

Evrofinance Mosnarbank

Tariffs

Tariffs of
EVROFINANCE MOSNARBANK
for Retail Client Orders
(effective from 15 December, 2014)



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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. 1. TRANSACTIONS ON ACCOUTS OF INDIVIDUALS

No	Operation	Charge	Note
1.1	Opening, maintenance, and closing of an account		service cost is included into the interest on the balance
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		service cost is included into the interest on the balance
1.4	Issuance of information letters about accounts and funds movement on an account; confirmation of the balance as of a certain date	300 roubles	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	150 roubles	
	• in the previous calendar year	300 roubles	
Operations with cash resources			
1.6	Acceptance of cash funds to enter in an account		service cost is included into the interest on the balance
1.7	Issuance of cash resources in roubles and foreign currency		service cost is included into the interest on the balance
1.8	Verification of the authenticity, count and pack cash, bills and coins:		
	• roubles	0,1% Min 3,000 roubles Max 15 000 roubles	
	• foreign currency	0,1% Min 5,000 roubles Max 25 000 roubles	
Non-cash transactions			
1.9	Enter in an account of money received by a non-cash transfer		service cost is included into the interest on the balance

No	Operation	Charge	Note
1.10	Transfer of money from an account to an account of an individual maintained by the Bank		service cost is included into the interest on the balance
1.11	Transfer of money to an account of a legal entity open with the Bank and payments between branches:		
	• in roubles	30 roubles	
	• in foreign currency	90 roubles	
1.12	Transfer of money to an account in another bank:		
	• in roubles:	1.0% min 100 roubles max 500 roubles	
	• in foreign currency	1.0% min 600 roubles max 7,500 roubles	unless otherwise stipulated by the contract
1.13	Change of payment instructions	300 roubles	
1.14	Request to cancel an earlier transfer	300 roubles	
1.15	Foreign exchange		at the exchange rate of the Bank
Additional services			
1.16	Draft an Application to transfer an individual's money at the request of the Client	150 roubles per sheet	debited at the time of drafting plus VAT (current rate)
1.17	Preparation of a draft of the Power of Attorney upon request of the Client	250 roubles	debited at the time of drafting plus VAT (current rate)

2. TRANSACTIONS WITH CASH RESOURCES WITHOUT OPENING AN ACCOUNT

No	Operation	Charge	Note
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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	Selling of the currency of one foreign state (group of foreign states) in cash for the currency of another foreign state (group of foreign states) in cash (exchange).		at the exchange rate of the Bank
2.4	Acceptance of cash in roubles to contribute to the authorized capital of a legal entity		the service cost is included into the rate at which legal entities are charged
2.5	Issuance of cash on VISA/MasterCard international bank cards of other issuers:		fee is deducted from the amount paid out
2.5.1	through ATMs of the Bank		service cost is included into the fee charged by international payment systems
2.5.2	at cash offices		
	• in roubles	1.5%	
	• in US dollars, euros	2.0%	fee is charged in roubles at the exchange rate of the Bank on the date the fee is charged

3. TRANSACTIONS WITH PAYMENT DOCUMENTS

No	Operation	Charge	Note
3.1	Payment of advised bank cheques drawn to the Bank	0.2 % min 100 roubles	fee is deducted from the amount paid out
3.2	Collection of cheques of foreign issuers ¹	2.0% min 300 roubles max 9,000 roubles	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	paid for the entire term of the letter of credit on

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
		months or less min 1,000 roubles	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 roubles	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)	1,000 roubles	
3.3.4	Verification of the letter of credit documents	0.15% of the amount min 1,000 roubles max 7,000 roubles	
3.3.5	Draft applications for a letter of credit to be issued	1,500 roubles	plus VAT (current rate)

4. TRANSACTIONS WITH INTERNATIONAL PAYMENT CARDS

No	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	

No	Operation	Charge	Note
		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 	RUB 300 or equivalent value in account currency at the rate of the Central Bank of Russian	charged annually
	<ul style="list-style-type: none"> • MasterCard Standard, Visa Classic, and China UnionPay Classic 	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"> • China UnionPay Gold 	RUB 1,500 or equivalent value in account currency at the rate of the Central Bank of Russia	charged annually

