

**JOINT-STOCK COMMERCIAL BANK EVROFINANCE MOSNARBANK
(Joint-Stock Company)**

(JSCB EVROFINANCE MOSNARBANK JSC)

**APPROVED
Minutes of the Board Meeting
dated November 13, 2025 No.58**

**TERMS AND CONDITIONS OF THE TERM BANK DEPOSIT PLACEMENT BY
INDIVIDUALS WITH JSCB EVROFINANCE MOSNARBANK JSC**

**Moscow
2025**

**TERMS AND CONDITIONS OF THE TERM BANK DEPOSIT PLACEMENT BY
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1. TERMS AND DEFINITIONS

The following definitions used in these Terms and Conditions (hereinafter, the Deposit Terms and Conditions) have the following meanings:

Bank is JOINT-STOCK COMMERCIAL BANK EVROFINANCE MOSNARBANK (Joint-Stock Company) (*full name*), JSCB EVROFINANCE MOSNARBANK JSC (*abbreviated name*), principal place of business – 29, Novy Arbat str., Moscow, 121099, tel. 8-800-2008-600, official website: www.evrofinance.ru, General Banking License No. 2402, issued by the Bank of Russia on July 23, 2015.

Deposit is funds in the currency of the Russian Federation or foreign currency placed by the Depositor with the Bank for a specified term for the purpose of storage and income generation. Income on the deposit is paid in money terms in the form of interests.

Depositor is an individual (resident or non-resident of the Russian Federation), who entered into the Agreement with the Bank and in whose name the relevant Deposit Account was opened with the Bank in accordance with the Agreement and the laws of the Russian Federation

Interest Payment Date is the date on which the Bank undertakes to pay interest on the Deposit amount in accordance with the Deposit Terms and Conditions and Deposit Parameters. It is stated in the notice of the Deposit placement, other document, confirming the Deposit amount transfer to the Deposit Account, which is issued by the Bank to the Depositor, and/or in the relevant EuroLink System interface, if the Agreement was concluded using the EuroLink System.

Term Bank Deposit Agreement (hereinafter, the Agreement) is an agreement for placement by an individual of the term bank deposit, concluded between the Depositor and the Bank by joining the Depositor to these Deposit Terms and Conditions, under which the Bank undertakes to return the Deposit amount and pay interest on the Deposit under the terms and in the manner specified by these Deposit Terms and Conditions, Deposit Parameters and Application. The Agreement is concluded in accordance with the procedure provided for in Article 428 of the Civil Code of the Russian Federation.

RBS Agreement is an agreement concluded by joining an individual to the RBS Terms and Conditions.

Registered Number is a mobile phone number indicated by the Client in the Application for Joining to the RBS Terms and Conditions or the mobile phone number application (as per the Bank's form) for the purpose of obtaining information in accordance with the requirements of the legislation of the Russian Federation on mandatory Bank informing of the Client, as well as on the Deposit expiration date, depending on which application is provided to the Bank later.

Application for the Term Bank Deposit Account Opening (hereinafter, the Application) is an application for joining to these Deposit Terms and Conditions according to the form established by the Bank, submitted by the Depositor to the Bank and under which the Agreement is concluded between the Depositor and the Bank.

Identification is a set of measures to identify the information, specified by Federal Law No. 115-FZ dated August 07, 2001 "On Countering the Legalization (Laundering) of Proceeds from Crime and Financing of Terrorism" and Regulation of the Bank of Russia dated October 15, 2015 No. 499-P "On Identification by Credit Institutions of Clients, Client Representatives, Beneficiaries and Beneficial Owners in order to counteract legalization (laundering) of proceeds from crime and the financing of terrorism", about Depositors, their Representatives, beneficiaries, beneficial owners and to confirm the accuracy of this information using the originals of valid documents and/or duly certified copies and/or government and other information systems.

Capitalization is addition of the amount of interest paid on the Deposit to the Deposit amount when making a Reemployment of the Deposit (with a corresponding increase in the Deposit amount).

Compromising is the Client's loss of control over the Registered Number.

Minimum Initial Contribution Amount is the minimum amount of funds required to place in a particular type of Deposit in accordance with the current Deposit Parameters.

