

Evrofinance Mosnarbank

Tariffs

Tariffs of
EVROFINANCE MOSNARBANK
for Retail Client Orders
(effective from 01 March, 2021)



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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.

For more information, please call:

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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 |
| 1.2 | 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 settlement of letters of credit issued and executed by the Bank under the settlement between the Bank's customers | | No charge |
| 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 | Payment of cash funds received through the bank transfer in the frame of: - civil law contracts concluded with the Bank (including, but not exclusively, the subcontracts, service contracts, salary payment contracts), and of | | No charge |

| No | Operation | Charge | Note |
|-------|--|--------|--|
| | <p>contract cancellation agreements;</p> <ul style="list-style-type: none"> - 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. | | |
| 1.7.7 | Withdrawals of cash delivered by wire transfer under the contract between the Bank and the Bank's Client as a legal entity on the "salary project" implementation | | No charge |
| 1.7.8 | 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 |
| 1.7.9 | Withdrawals of cash delivered by wire transfer, except for transfers specified in paras. 1.7.2. – 1.7.8. (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 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 | | |

| No | Operation | Charge | Note |
|-----------------------|---|---|---|
| | 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. 1.7.9 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 Max 15 000 RUB | |
| | • foreign currency | 0,1% Min 5,000 RUB Max 25 000 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 max 2,000 RUB | Except transfers to the trust accounts of EVROFINANCE MOSNARBANK |
| | • 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 | Change of payment instructions | RUB 300 | |

| No | Operation | Charge | Note |
|---------------------|---|--|---|
| 1.14 | Request to cancel an earlier transfer | RUB 300 | |
| 1.15 | Foreign exchange | | at the exchange rate of the Bank |
| Additional services | | | |
| 1.16 | 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) |
| 1.17 | 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) |
| 1.18 | 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) ¹ | RUB 3,000 | |
| 1.19 | 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 If technically impossible, the Bank has the right not to execute payment document with use of express transfer service.

The Bank has the right to define on its own the procedure for execution of payment documents in accordance with terms stipulated in the Bank Account Contract. In this case the Bank does not charge the commission and rates this transfer in accordance with numeral 1.12 or 6.4

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: 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.

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 | | No charge |
| 2.4.2 | at cash offices | | |
| | • in roubles | 1.5% | |

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 min 1,000 RUB | paid for the entire term of the letter of credit on the day of issue |
| 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 | |

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 |
|-------|--|---|-------------------------|
| 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 | | |
| | • 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. One card is issued for one deposit. |
| | • MIR Classic | RUB 300 | Charged annually |

| No | Operation | Charge | Note |
|------|--|---------------------------------|--|
| | • 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: | | |
| | • MIR Social/MIR Deposit through the Bank ATM's or cash offices | | No charge |
| | • MIR Classic through the Bank ATM's or cash offices | 0,3 % of the operation's amount | |
| | • MIR Privilege: in the Bank's cash withdrawal offices and ATMs | | No charge |
| | • via cash points and ATMs of other MIR member banks (outside of Russia) | 1.3% RUB 150 minimum | |
| | • via cash points and ATMs of other MIR member banks (in Russia) | 0,65 % of the operation amount | |
| 4.8 | Daily limits for cash collection through the ATMs and cash offices (from 00.00 to 23.59, Moscow time) | | |
| | • MIR Social/Classic/ MIR Deposit | RUB 50 000 | Not applied to the operations with cards 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 | 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 |
| 4.10 | Resuming settlements on card transactions suspended due to card damage/loss or loss of PIN: | | |
| | • MIR Social/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 | | No charge. Card will be issued with the same validity term. |

| No | Operation | Charge | Note |
|---------------|---|---|---|
| | of transactions suspended due to a suspicion of the card's details having been compromised. | | |
| 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 700 | Charged upon expiry of bank card |
| 4.18 | Limitations for Bank card transfers with use of other banks' remote payment systems: | | |
| | • 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 |
| | • maximum amount of all the Customer's transfers through one Card per month is 600 000 (six hundred thousand) 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 | | |
| | • Calculation of debited or credited amounts in the course of effecting conversion operations with MIR cards issued by the Bank ¹ | | |

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

| No | Operation | Charge | Note |
|----|-----------------------------|--------|------|
| | – Card account currency RUR | | |
| | ▪ Debiting | | |
| | Operation currency RUR | R | |
| | Operation currency Another | (K*B) | |
| | ▪ Crediting | | |
| | Operation currency RUR | R | |
| | Operation currency Another | (K*A) | |

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 Beneficiary account opened with other credit institution | 1% min 50 Rub max 1000 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 600 000 Rub. Including commission</p> |
| 6.7 | Other operations in accordance with the terms of service | Account operations tariff applied | |
| 6.8 | Banking transfer to other bank's customer through the Fast payment system with use of his/her phone number, if the total monthly amount of transfers will comprise: | | When technically possible |
| | <ul style="list-style-type: none"> up to 100 000,00 Rub. (inclusive) | | Without commission fee |
| | <ul style="list-style-type: none"> more than 100 000,01 Rub. | 0,5% of the operation's amount max 1500 Rub. | <p>Without commission fee</p> <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> |

| No | Operation | Charge | Note |
|----|--|------------------------------|---|
| | | | The commission fee is charged from the current account/call deposit if the transfer amount exceeds 100 000,00 Rub. |
| | <ul style="list-style-type: none"> limit for each operation | 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. |

7. FIDUCIARY OPERATIONS

| No | Operation | Charge | Note |
|-----|---|------------------|--|
| 7.1 | Fiduciary management of securities and monetary funds destined for investment in securities | As per agreement | <p>The minimal amount of funds and securities needed to celebrate and maintain the Trust Contract: specified by the Contract.</p> <p>Basic rate, management bonus and settlement mode are stated in the Contract.</p> <p>Not subject to VAT.</p> |
| 7.2 | Sending of original reports by registered post with advice of receipt | | The cost of the service is included in the commission rate |

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 | | |
| | <ul style="list-style-type: none"> 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) | | |
| 8.1.2.1 | For a daily turnover ¹ | | |
| | – up to 1 million roubles | 0.08% | |

¹ 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.

| No | Operation | Charge | Note |
|---------|---|------------|------|
| | – 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 ² | | |
| | – 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 | Broker service provided for customers at the time of purchase-and-sale of futures with securities as underlying asset | negotiable | |
| 8.2.2 | Enter into (buy/sell) futures contracts with securities as their underlying asset | negotiable | |

² Charged monthly on the day the first transaction of a calendar month is conducted

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