verification of the authenticity, count and pack cash, bills and coins:		
	• roubles	0,1% Min 3,000 RUB	
	• foreign currency	0,1% Min 5,000 RUB	
Non-cash transactions			
1.9	Crediting to an account of money received by a non-cash transfer		No charge
1.10	Transfer of money from an account to an account of an individual maintained by the Bank		No charge
1.11	Transfer of money to an account of a legal entity open with the Bank:		
	• in roubles	1,0% min 100 RUB max 1,000 RUB	
	• in foreign currency	1,0% min 100 RUB max 1,000 RUB	
1.12	Transfer of money to an account in another bank:		
	• in roubles:	1,5% min 100 RUB	Except transfers to the trust accounts of EVROFINANCE

No	Operation	Charge	Note
		max 2,000 RUB	MOSNARBANK
	<ul style="list-style-type: none"> in foreign currency 	1,0% min 600 RUB max 7,500 RUB	unless otherwise stipulated by the contract Except transfers to the trust accounts of EVROFINANCE MOSNARBANK
1.13	Execution of payment orders with use of express transfer service: - specifying "Express" in the field "Type of payment" of the payment document. Payment will be executed by the Bank within one hour after receiving payment document (if technically possible) - more than 100 million rubles without specifying the value "Express" in the payment document in the field "type of payment" according to the settlement document received during the operating hours ¹	RUB 3,000	Charged on the amount of each payment order in accordance with paragraphs. 1.12 or 6.4
1.14	Execution of payment orders received in extra hours during the current banking day on the basis of Customer's written request ²	2,0 % min 500 RUB, max 3,000 RUB	
1.15	Foreign exchange		at the exchange rate of the Bank
1.16	Buying and selling impersonal precious metals		at the exchange rate of the Bank
Additional services			
1.17	Draft an Application to transfer individual's money at the request of the Client	RUB 150 per sheet	debited at the time of drafting plus VAT (current rate)

¹ 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 1.12 or 6.4. Payments with use of the fast transfer service will be possible if the following conditions are simultaneously met: - the payment order submitted to the Bank until 18.00 MT Monday-Thursday and until 17.00 Friday and holiday eves or 30 minutes before the end of the working day, established by a separate Order for the Bank; - at the moment of submitting the payment order to the Bank there are sufficient funds on account, which allow to fully execute the payment order, as well as to pay the Bank's commission; The payment order with use of the fast transfer service submitted to the Bank when there are no sufficient funds on account for its execution nor for payment of the Bank's commission, even submitted at the time and days specified in this note 1, will not be executed (will be cancelled) by the Bank; - if the payment order has been definitely accepted for execution.

² Payments are normally received until 04.00 pm MT during operation hours or within terms established by a separate internal Ordinance. Execution of payments in extra hours is possible through submission of payment order within the following terms: Monday-Thursday until 06.00 pm MT, Friday and pre-holidays – until 05.00 pm MT or 30 min. before the working day's closing time, established by a separate internal Ordinance.

No	Operation	Charge	Note
1.18	Power of attorney's project elaboration at the Customer's (natural person) request in the form different of those approved by the Bank	RUB 250	charged at the moment of elaboration of the Power of attorney plus VAT (current rate)
1.19	Change of payment instructions	RUB 300	
1.20	Request to cancel an earlier transfer	RUB 300	

2. TRANSACTIONS WITH CASH RESOURCES WITHOUT OPENING AN ACCOUNT

No	Operation	Charge	Note
2.1	Buying of foreign currency in cash for Russian currency in cash		at the exchange rate of the Bank
2.2	Selling of foreign currency in cash for Russian Federation currency in cash		at the exchange rate of the Bank
2.3	Acceptance of cash in roubles to contribute to the authorized capital of a legal entity		No charge
2.4	Cash delivery on VISA/MasterCard bank cards issued by the third banks of Russian Federation and on Mir bank cards through the Bank ATM's or cash offices		
2.4.1	in ATMs of the Bank	3%	Except for payment system cards Mir
2.4.2	at cash offices		
	• in roubles	3%	

3. TRANSACTIONS WITH PAYMENT DOCUMENTS

No	Operation	Charge	Note
3.1	Payment of advised bank cheques drawn to the Bank	0.2 % min 100 RUB	fee is deducted from the amount paid out
3.2	Collection of cheques of foreign issuers ¹	2.0% min 300 RUB max 9,000 RUB	fee and costs incurred by the Bank are debited when the cheque is accepted for collection
3.3	Irrevocable covered letters of credit drawn and exercised by EVROFINANCE MOSNARBANK		
3.3.1	Issuance of a letter of credit	0.15% for three months or less	paid for the entire term of the letter of credit on the day of issue

¹ If a foreign issuer refuses to pay the cheque, the fee charged by the Bank at the time the cheque is accepted for collection will not be refunded.