Minimum/Maximum Additional Contribution Amount is the minimum/maximum amount of funds which can be transferred by the Depositor to the Deposit Account upon the Deposit Replenishment. Minimum/Maximum Amount of the Additional Contribution is set in the Deposit Parameters.

Permanent Balance is the minimum amount of funds (Deposit) which must be kept in the corresponding Deposit Account during the Deposit Period.

Deposit Parameters are the essential terms and conditions approved by the Bank, under which the Bank raises the individuals' Deposits, which must be used on a mandatory basis when determining by the Parties of the terms and conditions of the Deposit placement (including, but not limited to): Deposit amounts (Minimum Initial Contribution Amounts, Minimum/Maximum Additional Contribution Amounts, Permanent Deposit Balance amounts), the list of currencies in which Deposits are placed, interest rates on Deposits, Deposit terms, and in some cases the possibility to reduce/increase the Deposit amount, frequency and dates of payment of accrued interest.

Deposit Reemployment (hereinafter referred to as the Reemployment) is placement of the returned Deposit amount and interest accrued thereon on the date of the Deposit return (if the terms and conditions of the Agreement provide for Capitalization) into a new Deposit (with a corresponding increase in the Deposit amount upon Capitalization) for the initial period specified in the Application received by the Bank in accordance with these Deposit Terms and Conditions, without additional instructions from the Depositor, if they have legal capacity.

Deposit Replenishment is an increase in the Deposit amount by transfer of funds to the Deposit Account during the Deposit Period from the Depositor's demand deposit account/current account opened with the Bank in the Deposit currency specified in the relevant Application, and if the Bank has technical capability, from another Depositor's account opened with the Bank. The possibility or impossibility for the Deposit Replenishment is determined by the Deposit Parameters.

Representative is an individual to whom the Depositor has granted the right to open/close a Deposit Account, debit transactions, make Deposit Replenishment or perform other actions on the basis of a power of attorney drawn up in accordance with the requirements of the legislation of the Russian Federation and these Deposit Terms and Conditions and submitted to the Bank, or a person acting on behalf of/in the interests of the Depositor by virtue of law, legal representative (parents, adoptive parents, guardians, trustees).

EuroLink System is a remote banking service system for individuals used in the Bank.

Deposit Period is a period for which the Depositor deposited funds; it is calculated in months, the procedure for their determination in calendar days is provided for in these Terms and Conditions¹ and in the Deposit Parameters. The Deposit Period is stated in the Application, in the notice of the Deposit placement, other document, confirming the Deposit amount transfer to the Deposit Account, which is issued by the Bank to the Depositor, and/or in the relevant EuroLink System interface, if the Agreement was concluded using the EuroLink System.

Parties are the Depositor and/or the Bank.

¹ 1 month corresponds to 31 calendar days; 3 months correspond to 91 calendar days; 6 months correspond to 181 calendar days; 9 months correspond to 271 calendar days; 12 months correspond to 366/367 calendar days. The starting point of the Deposit Period begins on the day following the day when the Deposit Amount is credited to the Deposit Account. If the last day of the Deposit Period falls on bank holidays, the next business day is deemed to be the last day of the Deposit Period.

Deposit Account is a bank account for a deposit in rubles / foreign currency, opened by the Bank to the Depositor on the basis of the corresponding Application upon provision of all documents provided for in these Deposit Terms and Conditions and the requirements of the legislation of the Russian Federation.

Tariffs are the amounts of the Bank's remuneration for transactions conducted under these Deposit Terms and Conditions, as well as other values applied by the Parties when maintaining the Deposit Account. Tariffs are set and may be changed by the Bank unilaterally in compliance with the legislation of the Russian Federation and these Deposit Terms and Conditions.

RBS Terms and Conditions are the Terms and Conditions of the remote banking service of individuals by means of EuroLink System with JSCB EVROFINANCE MOSNARBANK JSC.

2. GENERAL PROVISIONS

2.1. The terms and conditions of the Agreement are accepted by the Depositor by joining the Depositor to the Deposit Terms and Conditions as a whole in accordance with Article 428 of the Civil Code of the Russian Federation.

