

# Evrofinance Mosnarbank

# Tariffs

Tariffs of  
EVROFINANCE MOSNARBANK  
for Retail Client Orders  
(effective from 25 December, 2017)



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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		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	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		service cost is included into the interest on the balance
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		cost of this service is considered when calculating the interest on the account balance
1.7.2	Withdrawals of funds held in the account in the currency received over 30 days ago		cost of this service is considered when calculating the interest on the account balance
1.7.3	Withdrawals of funds as cash originating from the Bank's loan		cost of this service is considered when calculating the interest on the account balance
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		cost of this service is considered when calculating the interest on the account balance
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		cost of this service is considered when calculating the interest on the account balance

No	Operation	Charge	Note
	under the sale of securities under the brokerage contract		
1.7.6	<p>Payment of cash funds received through the bank transfer in the frame of:</p> <ul style="list-style-type: none"> <li>- civil law contracts concluded with the Bank (including, but not exclusively, the subcontracts, service contracts, salary payment contracts), and of contract cancellation agreements;</li> <li>- labor contracts concluded with the Bank (and respective contract cancellation agreements);</li> <li>- Bank internal normative and regulatory documents concerning all the types of incentive and compensatory payments;</li> <li>- Bank payments to the Members of the Supervisory Board and those of the Auditing Commission related to their membership in the respective governing bodies.</li> </ul>		cost of this service is considered when calculating the interest on the account balance
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		cost of this service is considered when calculating the interest on the account balance
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)		cost of this service is considered when calculating the interest on the account balance
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):		
	• under 600 000,00 roubles (inclusive)	1 %	When defining the amount of commission, the amount of cash disbursed for the last 30 calendar days, preceding cash disbursement is totaled
	• from 600 000,00 roubles up to 3 000 000,00 roubles (inclusive)	3 %	When defining the amount of commission, the amount of cash disbursed for the last 30 calendar days, preceding cash disbursement is totaled
	• over 3 000 000 roubles	10 %	When defining the amount of commission, the amount of cash disbursed for the last 30 calendar days, preceding cash

No	Operation	Charge	Note
			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		
	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		service cost is included into the interest on the balance
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	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	Except transfers to the trust accounts of EVROFINANCE

No	Operation	Charge	Note
		max 2,000 RUB	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	
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	Preparation of a draft of the Power of Attorney upon request of the Client	RUB 250	debited at the time of drafting  plus VAT (current rate)

## 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	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	Cash delivery on VISA/MasterCard/Mir bank cards issued by the third banks through the Bank ATM's or		Cost of this service is included in the commission fee

No	Operation	Charge	Note
	cash offices		provided by payment systems
2.5.1	in ATMs of the Bank		service cost is included into the fee charged by the 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 when 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 RUB	fee is deducted from the amount paid out
3.2	Collection of cheques of foreign issuers <sup>1</sup>	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	
3.3.4	Verification of the letter of credit documents	0.15% of the amount  min 1,000 RUB	

<sup>1</sup> 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
		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 VISA/Mir 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"> <li>Mir Social</li> </ul>		No commission fee. This card is designed for receiving funds from the Russian federal budget. This type of account is denominated in Rubles only.
	<ul style="list-style-type: none"> <li>Mir Classic</li> </ul>	300 Rub.	This type of account is denominated in Rubles only.
	<ul style="list-style-type: none"> <li>Visa Classic</li> </ul>	RUB 10,000 or equivalent value in account currency at the rate of the Central Bank of Russia	
	<ul style="list-style-type: none"> <li>Visa Gold</li> </ul>	RUB 60,000 or equivalent value in account currency at the rate of the Central Bank of Russia	
	<ul style="list-style-type: none"> <li>Visa Platinum</li> </ul>	RUB 100,000 or equivalent value in account currency at the rate of the Central Bank of	

No	Operation	Charge	Note
		Russia	
4.4	Settlements on card transactions		
	• Mir Social		No commission fee. This card is designed for receiving funds from the Russian federal budget.
	• Mir Classic	300 Rub.	Charged annually
	• Visa Classic	RUB 700 or equivalent value in account currency at the rate of the Central Bank of Russia	charged annually
	• Visa Gold	RUB 3,000 or equivalent value in account currency at the rate of the Central Bank of Russia	charged annually
	• 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		Visa cards - at the Bank's rate Mir cards – at the rate set by the Mir payment system on the settlement day
4.7	Cash delivery on VISA/Mir bank cards:		
	• Mir Social through the Bank ATM's or cash offices		cost of this service is included in the commission fee charged for settlements

