

13. TRANSACTIONS WITH INTERNATIONAL BANK CARDS

No	Operation	Charge	Note
13.1	The terms for banks settlement services participating in International Payment Systems Visa and MasterCard sponsored by Evrofinance Mosnarbank (Rate Plan UCS)		
13.1.1	Settlements at special Participant's correspondent accounts depending on the number of cards to be estimated as for the beginning of each year of sponsorship ¹		Participant / Evrofinance Mosnarbank
	• 500 cards or less	150,000 RUB	
	• from 501 to 1000 cards	300,000 RUB	
	• at least 1001 cards	450,000 RUB	
13.1.2	Settlements in connection with cash withdrawals in Participant's ATMs by Visa, MasterCard cards of third-party banks ²	10 RUB per each transaction	Participant / Evrofinance Mosnarbank
13.1.3	Settlements in connection with cash withdrawals in Participant's cash advancing offices by Visa, MasterCard cards of third-party banks ³	0.25% from the transaction amount (at the rate established by the Central Bank of the Russian Federation for the mutual settlements day)	Participant / Evrofinance Mosnarbank
13.2	The terms for settlement services of the banks participating in International Payment Systems Visa and MasterCard and China UnionPay sponsored by Evrofinance Mosnarbank (Rate Plan NCC-UC)		
13.2.1	Settlements at Participant's correspondent accounts in connection with transactions by International Payment Systems cards: ⁴		
	• First Year	50,000 RUB	for each payment system, to be charged annually
	• Second and further years	250,000 RUB	for each payment system, to be charged annually
13.2.2	Settlements in connection with cash withdrawals in Participant's ATMs by Visa, MasterCard and China	10 RUB per each transaction	Participant / Evrofinance Mosnarbank

¹ The payment shall be made annually during the whole validity term hereof on or before the date mentioned herein

² Third-party banks are the banks having no contractual arrangements with Evrofinance Mosnarbank, and/or not served by ZAO United Card Service.

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⁴ The payment shall be made annually during the whole validity term hereof on or before the date mentioned herein

No	Operation	Charge	Note
	UnionPay cards of third-party banks. ⁵		
13.2.3	Settlements in connection with cash withdrawals in Participant's cash advancing offices by Visa, MasterCard and China UnionPay cards of third-party banks. ⁶	0.25% from the transaction amount (at the rate established by the Central Bank of the Russian Federation for the mutual settlements day)	Participant/ Evrofinance Mosnarbank
13.2.4	Participant's cards personalization (on blank plastic cards)	30 RUB per each personalized card	
13.2.5	Sending Participant's personalized cards to the Participant by DHL or any other similar postal services	Postal Service Rate + 2%	Plus VAT (applicable rate)
13.3	Commission remuneration rates for the settlement services by China UnionPay payment system cards.		
	China UnionPay cards distribution program		
13.3.1	Settlements at bank's correspondent accounts in connection with transactions by China UnionPay cards:		
	• China UnionPay Classic	250 RUB	charged annually
	• China UnionPay Gold	750 RUB	charged annually
	• China UnionPay Platinum	1,000 RUB	charged annually
13.3.2	Additional services (cards locking, cards adding to a stop list, transactions for payment protesting and refunding, request for a copy/original check providing and etc.)		actual Bank's costs remuneration in accordance with Payment Systems rates
13.3.3	Payment for cash withdrawal in other bank's cash advancing offices:		
	• in Evrofinance Mosnarbank ATMs and cash withdrawal offices	0.3% from the transaction amount (at the rate established by the Central	

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№	Operation	Charge	Note
		Bank of the Russian Federation for the mutual settlements day)	
	• in other banks' ATMs and cash withdrawal offices ⁷	60 RUB	for each transaction
13.3.4	Sending personalized cards to a bank by DHL or any other similar postal services	Postal Service Rate + 2%	Plus VAT (applicable rate)

⁷ Third-party banks are the banks having no contractual arrangements with Evrofinance Mosnarbank and not served by ZAO National Credit Cards/ ZAO Processing Company Union Card