2.2. The Agreement is concluded in writing, by the Bank's acceptance of the Depositor's Application, received by:

- submitting by the Depositor to the Bank of the Application signed in person in hard copy in two copies, one of which is returned to the Depositor after the Bank's marks are affixed;
- submitting by the Depositor to the Bank of the Application using the EuroLink System (using Access Channels²), which authorship is confirmed by means of Authentication and a One-Time Secret Password.³ The application and protocols of transactions in the EuroLink System confirming the correct Authentication of the Depositor, as well as verification of the One-Time Secret Password and the transaction in the EuroLink System, are the documents confirming the Depositor's will to conclude the Agreement and consent to the terms and conditions thereof. The Application received by the Bank after 9 p.m. (Moscow time) on the Bank's business day is deemed to be received on the next Bank's business day. The Depositor's determination of the account through the EuroLink System from which funds are deposited in accordance with the Application, together with the Application sent, is the Depositor's instruction to the Bank to debit funds from the corresponding account in the amount of the Deposit in order to credit them to the Deposit Account.

2.3. The Agreement is deemed to be concluded from the date of depositing the Deposit amount with the Bank by the Depositor on the terms and conditions specified in the Application.

2.4. When submitting the Application in hard copy, the actual conclusion of the Agreement is confirmed by the Bank's mark affixed to the Application, one copy of which is returned by the Bank to the Depositor and/or by an extract from the personal account for the Deposit / other document confirming the transfer of the Deposit amount to the Deposit Account.

2.5. When submitting the Application using the EuroLink System, confirmation of the conclusion of the Agreement is reflection in the corresponding EuroLink System interface of the number and date of the Agreement, as well as the Deposit Account number. In addition, the Depositor has the right to receive from the Bank a paper copy of the relevant Application with the Bank's mark and/or an extract from the personal account for the Deposit, a notice of Deposit placement / other document confirming the transfer of the Deposit amount to the Deposit Account.

² The said term is specified in the RBS Terms and Conditions.

³ The said terms are specified in the RBS Terms and Conditions.

2.6. These Deposit Terms and Conditions are typical for all individuals and determine the provisions of the Agreement concluded between the Bank and the Depositor.

2.7. The deposit is made by wire transfer of funds from the demand deposit account or the current account opened with the Bank in the Deposit currency, in the full amount of the Deposit.

2.8. Depositing funds into the account opened using the EuroLink System is also confirmed by protocols for conducting the corresponding operation in the EuroLink System, confirming the correct Authentication of the Depositor and the transaction in the EuroLink System.

2.9. In order to familiarize Depositors with the Deposit Terms and Conditions, Deposit Parameters, Tariffs, service conditions, and phone numbers of the Bank's client support, the Bank publishes Deposit Terms and Conditions, Deposit Parameters, and Tariffs (including new versions of the Deposit Terms and Conditions, Deposit Parameters, and Tariffs) and other information specified in this paragraph, in places and by any means established by these Deposit Terms and Conditions, providing an opportunity for Depositors to familiarize themselves with this information, including:

- posting of the information on the corporate website of the Bank *www.evrofinance.ru*;
- posting of advertisements at the stands in the Bank's offices providing services to Depositors;
- other ways allowing the Depositors to obtain information and establish that it comes from the Bank.

The date of publication of the Deposit Terms and Conditions, Deposit Parameters, Tariffs and information for the Depositors' review is considered to be the date of their first posting on the corporate website of the Bank at: *www.evrofinance.ru*.

2.10. The Depositor who has joined these Deposit Terms and Conditions undertakes all obligations stipulated by the Deposit Terms and Conditions with respect to Depositors, as well as the Bank undertakes all obligations stipulated by the Deposit Terms and Conditions with respect to the Bank.

2.11. Deposits in the currency of the Russian Federation and foreign currencies are insured in accordance with the procedure and in the amounts established by Federal Law No. 177-FZ of December 23, 2003 "On Deposit Insurance in Banks of the Russian Federation".

2.12. The Bank notifies the Client of any issues related to performance of the Agreement using the EuroLink System and/or the Registered Number and/or by sending a written notification. The Bank is not responsible for the negative consequences which may arise for the Client as a result of failure to receive notice from the Bank by the above methods due to the unreliability/inaccuracy of the information provided by the Client in the contact information, as well as due to unavailability of the specified communication methods for the Client.