No	Operation	Charge	Note
			with use of the card
	<ul style="list-style-type: none"> <li>VISA Classic, Mir Classic through the Bank ATM's or cash offices</li> </ul>	0,3 % of the operation's amount	
	<ul style="list-style-type: none"> <li>VISA Gold, VISA Platinum: in the Bank's cash withdrawal offices and ATMs</li> </ul>		cost of this service is included in the commission fee for settlements on card transactions
	<ul style="list-style-type: none"> <li>via cash points and ATMs of other Visa member banks (outside of Russia)</li> </ul>	1.3% RUB 150 minimum	
	<ul style="list-style-type: none"> <li>via cash points and ATMs of other Visa member banks (in Russia)</li> </ul>	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)		
	<ul style="list-style-type: none"> <li>Mir Social/Classic</li> </ul>	50 000 Rub.	Not applied to the operations with cards issued in the frame of salary projects
	<ul style="list-style-type: none"> <li>VISA Classic</li> </ul>	150 000 RUB or its equivalent in the account currency, according to the exchange rate of the Bank of Russia	Not applied for operations with banking cards issued in the frame of salary projects
	<ul style="list-style-type: none"> <li>VISA Gold</li> </ul>	300 000 RUB or its equivalent in the account currency, according to the exchange rate of the Bank of Russia	Not applied for operations with banking cards issued in the frame of salary projects
	<ul style="list-style-type: none"> <li>VISA Platinum</li> </ul>	500 000 RUB or its equivalent in the account currency, according to the exchange rate of the Bank of Russia	Not applied for operations with banking cards issued in the frame of salary projects
4.9	Penalty interest charged on overspent amount on	36% per annum	charged in %% of an overspent amount for

No	Operation	Charge	Note
	the card account (unauthorized overdraft)		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
	• Mir Social/Classic	300 Rub.	Card shall be issued again with new validity term
	• Visa 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
	• Visa Gold	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
	• 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 transactions
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/Classic	60 Rub.	Charged monthly

No	Operation	Charge	Note
	<ul style="list-style-type: none"> <li>• Visa Classic</li> </ul>	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"> <li>• Visa Gold, Visa Platinum</li> </ul>		cost of this service is included in the commission fee for settlements on card transactions
	<ul style="list-style-type: none"> <li>• Receiving account statement in the Bank</li> </ul>		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 rate of the Central Bank of Russia	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 or equivalent value in account currency at the rate of the Central Bank of Russia	charged upon expiry of bank card
FOR REFERENCE			
	American Express Rates		
	<ul style="list-style-type: none"> <li>• Annual fee:</li> </ul>		
	– Personal (Green)		
	Principal	USD/EUR 100	

No	Operation	Charge	Note
	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:		
	• 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
	Conversion operations with international bank cards issued by Evrofinance Mosnarbank		
	• Calculation of debited or credited amounts in the course of effecting conversion operations with international cards Visa/Mir issued by the Bank <sup>1</sup>		
	– Card account currency RUR		
	Debiting		
	Operation currency RUR	R	
	Operation currency USD	(U*B)	
	Operation currency EUR	(E*D)	

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

R –operation amount in Rubles; U –operation amount in U.S. Dollars; E- operation amount in Euro; K – operation amount converted to the U.S Dollar at the VISA internal exchange rate – applied to the VISA only, or operation amount in the national currency of the Mir acquirer – applied to the operations performed through the Mir payment system; A – acquiring of U.S Dollar (through Rub.) at the VISA internal rate, applied to the VISA only or 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 - U.S. Dollar selling (through Rub.) - applied to the VISA only or 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; C –acquiring of Euro (through Rub.); D – selling of Euro (through Rub.).

No	Operation	Charge	Note
	Other <sup>2</sup>	(K*B)	
	Crediting		
	Operation currency RUR	R	
	Operation currency USD	(U*A)	
	Operation currency EUR	(E*C)	
	Other <sup>3</sup>	(K*A)	
	– Card account currency USD		
	Debiting		
	Operation currency RUR	(R/A)	
	Operation currency USD	U	
	Operation currency EUR	(E*D)/A	
	Other <sup>4</sup>	K	
	Crediting		
	Operation currency RUR	(R/B)	
	Operation currency USD	U	
	Operation currency EUR	(E*C)/B	
	Other <sup>5</sup>	K	
	– Card account currency EUR		
	Debiting		
	Operation currency RUR	(R/C)	
	Operation currency USD	(U*B)/C	
	Operation currency EUR	E	
	Other <sup>6</sup>	(K*B)/C	

<sup>2</sup> An additional conversion fee will be charged for operations effected outside of the Evrofinance Mosnarbank's equiring network with use of Visa bank cards; 0,5% of the operation amount with use of Visa Platinum/Visa Business and 1,0% of the operation amount with use of Visa Classic/Visa Gold

<sup>3</sup> In the case of cancelling trade operations effected outside of the Evrofinance Mosnarbank's equiring network with use of Visa bank cards, the conversion fee mentioned above shall not be returned to the Customer's account

