

# Evrofinance Mosnarbank

# Tariffs

Tariffs of  
EVROFINANCE MOSNARBANK  
for Clients — Legal Entities  
(effective from 12 December, 2017)





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## GENERAL PROVISIONS

### GENERAL PROVISIONS

Tariff rates shall be applicable to standard operations only executed in line with general banking practice. EVROFINANCE MOSNARBANK shall reserve right to charge special commission fees for any non-standard operations, or in case of contingency. EVROFINANCE MOSNARBANK shall fix rates of commission fees on opening loan accounts and accounts with special account maintenance conditions by agreement with the client.

All commissions are debited from the client's accounts in rubles without additional instructions by the client. Should it be impossible to charge from client's account in roubles, commission fees shall be written off other accounts open to client in EVROFINANCE MOSNARBANK. As required, EVROFINANCE MOSNARBANK shall effect the corresponding conversion transactions under the exchange rate of the Bank of Russia as of the operation date without additional agencies of clients, and shall forward the received amount for payment of services rendered by EVROFINANCE MOSNARBANK. The levied commission fee shall not be subject to refund.

Taxes, levies, duties, telecommunications and mail expenses, and correspondents' commission fees, as well as unforeseen costs and expenses (if any) shall be charged in addition at actual cost in the currency of payments to EVROFINANCE MOSNARBANK. Actual expenses incurred by EVROFINANCE MOSNARBANK in foreign currency shall be debited from the client's foreign currency account. If necessary, the amount of such expenses shall be converted from one currency to another by applying a cross-rate via the Russian rouble at the exchange rates of the Bank of Russia effective as of the date of such debit.

Amounts of actual expenses shall be debited from the client's account on the operation date, as a rule, or later, as they are incurred by EVROFINANCE MOSNARBANK.

EVROFINANCE MOSNARBANK shall charge no commission fee for operations associated with transfer of taxes and other mandatory payments to budgets of various levels and state off-budgetary funds, as well as other payments to accounts used for accounting the resources of budgets and state off-budgetary funds.

The present Tariffs shall be applicable from 12 December 2017, and shall supersede previously adopted commission fees tariffs of EVROFINANCE MOSNARBANK applicable to clients – legal entities and all addenda thereto.

EVROFINANCE MOSNARBANK shall reserve the right to change or update the Tariffs subject to preliminary notice thereof to be given to clients.

For additional information, please refer to:

- (495) 967-81-82
- [www.evrofinance.ru](http://www.evrofinance.ru)

## 1. OPENING AND MAINTENANCE OF ACCOUNTS

No	Operation	Charge	Note
1.1	Opening and maintenance of accounts		
1.1.1	Opening of account		The service cost is included in the commission fee rate for maintenance of account
1.1.2	Maintenance of accounts:		
	• In the cases of carrying out operations within the account <sup>1</sup>		
1.1.2.1	current/payment accounts in Rubles		
	• using the Client-Bank system	RUB 1500 (on a monthly basis)	
	• without the use of Client-Bank system	RUB 2000 (on a monthly basis)	
1.1.2.2	current accounts in foreign currency		
	• using the Client-Bank system	RUB 1500 (on a monthly basis)	
	• without the use of Client-Bank system	RUB 2000 (on a monthly basis)	
	• Without movement of funds on the account during the calendar year in question		
1.1.2.3	Bank accounts in Rubles and foreign currency, except saving accounts	in the amount of outstanding balance, but not more than 10000 RUB	Charged annually in the last working day of the year
1.1.3	Delivery of statements:		
1.1.3.1	on current operations		Cost of service is included in the commission fee for maintenance of

<sup>1</sup> except the following operations:

- interest accrual on the Customer's remaining credit balance;
- retention of the tax on interest accrued on the Customer's remaining credit balance (non residents accounts);
- transfer of funds from the Customer's account to the Bank's income accounts and also to the VAT account.