2.13. In case of Compromising the Registered Number, the Client has the right to inform the Bank about the fact of Compromising. If the Client loses control over the Registered Number, the Client (the Client's representative) shall contact the Bank's office in person to indicate the new Registered Number.

2.14. The Bank does not send SMS messages to the Registered Number and/or other mobile phone number provided to the Bank or the Customer's e-mail address, nor does it make phone calls in order to obtain any information about the Client using these methods.

2.15. The Client hereby acknowledges that in the process of transmitting information by sending SMS messages to the Registered Number, there may be a risk of unauthorized access by third parties to such information and hereby agrees that the Bank is not responsible for disclosing information about the Client in the event of such unauthorized access.

2.16. The Bank is not responsible for disruption of the communication facilities through which an SMS message is sent to the Client's Registered Number due to any actions of third parties.

The Bank is not responsible for any accidents, service failures related to equipment, power transmission systems and/or communication lines, the Internet, which are provided, supplied, operated

and/or maintained by third parties in connection with sending SMS messages to the Client's Registered Number.

2.17. The Bank is not responsible for unauthorized access to the information transmitted to the Registered Number and damage caused to the Client as a result of such unauthorized access, including in the event that the Client loses control over the Registered Number, until the time of receiving notice from the Client of the loss of the Registered Number.

3. SUBJECT MATTER OF THE AGREEMENT

3.1. Within the Deposit Terms and Conditions, the Depositor has the right to place funds into the Deposit Accounts of the appropriate type. Deposit placement is possible both at the Bank's office and through the EuroLink System. At the same time, the Depositor has the right to deposit funds through the EuroLink System (using Access Channels), only in their own name.

3.2. The Bank accepts funds (Deposit) from the Depositor and undertakes to return the Deposit amount and pay interest thereon on the terms and conditions specified in the Application, in the manner provided for in these Deposit Terms and Conditions and Deposit Parameters.

3.3. The terms and conditions of the amount and currency of the Deposit placed by the Depositor, Deposit Period, interest rate, interest payment procedure, possibility to make credit and debit transactions on the Deposit, as well as other terms and conditions are specified in the Application and the Deposit Parameters.

3.4. The deposited funds are accounted for at the Deposit Account opened by the Bank to the Depositor. Several Deposit Accounts may be opened in the name of the Depositor within the Deposit Terms and Conditions. The Deposit Account number may be changed by the Bank unilaterally in accordance with the accounting rules. The actual balance of funds held in the Deposit Account is recognized as a Deposit.

4. DEPOSIT ACCOUNT OPENING AND MAINTAINING

4.1. To open a Deposit Account, the Depositor submits an Application to the Bank, as well as the documents necessary to open the Deposit Account in accordance with the requirements of the Bank and the legislation of the Russian Federation.

4.2. To open the Deposit Account by the Depositor's Representative, the Representative submits to the Bank:

- the relevant Application,
- the Representative's identity document,
- a power of attorney confirming the Representative's authority, certified in accordance with the requirements of the legislation of the Russian Federation (by a notary or in the Bank),
- other documents required to identify the Depositor and the Representative in accordance with applicable legislation of the Russian Federation, including the Depositor's identity document.

4.3. The documents for opening the Deposit Account are provided by the Depositor (Representative) in the original or in the copies certified in accordance with the procedure established by the legislation of the Russian Federation.

The documents provided by the Depositor (Representative) for opening the Deposit Account, drawn up in a foreign language, shall be accompanied by the Russian translation certified in accordance with the procedure established by the legislation of the Russian Federation, except in cases established by the legislation of the Russian Federation.

The documents issued by the competent authorities of foreign states are accepted by the Bank subject to their legalization in accordance with the established procedure or without their legalization in cases stipulated by international treaties of the Russian Federation.

4.4. The Deposit Account is opened by the Bank in the currency specified by the Depositor (Representative) in the Application. The list of currencies in which Deposit Accounts can be opened is determined by the Bank unilaterally in the Deposit Parameters.

4.5. The numbers of the Deposit Account and the Agreement is determined by the Bank unilaterally. Upon conclusion of the Agreement, the Agreement number and the Deposit Account number are indicated in the Application (when submitted in hard copy) or in the corresponding EuroLink System interface (when submitting the Application using the EuroLink System).