No	Operation	Charge	Note
	<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 150 minimum	
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 90 or equivalent value in account currency at the rate of the Central Bank of Russia	charged for each cash withdrawal transaction

No	Operation	Charge	Note
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:		within 5 business days
	<ul style="list-style-type: none"> • Maestro, Visa Electron 	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 Classic 	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"> • China UnionPay Gold 	RUB 1,500 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
	<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
4.11	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

No	Operation	Charge	Note
			transactions
4.12	Urgent start/resume of settlements on card transactions (to be charged additionally)	1,500 RUB	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:		
	<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
	To card holder's email address		
	<ul style="list-style-type: none"> • Maestro, Visa Electron, ChinaUnionPay Classic, MasterCard Standard, Visa Classic, ChinaUnionPay Gold, MasterCard Gold, Visa Gold, China UnionPay Platinum, Visa Platinum 		cost of this service is included in the commission fee for settlements on card transactions
	Receiving account statement in the Bank		
	<ul style="list-style-type: none"> • Maestro, Visa Electron, ChinaUnionPay Classic, MasterCard Standard, Visa Classic, ChinaUnionPay Gold, MasterCard Gold, Visa Gold, China UnionPay Platinum, Visa Platinum 		cost of this service is included in the commission fee for settlements on card transactions
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 or equivalent value in account currency at the rate of the Central Bank of Russia	charged for each request
4.16	Provision of a mini statement in ATMs of other banks	RUB 30 or equivalent value in account currency at the	charged for each mini statement

No	Operation	Charge	Note
		rate of the Central Bank of Russia	
4.17	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	USD/EUR 400	
	• Centurion	USD/EUR 1 000	
	Cash withdrawal fee (Express Cash):		
	• in USD	4% USD/EUR 10 minimum	
	• in other currency	5% USD/EUR 10 minimum	
	Cash limit:		

No	Operation	Charge	Note
	• Personal (Green)	USD/EUR 300	every 7 days
	• Gold	USD/EUR 700	every 7 days
	• Platinum	USD/EUR 700	every 7 days
	• Centurion	USD/EUR 7 000	every 14 days

5. LEASE OF INDIVIDUAL SAFE DEPOSIT BOXES

No	Operation	Charge	Note
5.1	Guarantee fee	3,000 roubles	
5.1.1	Guarantee fee (for safety deposit boxes with two individual locks)	6,0000 roubles	
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 roubles	plus VAT (current rate)
	• 3 months	950 roubles	plus VAT (current rate)
	• 6 months	1,700 roubles	plus VAT (current rate)
	• 1 year	3,000 roubles	plus VAT (current rate)
	• with special provisions for access and for the term of 2 months, when exercising through a mortgage transaction	2,500 roubles	plus VAT (current rate)
	• with special provisions for access and for the term of 2 months, in other cases	11,000 roubles	plus VAT (current rate)
5.2.2	If the height of the box is 75 mm		
	• 1 month	500 roubles	plus VAT (current rate)
	• 3 months	1,350 roubles	plus VAT (current rate)
	• 6 months	2,450 roubles	plus VAT (current rate)
	• 1 year	4,400 roubles	plus VAT (current rate)
	• with special provisions for access and for the term of 2 months, when exercising through a mortgage	3,000 roubles	plus VAT (current rate)
	• with special provisions for access and for the term of 2 months, in other cases	12,000 roubles	plus VAT (current rate)

No	Operation	Charge	Note
5.2.3	If the height of the box is 125 mm		
	• 1 month	850 roubles	plus VAT (current rate)
	• 3 months	2,300 roubles	plus VAT (current rate)
	• 6 months	4,150 roubles	plus VAT (current rate)
	• 1 year	7,500 roubles	plus VAT (current rate)
	• with special provisions for access and for the term of 2 months, when exercising through a mortgage	3,500 roubles	plus VAT (current rate)
	• with special provisions for access and for the term of 2 months, in other cases	13,000 roubles	plus VAT (current rate)
5.2.4	If the height of the box is 175 mm		
	• 1 month	1,300 roubles	plus VAT (current rate)
	• 3 months	3,500 roubles	plus VAT (current rate)
	• 6 months	6,300 roubles	plus VAT (current rate)
	• 1 year	11,350 roubles	plus VAT (current rate)
	• with special provisions for access and for the term of 2 months, when exercising through a mortgage	4,500 roubles	plus VAT (current rate)
	• with special provisions for access and for the term of 2 months, in other cases	14,000 roubles	plus VAT (current rate)
5.2.5	If the height of the box is 300 mm		
	• 1 month	1,500 roubles	plus VAT (current rate)
	• 3 months	4,000 roubles	plus VAT (current rate)
	• 6 months	7,200 roubles	plus VAT (current rate)
	• 1 year	13,000 roubles	plus VAT (current rate)
	• with special provisions for access and for the term of 2 months, when exercising through a mortgage	5,500 roubles	plus VAT (current rate)
	• with special provisions for access and for the term of 2 months, in other cases	15,000 roubles	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		
	• 1 month	300 roubles	plus VAT (current rate)
	• 3 month	900 roubles	plus VAT (current rate)
	• 6 month	1,650 roubles	plus VAT (current rate)