No	Operation	Charge	Note
		min 1,000 RUB	
3.3.2	Increasing of the amount, extension of the letter of credit	0.15% for three months or less min 1,000 RUB	charged depending on the amount by which the letter of credit is increased/ for the period for which it is extended
3.3.3	Change of other terms of the letter of credit, cancellation of the letter of credit (at the request of the client before expiration)	RUB 1,000	
3.3.4	Verification of the letter of credit documents	0.15% of the amount min 1,000 RUB max 7,000 RUB	
3.3.5	Draft applications for a letter of credit to be issued	RUB 1,500	plus VAT (current rate)

4. OPERATIONS WITH BANK CARDS

No	Operation	Charge	Note
	Settlement service for users of MIR card accounts		
4.1	Card account opening and card issue		No charge
4.2	Card account minimum balance		None
4.3	Card account minimum initial deposit (to be made upon receiving a card)		
	• MIR Social/MIR Deposit		No commission fee. This card is designed for receiving funds from the Russian federal budget/for payment of interests under the term deposit contract Your World. This type of account is denominated in Rubles only.
	• MIR Classic	RUB 300	This type of account is denominated in Rubles only.
	• MIR Privilege	RUB 2,500	This type of account is denominated in Rubles only.
4.4	Settlements on card transactions		

No	Operation	Charge	Note
	<ul style="list-style-type: none"> MIR Social/MIR Deposit 		<p>No commission fee.</p> <p>This card is designed for receiving funds from the Russian federal budget/for payment of interests under the term deposit contract Your World. One card is issued for one deposit.</p>
	<ul style="list-style-type: none"> MIR Classic 	RUB 300	Charged annually
	<ul style="list-style-type: none"> MIR Privilege 	RUB 2,500	Charged annually
4.5	Non-cash payments for goods and services by card		No charge
4.6	Conversion in case the transaction is made in a currency other than the card account currency		MIR cards – at the rate set by the MIR payment system on the settlement day
4.7	Cash delivery on MIR bank cards:		
	<ul style="list-style-type: none"> MIR Social/MIR Deposit through the Bank ATM's or cash offices 		No charge
	<ul style="list-style-type: none"> MIR Classic through the Bank ATM's or cash offices 	0,3 % of the operation's amount	
	<ul style="list-style-type: none"> MIR Privilege: in the Bank's cash withdrawal offices and ATMs 		No charge
	<ul style="list-style-type: none"> via cash points and ATMs of other MIR member banks (outside of Russia) 	1,3% RUB 150 minimum	
	<ul style="list-style-type: none"> via cash points, electronic terminals (POS-terminals) of trade and service enterprises while making a purchase (purchase of goods with change) and ATMs of other MIR member banks (in Russia) 	0,65 % of the operation amount	<p>Charged for each transaction.</p> <p>Receipt of funds in electronic terminals (POS-terminals) of trade and service enterprises while making a purchase (purchase of goods with change) is available for cards issued after April 10, 2023.</p>
4.8	Daily limits for cash collection through the ATMs, cash offices and electronic terminals (POS-terminals) of trade and service enterprises while making a purchase (purchase of goods with change) (from 00.00 to 23.59, Moscow time)		
	<ul style="list-style-type: none"> MIR Social/Classic/ MIR Deposit 	RUB 50 000	Not applied to the operations with cards

No	Operation	Charge	Note
			issued in the frame of salary projects
	• MIR Privilege	RUB 150 000	Not applied for operations with banking cards issued in the frame of salary projects
4.9	Interest charged on overspent amount on the card account (unauthorized overdraft)	Key rate of the Bank of Russia	Charged in %% of an overspent amount for each day of overspending
4.10	Resuming settlements on card transactions suspended due to card loss or loss of PIN:		Within 5 business days
	• MIR Social/MIR Classic/MIR Deposit	RUB 300	Card shall be issued again with new validity term
	• MIR Privilege	RUB 2,500	Card is issued with a new validity term
4.11	Resuming of transactions on a card suspended due to change of the personal details of the holder (FIRST NAME, LAST NAME) on the card; resuming of transactions suspended due to card damage or a suspicion of the card's details having been compromised.		No charge. Card will be issued with the same validity term.
4.12	Urgent start/resume of settlements on card transactions (to be charged additionally)	RUB 1,500	Within 2 business days
4.13	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
4.14	Provision of information about card transactions and cash balance available for card transactions:		
	To card holder's mobile telephone number:		
	• MIR Social/MIR Classic/ MIR Deposit	RUB 60	Charged monthly
	• MIR Privilege		No charge
	Receiving account statement in the Bank		No charge
4.15	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
4.16	Provision of a mini statement in ATMs of other banks	RUB 30	Charged for each mini statement
4.17	Annual account maintenance fee if no transactions using bank card were made during one year	Account cash balance, maximum RUB	Charged upon expiry of bank card