4.6. The Deposit Parameters may provide for impossibility to replenish the deposit or possibility to replenish the deposit, while setting the Minimum/Maximum Amount of the additional contribution, the number of Deposit Replenishment operations, the maximum Deposit amount, as well as other restrictions on the Deposit Replenishment. In addition, the Deposit Parameters may specify certain dates on which the Deposit can be replenished.

4.7. The Deposit Parameters may provide for impossibility or possibility for the Depositor to carry out debit transactions on the Deposit Account without applying the consequences of termination of the Agreement, while the amount within which it is allowed for the Depositor to carry out debit transactions on the Deposit Account, the minimum or maximum amount of one debit transaction, the number of debit transactions initiated by the Depositor, Permanent Balance may be set, as well as other restrictions on the implementation of debit transactions. The Deposit Parameters may also provide that implementation of debit transactions on the Deposit Account begins and/or ends a certain number of calendar days from / before the date of beginning of the Deposit Period expiration.

4.8. Deposit Replenishment transactions and debit transactions on the Deposit Account are carried out in the currency of the Deposit Account in a non-cash form in accordance with the requirements of the legislation of the Russian Federation, regulations of the Bank of Russia, rules of the Bank, Deposit Terms and Conditions and Deposit Parameters.

4.9. Funds are credited to the Deposit Account in the currency of the Deposit Account.

4.10. Depositing of additional funds into the Deposit Account is possible only through the Deposit Replenishment, if the possibility of such Deposit Replenishment is provided for by the Agreement.

4.11. In accordance with the currency legislation, the Bank has the right to require the Depositor to provide supporting documents and information related to currency transactions, if necessary.

4.12. Funds are transferred from the Deposit Account no later than the Bank's business day following the day the Bank receives the duly executed documents, which clearly indicate that the order for the transaction was submitted by the Depositor and the funds shall be debited from the Deposit Account.

4.13. The Depositor shall dispose of the funds held in the Deposit Account without restrictions, except for the seizure of funds held in the Deposit Account or application of other restrictive measures provided for by the current legislation of the Russian Federation.

4.14. Transactions on the Deposit Account are carried out on the basis of the Depositor's order, which can be transmitted to the Bank in hard copy or using the EuroLink System, provided that the Depositor enters into the RBS Agreement with the Bank.

4.15. The Bank draws up and signs settlement documents when orders are transferred by the Depositor / Representative to the Bank in hard copy. The procedure for executing settlement documents when transferring orders through the EuroLink System is determined by the RBS Terms and Conditions.

4.16. The Deposit Account Statements are provided to the Depositor upon their request when applying to the Bank. The procedure for obtaining the information (notices) by the Depositor of completed transactions and accounts through the EuroLink System is determined by the RBS Terms and Conditions.

4.17. The Deposit amount is returned on the last day of the Deposit Period or at the Depositor's request before the expiration of the Deposit Period. The Deposit amount is returned in a non-cash form by

crediting it to the account specified in the relevant Application.

The Bank notifies the Depositor of the expiration of the Deposit Period by sending SMS messages to the Registered Number (and in its absence, notices by mail to the address(es) provided by the Depositor to the Bank) within the time limits established by the legislation of the Russian Federation.

The Bank notifies the Depositor of closing the Deposit Account (in case of no Reemployment) and/or of the Deposit Reemployment on the closing day/Reemployment of the Deposit by sending an SMS message to the Registered Number (if technically possible).

The Depositor has the right to terminate the Agreement by sending to the Bank an application for early withdrawal of the deposit through the EuroLink System, confirmed by the one-time secret password, in accordance with the form established by the Bank. The application for early withdrawal of the deposit and protocols of transactions in the EuroLink System confirming the correct Authentication of the Depositor, verification of the One-Time Secret Password and the transaction in the EuroLink System, are the documents confirming the Depositor's will to close the Deposit (Deposit Account) and terminate the Agreement.

4.18. The beginning of the Deposit Period begins from the day following the day when the Deposit amount is credited to the Deposit Account. If the last day of the Deposit Period falls on the Bank holidays, the last day of the Deposit Period is deemed to be the next following Bank business day.