No	Operation	Charge	Note
			account
1.1.3.2	delivery of statement copy upon client's request	RUB 250 per statement	
	– per each appendix to the statement	RUB150 per sheet	
1.1.3.3	delivery of statement, as requested by client, as of a definite date in case of no account operations	RUB 250 per each copy of statement	
1.1.3.4	delivery of statement, as requested by client, for a definite period of time	RUB 250 per sheet	Statement is delivered without appendixes
1.1.3.5	delivery of statement copy upon client's request	RUB 250 per each copy of statement	Statement is delivered without appendixes
1.1.4	Accrual of interest <sup>2</sup>		
1.1.4.1	accrual of interest on the credit balance on payment/current accounts	under applicable tariffs of the Bank on a monthly basis	
1.1.4.2	accrual of interest on the credit balance on other accounts	in accordance with the RF legislation and the procedure established in the Bank	
1.1.5	Closing of account upon client's request		Cost of service is included in the commission fee for maintenance of account
1.1.6	Other services related to opening and maintaining of accounts		
1.1.6.1	Execution of an agreement on debiting the Customer's accounts in favor of third parties without additional instructions by the Customer	RUB 500 for agreement	VAT is not charged
1.1.6.2	Execution and certification by the Bank of a copy of the client's effective sample card following the client's request	RUB 150 / 1 copy	plus VAT (effective rate)
1.1.6.3	Issue of the chartered capital payment certificates	RUB 300	VAT is not charged
1.1.6.4	Issue of the chartered capital payment certificates (on the same day it is requested)	RUB 600	VAT is not charged

<sup>2</sup> The client shall lose the right to receive interest on payment (current) accounts balances (Cl.1.1.4) if the client transfers its account to another bank by the moment of relevant settlements under the Contract.

No	Operation	Charge	Note
1.1.6.5	Issue of the account opening certificates	RUB 150 / 1 copy	VAT is not charged
1.1.6.6	Urgent issue of the account opening certificates (on the same day it is requested)	RUB 300 / 1 copy	VAT is not charged
1.1.6.7	Certifying the authenticity of the signature in the sample signature card and stamp sample by an authorized Bank officer	RUB 450 for each signature	plus VAT (effective rate)
1.1.6.8	Photocopy of the valid bank account contracts certified by the Bank	RUB 500 / 1 contract	plus VAT (effective rate)
1.1.6.9	Copying and certifying copies of documents provided by Customer at the opening (maintaining, closing) of a bank account	RUB 80 / 1 page	plus VAT (effective rate)
1.1.6.10	Copying and certifying copies of document packs for opening Customer accounts	RUB 1000	plus VAT (effective rate)
1.1.6.11	Authorized employee's visit to the Customer with the following purposes (if accepted by the Bank):	RUB 3000	plus VAT (effective rate)
	– issuance and certifying of a bank card;		
	– copying and certifying copies of document packs for opening Customer accounts (within the Moscow Ring Road)		

## 2. TRANSFERS

No	Operation	Charge	Note
2.1	Payment orders in roubles:		
2.1.1	Charging of funds in favor of the Bank clients		Cost of service is included in the commission fee for maintenance of account
2.1.2	Transfer of funds from the client's account to the account of another Bank client		Cost of service is included in the commission fee for maintenance of account
2.1.3	Transfer of funds from client's account in favor of clients of other banks:		
	• commission fee of the Bank levied for transfer of funds with processing of pay documents in the payment system of the Bank of Russia <sup>1</sup>	RUB 30	
	Commission fee to be levied additionally to Cl. 2.1.3:		

<sup>1</sup> Amounts of levied commission fees and list of the operations, which are not charged with payments, may be subject to changes in accordance with instructions of the Bank of Russia.

No	Operation	Charge	Note
	<ul style="list-style-type: none"> <li>• payment orders received on paper carrier</li> </ul>	RUB 200	
	<ul style="list-style-type: none"> <li>• payment orders transferred via the "Client-Bank" system</li> </ul>		Cost of service is included in the commission fee for maintenance of account
	<ul style="list-style-type: none"> <li>• full or partial execution of payment orders (excluding payments to the state budget of the Russian Federation and state non-budget funds), execution of payment orders queued earlier/ awaiting transaction authorization.</li> </ul>	RUB 200	
2.1.4	Processing of payment instructions through the Urgent Electronic Bank Payment System <sup>2</sup>		Each payment instruction charged additionally to the num. 2.1.3
	<ul style="list-style-type: none"> <li>• Until 100 million Rub. inclusive, specifying "Urgent" in the "Type of payment" field of the payment instruction. Such a payment will be done within one hour after receiving the payment instruction (if technically possible)</li> </ul>	0, 01% min.300 Rub. max.1000 Rub.	
	<ul style="list-style-type: none"> <li>• Over 100 million Rub. specifying "Urgent" in the "Type of payment" field of the payment instruction. Such a payment will be done within one hour after receiving the payment instruction (if technically possible)</li> </ul>	1500 Rub.	
	<ul style="list-style-type: none"> <li>• Over 100 million Rub. if not specified "Urgent" in the "Type of payment" field of the payment instruction received during the banking day</li> </ul>	100 Rub.	
2.1.5	Executing of payment instructions by virtue of the Customer's written request (if technically possible) <sup>3</sup>		Each payment instruction charged additionally to the num. 2.1.3
	<ul style="list-style-type: none"> <li>• 1st or 2nd payment run</li> </ul>	0,01%, min.300 Rub. max. 700	

