

4. TRANSACTIONS WITH INTERNATIONAL PAYMENT CARDS

№	Operation	Charge	Note
	Terms of service for Maestro, Visa Electron, MasterCard, Visa, and China UnionPay accounts (card accounts)		
4.1	Card account opening and card issue		cost of this service is included in the commission fee for settlements on card transactions
4.2	Card account minimum balance		None
4.3	Card account minimum initial deposit (to be made upon receiving a card)		
	<ul style="list-style-type: none"> Maestro, Visa Electron, and China UnionPay Classic 	RUB 1,000 or equivalent value in account currency at the rate of the Central Bank of Russia	
	<ul style="list-style-type: none"> MasterCard Standard, Visa Classic, and China UnionPay Gold 	RUB 10,000 or equivalent value in account currency at the rate of the Central Bank of Russia	
	<ul style="list-style-type: none"> MasterCard Gold, Visa Gold, and China UnionPay Platinum 	RUB 60,000 or equivalent value in account currency at the rate of the Central Bank of Russia	
	<ul style="list-style-type: none"> Visa Platinum 	RUB 100,000 or equivalent value in account currency at the rate of the Central Bank of Russia	
4.4	Settlements on card transactions		
	<ul style="list-style-type: none"> Maestro, Visa Electron, and China UnionPay Classic 	300 roubles or the equivalent in the currency of the account at	charged annually

No	Operation	Charge	Note
		the exchange rate of the Central Bank of the Russian Federation RUB 300 or equivalent value in account currency at the rate of the Central Bank of Russian	
	<ul style="list-style-type: none"> MasterCard Standard, Visa Classic, and China UnionPay Gold 	RUB 700 or equivalent value in account currency at the rate of the Central Bank of Russia	charged annually
	<ul style="list-style-type: none"> MasterCard Gold, Visa Gold, and China UnionPay Platinum 	RUB 3,000 or equivalent value in account currency at the rate of the Central Bank of Russia	charged annually
	<ul style="list-style-type: none"> Visa Platinum 	RUB 5,000 or equivalent value in account currency at the rate of the Central Bank of Russia	charged annually
4.5	Non-cash payments for goods and services by card		cost of this service is included in the commission fee for settlements on card transactions
4.6	Conversion in case the transaction is made in a currency other than the card account currency		at the Bank's rate
4.7	Cash withdrawal using Visa, MasterCard, Maestro, and Visa Electron cards:		
	<ul style="list-style-type: none"> in the Bank's cash withdrawal offices and ATMs 	0.3% of transaction amount	
	<ul style="list-style-type: none"> in cash withdrawal offices and ATMs of other banks 	1.3% RUB 90 minimum	

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4.8	Cash withdrawal using China UnionPay cards		
	<ul style="list-style-type: none"> in the Bank's cash withdrawal offices and ATMs 	0.3% of transaction amount	
	<ul style="list-style-type: none"> in ATMs of other China UnionPay member Banks 	RUB 60 or equivalent value in account currency at the rate of the Central Bank of Russia	charged for each cash withdrawal transaction
4.9	Interest accrued on card account balance	0.1% per annum	payable on a monthly basis at the end of each calendar month
4.10	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
4.11	Resuming settlements on card transactions suspended due to card damage/loss or loss of PIN:		within 5 business days
	<ul style="list-style-type: none"> Maestro, Visa Electron, and China UnionPay Classic 	RUB 300 or equivalent value in account currency at the rate of the Central Bank of Russia	card is issued with a new validity term
	<ul style="list-style-type: none"> MasterCard Standard, Visa Classic, and China UnionPay Gold 	RUB 700 or equivalent value in account currency at the rate of the Central Bank of Russia	card is issued with a new validity term
	<ul style="list-style-type: none"> MasterCard Gold, Visa Gold, and China UnionPay Platinum 	RUB 3,000 or equivalent value in account currency at the rate of the Central Bank of Russia	card is issued with a new validity term

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	<ul style="list-style-type: none"> • Visa Platinum 	RUB 5,000 or equivalent value in account currency at the rate of the Central Bank of Russia	Card is issued with a new validity term
4.12	Resuming settlements on card transactions due to change in card holder's personal data (FIRST NAME, LAST NAME) and resuming settlements if card data are suspected to be compromised		Card is issued with the previous validity term. Cost of this service is included in the commission fee for settlements on card transactions
4.13	Urgent start/resume of settlements on card transactions (to be charged additionally)	1,500 RUB	within 2 business days
4.14	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
4.15	Provision of information about card transactions and cash balance available for card transactions:		
	To card holder's mobile telephone number:		
	<ul style="list-style-type: none"> • Maestro, Visa Electron, ChinaUnionPay Classic, MasterCard Standard, Visa Classic, and ChinaUnionPay Gold 	RUB 60 or equivalent value in account currency at the rate of the Central Bank of Russia	charged monthly
	<ul style="list-style-type: none"> • MasterCard Gold, Visa Gold, ChinaUnionPay Platinum, and Visa Platinum 		cost of this service is included in the commission fee for settlements on card transactions
	<ul style="list-style-type: none"> • To card holder's email address 		cost of this service is included in the commission fee for settlements on card transactions
	<ul style="list-style-type: none"> • Receiving account statement in the Bank 		cost of this service is included in the commission fee for settlements on card transactions
4.16	Provision of information about cash balance available for card transactions in case this	RUB 30 or equivalent value in account	charged for each request

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	information is requested in ATMs of other banks	currency at the rate of the Central Bank of Russia	
4.17	Provision of a mini statement in ATMs of third banks	RUB 30 or equivalent value in account currency at the rate of the Central Bank of Russia	charged for each mini statement
4.18	Annual account maintenance fee if no transactions using bank card were made during one year	Account cash balance, maximum RUB 700 or equivalent value in account currency at the rate of the Central Bank of Russia	charged upon expiry of bank card

FOR REFERENCE

No	Operation	Charge	Note
	American Express Rates		
	Annual fee:		
	• Personal (Green)		
	– Principal	USD/EUR 100	
	– Additional	USD/EUR 50	
	• Gold		
	– Principal	USD/EUR 200	
	– Additional	USD/EUR 100	
	• Platinum		
	• Centurion		
	Cash withdrawal fee (Express Cash):		
	• in USD	4% USD/EUR 10 minimum	

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	<ul style="list-style-type: none"> • in other currency 	5% USD/EUR 10 minimum	
Cash limit:			
	<ul style="list-style-type: none"> • Personal (Green) 	USD/EUR 300	every 7 days
	<ul style="list-style-type: none"> • Gold 	USD/EUR 700	every 7 days
	<ul style="list-style-type: none"> • Platinum 	USD/EUR 700	every 7 days
	<ul style="list-style-type: none"> • Centurion 	USD/EUR 7 000	every 14 days