4.19. If the Agreement provides for Reemployment, if the Deposit is not claimed within the Deposit Period, the Bank will perform Reemployment of the Deposit, and the interest rate, the Minimum Amount of the initial contribution, the amounts and terms for Replenishment of the Deposit and debit transactions thereon, the amount of the Permanent Balance are set in accordance with the current Deposit Terms and Conditions and Deposit Parameters for the corresponding type of the Deposit on the date of Reemployment. When entering into the Agreement using the EuroLink System, the date of Reemployment, as well as the date and number of the Agreement, are indicated in the corresponding EuroLink System interface. The Deposit Reemployment is possible both to the same Deposit Account (in this case, the Deposit Account where the Deposit was accounted for before the Reemployment is not closed) and to another Deposit Account if opening a new Deposit Account is necessary in accordance with current legislation and regulations of the Bank of Russia, as well as internal regulatory documents of the Bank.

Reemployment is not performed:

4.19.1. If the amount of the Deposit or its part is returned to the Depositor upon their request before the expiration of the Deposit Period;

4.19.2. If the relevant type of deposits has been cancelled by the Bank on the date of the Deposit return;

4.19.3. If the Bank has information of the loss of legal capacity by the Depositor;

4.19.4. If the Deposit amount on the day of return is less than the Minimum Amount of the initial contribution set by the Bank for this type of Deposit.

In case of the Depositor's debt to the Bank, the Bank has the right not to perform the Deposit Reemployment.

4.20. The Bank has the right to refuse to reemploy the Deposit in cases provided by the current legislation of the Russian Federation, including legislation on countering the legalization (laundering) of proceeds from crime and the financing of terrorism;

- if it is impossible to establish information about the Depositor (identification), update such information;

- in case of violation by the Depositor of these Deposit Terms and Conditions;

- if, at any point during the day, there is a return of the relevant Deposit, the bank will suspend operations on the Depositor's accounts and/or transfers of their electronic funds, and/or suspend operations on their digital ruble account, based on the decision(s) of the tax authority.

4.21. The Agreement is automatically terminated if the Depositor claims the Deposit prematurely and the Bank returns (transfers) the Deposit in full or in part, unless the terms of the Agreement provide for

the possibility of a corresponding debit transaction without termination of the Agreement.

4.22. Return of the Deposit amount, payment of interest, debit transactions and Deposit Replenishment (if provided for by the Deposit Parameters) are carried out by transferring to the account (debiting from the account) from which funds were debited for depositing, unless otherwise provided by the Deposit Parameters. The return of the Deposit amount, debit transactions and Deposit Replenishment through the EuroLink System can be carried out by transferring / debiting to / from another Depositor's account opened with the Bank, if technically possible.

4.23. The Bank has the right to limit the Depositor's determination of an account for placing, returning of the Deposit and/or paying interest when submitting an application for opening or closing a Deposit using the EuroLink System. If the EuroLink System does not provide for the possibility to determine the account to return the Deposit or pay interest, then the account from which the funds are being transferred (was transferred) is automatically indicated in the corresponding field of the application.

5. PROCEDURE FOR ACCRUAL AND PAYMENT OF INTEREST ON THE DEPOSIT

5.1. Interest on the Deposit is accrued from the day following the day when the Deposit amount is credited to the Deposit Account until the day when it is actually returned to the Depositor or debited from the Deposit Account for other reasons, inclusive (based on the actual number of calendar days per year). Interest on the Deposit is calculated based on the daily (at the beginning of the day) balance of funds on the Deposit Account, determined taking into account the Deposit amount, as well as the funds credited to the Deposit Account upon the Deposit Replenishment (if it is stipulated in the terms of the Agreement) and interest paid by the Bank (if they are capitalized on the Deposit Account). The Agreement may provide for additional interest accrual conditions for certain types of Deposits, which are reflected in the Deposit Parameters.

5.2. The interest accrued on the Deposit is paid within the time limits specified in the Deposit Parameters.

The interest on the Deposit is paid by crediting to the bank account specified in the Application.

For monthly interest payments, the Interest Payment Date is the day of each month corresponding to the day of the month in which the Deposit amount was credited to the Deposit Account and on the last day of the Deposit Period. If the Interest Payment Date falls on the month in which there is no corresponding date, then interest on the Deposit is paid on the last calendar day of such month.