<sup>2</sup> If not technically possible, the Bank has the right not to execute the urgent payment instruction through the Urgent Electronic Bank Payment System

The Bank has the right to independently determine the executing mode for payment instructions in the period stipulated by the Banking Account Contract. In such a case, the Bank does not charge banking fee and applies tariff according to the num. 2.1.3 Executing of payments after the close of banking day is possible if the payment instruction received until 18.00 MT on Mondays-Thursdays and until 17.00 MT on Fridays and before holidays.

<sup>3</sup> Executing of payments with the 1st run is possible if the payment instruction received until 10.30 MT, with the 2nd run, if received until 13.30 MT, and with the 3d run, if received until 15.30 MT

Executing of payments after the close of banking day is possible if the payment instruction received until 18.00 MT on Mondays-Thursdays and until 17.00 MT on Fridays and before holidays.



No	Operation	Charge	Note
		Rub.	
	<ul style="list-style-type: none"> <li>3d payment run, payment instructions received after the close of banking day</li> </ul>	0,1% min. 500 Rub. max.2000 Rub.	
2.1.6	Executing of payment instructions during the current banking day using the funds received from other banks during the same current banking day, by virtue of the Customer's written request (if technically possible)	0,1%, min.500 Rub. max. 3000 Rub.	Each payment instruction charged additionally to the num. 2.1.3
2.1.7	Changing the details for payments executed earlier, correspondence with banks on issues related to payment execution, recalling the payments	RUB 300	To be levied on each payment
2.1.8	Performance of payment operations within the framework of centralized mutual settlements between the payment participants requiring additional man-hours for adjustment and drawing up of reporting forms <sup>4</sup>	RUB 5,000 per each payment order	
2.1.9	Drawing up of payment orders (using a PC), as requested by client, to effect account operations	RUB 250	Per each document. Plus VAT (effective rate)
2.2	Payment orders in foreign currency		
2.2.1	Charging of funds in favor of Bank clients – legal entities		Cost of service is included in the commission fee for maintenance of account
2.2.2	Transfer of funds from client's account to account of another Bank client		Cost of service is included in the commission fee for maintenance of account
2.2.3	Transfers by order of legal entities in favor of clients of other banks:		No standard telecommunications expenses (SWIFT, telex) are charged with regard to the below operations
	<ul style="list-style-type: none"> <li>having a correspondent account with the Bank</li> </ul>		Cost of service is included in the commission fee for maintenance of account
	<ul style="list-style-type: none"> <li>having no correspondent account with the Bank</li> </ul>	RUB 1,200	
2.2.4	Transfers with a reservation "at no costs for beneficiary"	RUB 1,200 + actual expenses	

<sup>4</sup> No commission fee shall be levied under Cl. 2.1.3-2.1.7 on levying the given commission fee.

No	Operation	Charge	Note
2.2.5	Change of conditions, annulment, and return of transfer	RUB 1,200 + actual expenses	
2.2.6	Processing of transfer with "urgent" mark (subject to technical capability of the Bank)	by agreement	To be levied in addition to the commission fee stated in Cl. 2.2.3 and 2.2.4
2.2.7	Transfer of funds in a currency different from the payment currency (with a preliminary Forex request)	0.01 %	If the client accepts the conversion rate
2.2.8	Transfers by order of legal entities to customers of other banks, received on a paper medium	RUB 300	Charged additionally to the commission set forth in pp.2.2.3, 2.2.4

### 3. COLLECTIONS

No	Operation	Charge	Note
3.1	Clean collections		
3.1.1	Presentation of financial documents for acceptance; delivery of financial documents against payment	0.1% min RUB 450 max RUB 6,000	
3.1.2	Taking up, examination and forwarding financial documents (cheques, etc.) for collection	0.125 % min RUB 450 max RUB 6,000	
3.1.3	Taking up, examination and forwarding of promissory notes for collection	0.125 % min RUB 1,500 max RUB 9,000	
3.1.4	Protest for non-payment/non-acceptance	RUB 3,000 + actual expenses	
3.1.5	Return of unpaid financial documents	RUB 450 + actual expenses	
3.2	Documentary collections		
3.2.1	Taking up, examination and forwarding of documents for payment and/or for acceptance of bills of exchange	0.15 % min RUB1,200	
3.2.2	Delivery of documents against payment and/or acceptance of bills of exchange	0.15 % min RUB1,200	
3.2.3	Delivery of documents without payment and/or	0.1 %	