No	Operation	Charge	Note
	• 1 year	2,950 roubles	plus VAT (current rate)
	• with special provisions for access and for the term of 2 months, when exercising through a mortgage	2,450 roubles	plus VAT (current rate)
	• with special provisions for access and for the term of 2 months, in other cases	10,950 roubles	plus VAT (current rate)
5.3.2	If the height of the box is 300 mm		
	• 1 month	1,400 roubles	plus VAT (current rate)
	• 3 month	3,750 roubles	plus VAT (current rate)
	• 6 month	6,750 roubles	plus VAT (current rate)
	• 1 year	12,175 roubles	plus VAT (current rate)
	• with special provisions for access and for the term of 2 months, when exercising through a mortgage	5,000 roubles	plus VAT (current rate)
	• with special provisions for access and for the term of 2 months, in other cases	14,500 roubles	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 roubles	plus VAT (current rate)
	• 3 month	3,550 roubles	plus VAT (current rate)
	• 6 month	6,600 roubles	plus VAT (current rate)
	• 1 year	11,800 roubles	plus VAT (current rate)
5.4.2	If the height of the box is 125 mm		
	• 1 month	1,700 roubles	plus VAT (current rate)
	• 3 month	4,600 roubles	plus VAT (current rate)
	• 6 month	8,300 roubles	plus VAT (current rate)
	• 1 year	15,000 roubles	plus VAT (current rate)
5.5	Charge for mechanical lockpicking, key loss/damage (for every set of keys and lock)	2,500 roubles	plus VAT (current rate)

6. EUROLINK ONLINE BANKING

No	Operation	Charge	Note
6.1	Registration, service the Client in the system		service cost is included into the rate for

No	Operation	Charge	Note
			accounts and transactions on accounts
6.2	Provision of a session key table		service cost is included into the rate for accounts and transactions on accounts
6.3	Transfer of money from an account to an account of the Client maintained by the Bank		service cost is included into the rate for accounts and transactions on accounts
6.4	Transfer of money in roubles to an account of a recipient with the Bank or another lending institution	30 roubles	per transfer
6.5	Other transactions as per the terms of service	at the rates for accounts and transactions on accounts	

7. TRUST MANAGEMENT TRANSACTIONS

No	Operation	Charge	Note
7.1	Management of securities and money for investment in securities: ¹		<p>The minimum amount of money and securities required to enter into and execute an asset management contract is 5,000,000 (five million) roubles.</p> <p>The basic rate is calculated daily as 1/365 of the amount of the managed assets and is debited quarterly. In the event of an early termination of the contract, it is charged for the entire actual period of management.</p> <p>A management premium is charged when the TM Contract is renewed or expires, including its early termination.</p> <p>The rate includes VAT.*</p>

¹ *The note applies to all sub-clauses of clause 7.1.

No	Operation	Charge	Note
	• conservative management strategy	0.75% + 10% premium on the income exceeding 8% per annum	
	• balanced management strategy	1.0% + 12% premium on the income exceeding 10% per annum	
	• aggressive strategy	1.0% + 20% premium on the income exceeding 12% per annum	
	• growth strategy	1.0% + 15% premium on the income exceeding 12% per annum	
	• industry-specific strategy	1.0% + 20% premium on the income exceeding 15% per annum	
7.2	Sending of original Reports by registered post return receipt requested		the service cost is included into the fee 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		
	• 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		
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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