If the Interest Payment Date falls on the bank holidays, the Bank pays interest on the first business day following such bank holidays.

5.3. In case of early termination of the Agreement, interest on the Deposit is paid at the following rates:

- The Bank returns the Deposit with interest accrued at the rate applied in the Bank on the demand deposit account at the time of the Deposit return for the actual Deposit placement period, unless other interest accrual conditions are provided for by the Deposit Parameters in effect on the date of the Agreement or the last Deposit Reemployment (respectively);
- The Bank returns the Deposit with interest at a different interest rate based on the actual duration of the funds with the Bank, if such interest rate is provided for by the Deposit Parameters for the corresponding Deposit in effect on the date of the Agreement (or the last Deposit Reemployment (respectively)).

6. RIGHTS AND OBLIGATIONS OF THE PARTIES

6.1. The Bank shall:

- open the Deposit Account for the Depositor in accordance with the Application, in the currency indicated by them (by the Representative) in the relevant Application and deposit the funds on the terms specified in the Application;
- accrue and pay interest on the Deposit amount in the manner and within the time limits established by these Deposit Terms and Conditions, Deposit Parameters and the Application;
- return the Deposit amount and pay interest accrued in accordance with the Agreement;
- carry out transactions on the Deposit Account in accordance with the Deposit Terms and Conditions and Deposit Parameters;
- keep the Deposit secret and provide information on it only in cases stipulated by law;
- maintain correspondence under this Agreement, as well as notify the Depositor of the decision to terminate the Agreement on the grounds provided for by the current legislation of the Russian Federation, legislation on countering the legalization (laundering) of proceeds, by sending relevant information through the EuroLink System and/or by mail to the address(es) provided by the Depositor to the Bank;
- notify the Depositor of the expiration of the Deposit Period by sending SMS messages to the Registered Number (and in its absence, notices by mail to the address(es) provided by the Depositor to the Bank) within the time limits established by the legislation of the Russian Federation;
- notify the Depositor of closing the Deposit (in case of no Reemployment) and/or of the Deposit Reemployment by sending SMS messages to the Registered Number within the time limits set by the Deposit Terms and Conditions (if technically possible).

6.2. The Bank may:

- require the Depositor (Representative) to provide the documents and information necessary to identify the Depositor (Representative), as well as for the Bank to verify the legal acquisition of funds in accordance with the current legislation of the Russian Federation;
- verify the information indicated by the Depositor (Representative) in the relevant applications and contained in the documents provided by the Depositor (Representative);
- make corrections to the Deposit Account by its debiting or crediting without the Depositor's written consent, if the Bank makes an indisputably faulty entry on the Deposit Account;
- perform audio (video) recording of transactions and other actions under the Agreement. These records may be used as evidence in the settlement of contractual disputes between the Parties;
- receive a Registered Number from the Depositor.

6.3. The Depositor shall:

- not perform business-related transactions on the Deposit Account;
- when entering into the Agreement, review the current Deposit Terms and Conditions, Deposit Parameters and Tariffs;
- in case of changes in the Depositor's information specified in the Application and other documents submitted to the Bank, including in case of their invalidity, inform the Bank thereof within 5 (five) business days from the date of change, and, in any case, before the Deposit Reemployment, by the following actions:
 - providing the Bank with originals or duly certified copies of valid documents (if the Depositor's information upon opening of the Deposit Account was confirmed by the document submitted to the Bank);

- notifying the Bank of any changes in the information (if the Depositor's information provided by the Depositor to the Bank upon opening of the Deposit Account did not require documentary confirmation) in writing with the Depositor's handwritten signature or by sending this information via the EuroLink System, if the agreement on its use has been concluded between the Parties.

If the date of the Deposit Reemployment falls on a nonbusiness day, the Depositor's obligation to provide the Bank with updated information is deemed to be fulfilled when performing the above actions on the business day preceding the date of the Deposit Reemployment.

Losses and all negative consequences that may arise in case of breach of this obligation shall be borne by the Depositor. The Depositor is notified that the specified negative consequences subject to occurrence of an insured event against the Bank, provided for by Federal Law No. 177-FZ dated December 23, 2003 "On the Insurance of Deposits of Individuals with Banks of the Russian Federation" may be, in particular, the extension of terms for consideration of the Depositor's claim for payment of compensation for Deposits, refusal to pay insurance compensation in case of failure of the Deposit Insurance Agency to identify the Depositor.