No	Operation	Charge	Note
	acceptance of bills of exchange	min RUB1,200 max RUB3,600	
3.2.4	Return of documents in the event of non-acceptance or non-payment by drawee:		
	• without a protest	RUB1,200	
	• with a protest	RUB3,000 + actual expenses	
3.2.5	Additional presentation for acceptance or payment	RUB1,200	
3.2.6	Amendments to the terms of a collection order or cancellation of a collection order	RUB1,200	
3.2.7	Return of collection orders unsatisfactory by form	RUB1,200	

#### 4. DOCUMENTARY LETTERS OF CREDIT<sup>1</sup>

No	Operation	Charge	Note
4.1	Documentary letters of credit in roubles		
	Letters of credit issued by EVROFINANCE MOSNARBANK		
4.1.1	Opening of a L/C		
	• paid	0.15% min RUB 1,200 max RUB 35,000 for a three-month period or its part	
	• unpaid	by agreement	
4.1.2	Increase in the amount of L/C, extension of L/C	0.15% min RUB 1,200 max RUB 35,000 for a three-month period or its part	
4.1.3	Other amendments to L/C terms and conditions, cancellation of L/C (as requested by client prior to the expiry date)	RUB 1,200	
4.1.4	Examination of documents under L/C	0.15%	L/C amount

<sup>1</sup> 1) Revaluation commission is charged at the increase rate. 2) For letters of credit with the amount specified as "about, "approximately" or +/- in %, the commission for advice, issuance, confirmation, extension and revaluation shall be charged from the maximum amount of the LC utilization (LC amount +10% / or % stipulated by terms and conditions of a letter of credit)

No	Operation	Charge	Note
		min RUB 1,200	is less than RUB 300,000,000
		0.15% max RUB 3,000,000	L/C amount is equal to or above RUB 300,000,000
4.1.5	Drawing up of L/C drafts	by agreement	
	L/Cs issued by other banks		
4.1.6	Advising, increase in the amount of L/C	0.15% min RUB 1,200 max RUB 35,000	
4.1.7	Other amendments to L/C terms and conditions, cancellation of L/C (as requested by client prior to the expiry date)	RUB 1,200	
4.1.8	Examination of documents under L/C	0.15% min RUB 1,200	L/C amount is less than RUB 300,000,000
		0.15% max RUB 3,000,000	L/C amount is equal to or above RUB 300,000,000
4.2	Documentary letters of credit in foreign currency		
	Documentary letters of credit for export		
4.2.1	Advise of the forthcoming letter of credit	RUB 300	
4.2.2	Advise, increase of the LC amount	0.15% min RUB 1,200 max RUB 45,000	
4.2.3	Confirmation of the letter of credit of EVROFINANCE MOSNARBANK, increase of the amount and/or extension of the confirmed letter of credit:		
	• paid	0.2% min RUB 1,200 for a three- months' period or a part thereof	

No	Operation	Charge	Note
	• unpaid	by agreement	
4.2.4	Change of other conditions of a letter of credit, early cancellation	RUB 1,200	
4.2.5	Payment, verification, receipt and sending of documents	0.15% min RUB 1,200 + actual costs	
4.2.6	Commission for installment of payments under a letter of credit:		
	• unconfirmed by EVROFINANCE MOSNARBANK	0.1% min RUB 1,200 max RUB 30,000 for a three-months' period or a part thereof	
	• confirmed by EVROFINANCE MOSNARBANK	0.2% min RUB 1,200 for a three-months' period or a part thereof	
4.2.7	Transfer of a transferable letter of credit	0.15% min RUB 1,200	
4.2.8	Analysis of contractual payment terms and/or development of draft letters of credit on the customer's request	RUB 3,000	Plus VAT (effective rate)
	Documentary letters of credit for import		
4.2.9	Preliminary notice to a foreign bank on issuance of a letter of credit	RUB 300	
4.2.10	Withdrawals, increase, extension of a letter of credit:		
	• paid	0.2% min RUB 1,200 for a three-months' period or a part thereof	
	• unpaid	by agreement	
4.2.11	Change of the LC conditions, including early cancellation (apart from increase and extension)	RUB 1,200	
4.2.12	Payment, verification, receipt and sending of	0.15%	