<sup>4</sup> An additional conversion fee will be charged for operations effected outside of the Evrofinance Mosnarbank's equiring network with use of Visa bank cards; 0,5% of the operation amount with use of Visa Platinum/Visa Business and 1,0% of the operation amount with use of Visa Classic/Visa Gold

<sup>5</sup> In the case of cancelling trade operations effected outside of the Evrofinance Mosnarbank's equiring network with use of Visa bank cards, the conversion fee mentioned above shall not be returned to the Customer's account

<sup>6</sup> An additional conversion fee will be charged for operations effected outside of the Evrofinance Mosnarbank's equiring network with use of Visa bank cards; 0,5% of the operation amount with use of Visa Platinum/Visa Business and 1,0% of the operation amount with use of Visa Classic/Visa Gold

No	Operation	Charge	Note
	Crediting		
	Operation currency RUR	(R/D)	
	Operation currency USD	(U*A)/D	
	Operation currency EUR	E	
	Other <sup>7</sup>	(K*A)/D	

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<sup>7</sup> In the case of cancelling trade operations effected outside of the Evrofinance Mosnarbank's equiring network with use of Visa bank cards, the conversion fee mentioned above shall not be returned to the Customer's account



## 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)
<b>5.2.4</b>	<b>If the height of the box is 175 mm</b>		
	• 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)
<b>5.2.5</b>	<b>If the height of the box is 300 mm</b>		
	• 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)
<b>5.3</b>	<b>Individual safety deposit boxes lease (Width – 300 mm, depth – 435 mm)</b>		
<b>5.3.1</b>	<b>If the height of the box is 50 mm</b>		

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)
<b>5.3.2</b>	<b>If the height of the box is 300 mm</b>		
	• 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)
<b>5.4</b>	<b>Lease of individual safety deposit boxes with two locks and individual access conditions (Width – 300 mm, depth – 435 mm)</b>		
<b>5.4.1</b>	<b>If the height of the box is 100 mm</b>		
	• 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)
<b>5.4.2</b>	<b>If the height of the box is 125 mm</b>		
	• 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		Cost included in the account operations tariff
6.2	Issuance of session keys		Cost included in the account operations tariff
6.3	In-Bank money transfer (between Customer accounts opened within the Bank)		Cost included in the account operations tariff
6.4	Money transfer from Customer's Ruble account to the Beneficiary (whether natural or legal person) account opened within the Bank		Cost included in the account operations tariff
6.5	Money transfer from Customer's Ruble account to the Beneficiary account opened with other credit institution	1% min 50 Rub max 1000 Rub	
6.6	SMS/Push-code service		Cost included in the account operations tariff.  Service provided if technically possible
6.7	Payments using the Federal System City ("Gorod")	Federal System City tariffs	if technically possible
6.8	Card transfers using the Internet payment system Best2Pay:		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 Bank issued card to the card issued by third banks;	1,2% of operation amount + 50 Rub	
	• from the card issued by third banks to the Bank issued card;	1,2% of operation amount + 50 Rub	

No	Operation	Charge	Note
	<ul style="list-style-type: none"> <li>transfer between cards issued by third banks.</li> </ul>	1,2% of operation amount + 50 Rub	
	<ul style="list-style-type: none"> <li>transfer limitations</li> </ul>		<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>
6.9	Other operations in accordance with the terms of service	Account operations tariff applied	
6.10	Daily limit for operations		
	<ul style="list-style-type: none"> <li>with use of mobile application, mobile browser and/or confirming the operation with a single secret password, received via sms</li> </ul>	No more than 500 000,00 Rub. or an equivalent in the payment currency at the Bank of Russia's rate	Running day is determined by Moscow time. No limits established for tax payment, intrabank transfers between your own cards and/or accounts, transfers made in the Bank's favor. Furthermore, no limits established for operations performed through web application with use of a stationary browser and confirming the operation with a single secret password received via PUSH message
	<ul style="list-style-type: none"> <li>with use of the Federal System "Gorod" ("City")</li> </ul>	No more than 500 000,00 Rub. or an equivalent in the payment currency at the Bank of Russia's rate	Running day is determined by Moscow time

## 7. FIDUCIARY OPERATIONS

No	Operation	Charge	Note
7.1	Fiduciary management of securities and monetary funds destined for investment in securities	As per agreement	The minimal amount of funds and securities needed to celebrate and maintain the Trust Contract: specified by the Contract.  Basic rate, management bonus and settlement mode are stated in the Contract.  This rate includes VAT.
7.2	Sending of original reports by registered post with advice of receipt		Cost of this service is included into commission fee

## 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 <sup>1</sup>		
	– up to 1 million roubles	0.08%	
	– 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 <sup>2</sup>		
	– 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	negotiable	

<sup>1</sup> 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.

<sup>2</sup> Charged monthly on the day the first transaction of a calendar month is conducted

№	Operation	Charge	Note
	underlying asset		
8.2.2	Enter into (buy/sell) futures contracts with securities as their underlying asset	negotiable	

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