- transfer to the Deposit account in non-cash form the Deposit amount specified in the Application from your demand deposit account /current account with the Bank on the date of signing the Agreement;
- in case of loss of control over the Registered Number, immediately inform the Bank thereof;
- ensure that SMS messages are received on the Registered number;
- provide the Bank with a valid mobile phone number as a Registered Number and ensure that the mobile phone number is always available for receiving SMS messages.

6.4. The Depositor may:

- demand the return of the Deposit together with the interest accrued in accordance with the terms and conditions of the Agreement, regardless of the time that has passed since the date of signing hereof;
- dispose of the Deposit personally or through the Representative;
- carry out transactions on the Deposit Account in the Bank's unit or through the EuroLink System in cases and in accordance with the procedure stipulated by the Deposit Terms and Conditions and the RBS Terms and Conditions.

6.5. The Depositor confirms that the information provided by them earlier to the Bank, including the personal data indicated in the corresponding EuroLink System interface, is valid at the time of signing the Application, is complete, accurate and reliable in all respects.

7. CHANGE OF THE DEPOSIT TERMS AND CONDITIONS

7.1. The Deposit Terms and Conditions may be amended at the Bank's initiative by amending and/or supplementing the Deposit Terms and Conditions, as well as by approving a new version of the Deposit Terms and Conditions, in accordance with the procedure established in this section of the Deposit Terms and Conditions.

7.2. Amendments and/or additions to the Deposit Terms and Conditions made by the Bank come into force upon expiry of 5 (five) calendar days from the date of publication by the Bank of the information on such amendments and/or additions or from the date of entry into force of the amendments and/or additions, if such date is specified in the published information, but not earlier than 5 (five) calendar days

from the date of publication of the information.

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

7.3. The Depositor shall, at least once in 5 (five) calendar days, review the information published by the Bank in accordance with cl. 2.9 of the Deposit Terms and Conditions.

7.4. If the Depositor disagrees with the amendments and/or additions made to the Deposit Terms and Conditions, or the terms and conditions of the new version of the Deposit Terms and Conditions, the Depositor has the right to terminate the Agreement.

7.5. If the Agreement has not been terminated prior to entry into force of the amendments and/or additions to the Deposit Terms and Conditions published by the Bank, the Parties acknowledge that the said amendments and/or additions to the Deposit Terms and Conditions have been accepted by the Depositor.

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

7.7. In respect of the Agreement concluded before the relevant amendments or additions are made, the new version of the Deposit Terms and Conditions takes effect from the date of the next Deposit Reemployment.

8. TERM OF THE AGREEMENT. MISCELLANEOUS

8.1. The Agreement becomes effective upon crediting of the Deposit amount specified in the Application to the Deposit Account and remains in force until the Deposit amount is returned to the Depositor and interest accrued thereon is paid in accordance with the terms and conditions of the Agreement. Termination of the Agreement is the basis for closing the Deposit Account. The Deposit Account is closed by the Bank no later than the Bank's business day following the date of termination of the Agreement, due to impossibility of the Deposit Reemployment on the grounds provided for in these Deposit Terms and Conditions, as well as in case of Deposit Reemployment to another Deposit Account and in other cases established by the current legislation of the Russian Federation.

8.2. In case of non-receipt of the entire Deposit Amount to the Deposit Account on the date of the Agreement, the Agreement is deemed not concluded and the Deposit Account is closed by the Bank, and the funds held on it are returned by the Bank to their depositor.

8.3. The Bank withholds personal income tax if the income from the deposit is subject to taxation in accordance with the current legislation of the Russian Federation.

8.4. Any amendments and additions hereto shall be valid only if made in writing and signed by duly authorized representatives of both Parties.

8.5. In case of failure to fulfil or improper fulfillment of their obligations hereunder, the Parties shall be held liable in accordance with legislation of the Russian Federation.

8.6. Any disputes and disagreements arisen in the course of the Agreement are subject to settlement in a court of general jurisdiction in accordance with the legislation of the Russian Federation.