No	Operation	Charge	Note
		700	
4.18	Limitations for Bank card transfers with use of other banks' remote payment systems:		
	<ul style="list-style-type: none"> maximum amount of funds transferred by the Customer per day (24 hours) with use of the Card is 150 000 (one hundred fifty thousand) Rub., including commission fee. 	Commission fee charged by service provider/other bank	Maximum amount established by service provider/other bank
	<ul style="list-style-type: none"> maximum amount of all the Customer's transfers through one Card per month is 1 000 000 (one million) Rub., including commission fee. 	Commission fee charged by service provider/other bank	Maximum amount established by service provider/other bank
FOR REFERENCE			
Conversion operations with bank cards issued by Evrofinance Mosnarbank			
	<ul style="list-style-type: none"> Calculation of debited or credited amounts in the course of effecting conversion operations with MIR cards issued by the Bank¹ 		
	– Card account currency RUR		
	<ul style="list-style-type: none"> Debiting 		
	Operation currency RUR	R	
	Operation currency Another	(K*B)	
	<ul style="list-style-type: none"> Crediting 		
	Operation currency RUR	R	
	Operation currency Another	(K*A)	

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

R – operation amount in Rubles; K – operation amount in the national currency of the Mir acquirer – applied to the operations performed through the Mir payment system; A – 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 - 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.

5. LEASE OF INDIVIDUAL SAFE DEPOSIT BOXES

No	Operation	Charge	Note
5.1	Guarantee fee	RUB 3,000	
5.1.1	Guarantee fee (for safety deposit boxes with two individual locks)	RUB 6,000	
5.1.2	Guarantee fee for clients – loan debtors of the Bank when executing a transaction through the mortgage program of the Bank	not charged	
5.2	Individual safety deposit boxes lease (width - 300 mm, depth - 600 mm)		
5.2.1	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)
5.2.2	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)
5.2.3	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)
5.2.4	If the height of the box is 175 mm		
	• 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)
5.2.5	If the height of the box is 300 mm		
	• 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)
5.3	Individual safety deposit boxes lease (Width – 300 mm, depth – 435 mm)		
5.3.1	If the height of the box is 50 mm		

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)
5.3.2	If the height of the box is 300 mm		
	• 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)
5.4	Lease of individual safety deposit boxes with two locks and individual access conditions (Width – 300 mm, depth – 435 mm)		
5.4.1	If the height of the box is 100 mm		
	• 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)
5.4.2	If the height of the box is 125 mm		
	• 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)
5.5	Charge for mechanical lockpicking, key loss/damage (for every set of keys and lock)	2,500 RUB	plus VAT (current rate)

6. EUROLINK ONLINE BANKING

No	Operation	Charge	Note
6.1	Registering, In-System Customer Service		No charge
6.1.1	Access to the mobile version of the system		No charge Service provided if technically possible
6.2	In-Bank money transfer (between Customer accounts opened within the Bank)		No charge
6.3	Money transfer from Customer's Ruble account to the Beneficiary (whether natural or legal person) account opened within the Bank		No charge
6.4	Money transfer form Customer's Ruble account to the account of another recipient in another credit institution	1% min 50 Rub max 1500 Rub	
6.5	SMS/ Push notification		No charge Service provided if technically possible
6.6	Card transfers using the Internet payment system Best2Pay:		
	• from the Bank issued card to the card issued by third banks;	1,2% of operation amount + 50 Rub	Service provided if technically possible, whether for the Bank or service provider. The commission fee is charged by service provider at the moment of transfer execution The transfer amount is supervised by the service provider
	• from the card issued by third banks to the Bank issued card;	1,2% of operation amount + 50 Rub	Service provided if technically possible, whether for the Bank or service provider. The commission fee is charged by service provider at the moment of transfer execution The transfer amount is

No	Operation	Charge	Note
			supervised by the service provider
	<ul style="list-style-type: none"> transfer between cards issued by third banks. 	1,2% of operation amount + 50 Rub	<p>Service provided if technically possible, whether for the Bank or service provider.</p> <p>The commission fee is charged by service provider at the moment of transfer execution</p> <p>The transfer amount is supervised by the service provider</p>
	<ul style="list-style-type: none"> transfer limitations 		<p>The maximum amount of Customer transfers performed with use of the Cart during 24 hours is of 150 000 Rub. Including commission</p> <p>The maximum amount of all Customer transfers performed during a month with use of one Beneficiary card or one Remittent card is of 1 000 000 (one million) Rub. Including commission</p>
6.7	Other operations in accordance with the terms of service	Account operations tariff applied	
6.8	Money transfer to the other bank's customer through his telephone number, as well as money transfer initiated by the beneficiary, channeled through the Fast Payment System, when the monthly amount of transfers will comprise:		When technically possible
	<ul style="list-style-type: none"> up to 100 000,00 Rub. (inclusive) from an individual's account opened with the Bank to another individual's account opened with another credit institution 		Without commission fee
	<ul style="list-style-type: none"> more than 100 000,01 Rub. from an individual's account opened with the Bank to another individual's account opened with another credit institution 	0,5% of the operation's amount max 1500 Rub.	To define the amount of commission fee for each operation the total monthly amount is considered as an aggregate of amounts already transferred through the Fast payment system during

No	Operation	Charge	Note
			<p>the current month and the transfer amount of this operation</p> <p>The commission fee is charged from the current account/call deposit if the transfer amount exceeds 100 000,00 Rub.</p>
	<ul style="list-style-type: none"> up to 30 000 000,00 Rub. (inclusive) from an individual's account opened with the Bank to another individual's account opened with another credit institution 		Without commission fee
	<ul style="list-style-type: none"> more than 30 000 000,01 Rub. from an individual's account opened with the Bank to another individual's account opened with another credit institution 	0,5% of the operation's amount max 1500 Rub.	<p>To define the amount of commission fee for each operation the total monthly amount is considered as an aggregate of amounts already transferred through the Fast payment system during the current month and the transfer amount of this operation</p> <p>The commission fee is charged from the current account/call deposit if the transfer amount exceeds 30 000 000,00 Rub.</p>
	<ul style="list-style-type: none"> limit for each operation (except for transactions involving transfers from an individual's account opened with the Bank to an individual's account opened with another credit institution) 	min 50 Rub. max 150 000 Rub.	The maximum amount of all Customer transfers performed through the Fast payment system during 24 hours comprises 150 000 Rub. without commission fee.
6.9	Non-cash payment for goods/works/services using the Fast Payment System		<p>No charge</p> <p>Limit per transaction up to 1,000,000.00 (one million) Russian rubles</p>

7. FIDUCIARY OPERATIONS

No	Operation	Charge	Note
7.1	Fiduciary management of securities and monetary funds destined for investment in securities	As per agreement	The minimal amount of funds and securities needed to celebrate and maintain the Trust Contract: specified by the Contract.

№	Operation	Charge	Note
			<p>Basic rate, management bonus and settlement mode are stated in the Contract.</p> <p>Not subject to VAT.</p>
7.2	Trust of securities and monetary funds with investment security purposes, with opening of a personal investment account	<p>Investment profile with passive management strategy</p> <p>Basic management fee - 2% annual</p> <p>Management bonus – 0</p> <p>Investment profile with mixed management strategy</p> <p>Basic management fee - 2,5% annual</p> <p>Management bonus - 0</p> <p>Investment profile with active management strategy</p> <p>Basic management fee - 3% annual</p> <p>The management bonus comprises 10% of the income amount which goes beyond that of the managed portfolio return with 10% annual rate</p>	<p>Minimal amount of funds required to celebrate and manage the contract comprises 400 000 Rub.</p> <p>The basic fee, management bonus and settlement procedure are defined in the contract</p> <p>No VAT applied</p>
7.3	Sending of original reports by registered post with advice of receipt		The cost of this service is subject to VAT with regard to actual expenses

8. TRANSACTIONS IN SECURITIES

No	Operation	Charge	Note
8.1	Transactions in securities		
8.1.1	Transactions in securities on the over-the-counter market		
	• brokerage services on the over-the-counter market	negotiable	
8.1.2	Brokerage services involving transactions in securities on the Organized Securities Market (exchange market) ¹		
8.1.2.1	For a daily turnover ²		
	– up to 1 million roubles	0.08%	
	– 1 million to 10 million roubles	0,05%	
	– 10 million to 30 million roubles	0,04%	
	– over 30 million roubles	0,02%	
8.1.2.2	Fixed ³		
	– Regardless on the volume of transactions per calendar month	RUB 25,000	
8.2	Transactions in derivatives with securities as their underlying asset		
8.2.1	Brokerage services for customers when purchasing or selling derivative financial instruments whose underlying assets are securities	negotiable	
8.2.2	Enter into (buy/sell) futures contracts with securities as their underlying asset	negotiable	

¹ While making transactions on stock exchanges, the Customer also reimburses the commission charged by trade organizer and clearing institution

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 Charged monthly on the day the first transaction of a calendar month is conducted

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