No	Operation	Charge	Note
	documents	min RUB 1,200 + actual costs	
4.2.13	Installment payment, draft acceptance	0.2% min RUB 1,200 for a three-months' period or a part thereof	
4.2.14	Analysis of contractual payment terms and/or development of draft letters of credit on the customer's request	RUB 3,000	Plus VAT (effective rate)

## 5. BANK GUARANTEES

No	Operation	Charge	Note
5.1	Guarantees from other banks		
5.1.1	Advice of a guarantee, increase of the guarantee amount	0.1 % min RUB 1,200 max RUB 15,000	Plus VAT (effective rate)
5.1.2	Change of the guarantee conditions, apart from increase	RUB 1,200	Plus VAT (effective rate)
5.1.3	Drawing a draft under the guarantee (reception, verification and sending of documents)	0.15% min RUB 1,200 + actual costs	Plus VAT (effective rate)
5.1.4	Development of an opinion on the guarantee terms and conditions, draft guarantee subject to the contract terms on the customer's request	RUB 3,000	Plus VAT (effective rate)
5.2	Guarantess (counter-guarantees) issued by EVROFINANCE MOSNARBANK		
5.2.1	Withdrawals of guarantees (counter-guarantees), increase and/or extension of guarantees		
	• paid	0.2% min RUB 1,200 for a three-months' period or a part thereof	
	• unpaid	by agreement	
5.2.2	Change of the guarantee conditions, apart from increase and extension	RUB 1,200	
5.2.3	Payment under the guarantee (reception, verification and sending of documents)	0.15 %	

No	Operation	Charge	Note
		min RUB 1,200	

## 6. CURRENCY CONTROL

No	Operation	Charge	Note
6.1	Exercising functions of currency control agent by the Bank:		
	<ul style="list-style-type: none"> <li>under transaction passports executed under foreign trade contracts between a resident and a non-resident, export/import contracts for goods, works, services, and results of intellectual activity including exclusive rights thereon</li> </ul>	0.1% of each payment/proceeds  min. RUB 100  max. RUB 60,000	Plus VAT (effective rate).  Commission fee shall be levied on each payment/proceeds accounted for by the transaction passport, except for refunds under unexecuted contracts, as well as operations of crediting and return of erroneously paid funds, including refunds due to wrong banking details
	<ul style="list-style-type: none"> <li>under transaction passports executed on the basis of credit or loan contracts</li> </ul>	0.1% of each payment/proceeds of the outstanding amount  min RUB 100  max RUB 60,000	Plus VAT (effective rate).  Commission fee shall be levied on granting/receipt of credit (loan), as well as from the principal debt amount fixed on execution of transaction passport
	<ul style="list-style-type: none"> <li>under transactions between residents and non-residents without executing transaction passport (in accounting for operations without transaction passport)</li> </ul>	0.1% of each payment/proceeds  min. RUB 100  max. RUB 30,000	Plus VAT (effective rate).  Commission fee shall not be levied on the following currency operations: - payment of taxes, fees and other charges;  - payment of alimony, pensions, heritage, grants, gifts and donations;  - payment of wages and other kinds of work payment, author's and other bonuses, other settlements between an employer and an employee;  - refunds under

No	Operation	Charge	Note
			<p>unexecuted contracts in the event of initial debits from/credits to accounts of residents with the Bank;</p> <p>- operations of crediting and return of erroneously paid funds, including refunds due to wrong banking details;</p> <p>- crediting an account of a resident with funds in the currency of the Russian Federation irrespective of the type of currency operation;</p> <p>- currency operations of nonresidents</p>
6.2	Execution/re-execution of a transaction passport	Free of charge	
6.3	Urgent execution/re-execution of a transaction passport	RUB 2,000	<p>Plus VAT (effective rate).</p> <p>The Bank executes/re-executes a transaction passport within the current banking day (subject to submission of duly executed documents by 17:00) or within the next banking day (if said documents are submitted after 17:00)</p>
6.4	Execution/re-execution of a transaction passport, as requested by client	RUB 2,000	Plus VAT (effective rate)
6.5	Execution of documents on transfer of a transaction passport to another bank	RUB 5,000	Plus VAT (effective rate)
6.6	Making copies of currency control documents and duplicate invoices	RUB 100 per list	Plus VAT (effective rate)
6.7	Delivery of bank control records and certificates	RUB 500 per record/certificate	Plus VAT (effective rate)
6.8	Consultations for clients		This cost is included in 6.1.

## 7. OPERATIONS WITH CASH RESOURCES

No	Operation	Charge	Note
7.1	Collection of cash resources		



No	Operation	Charge	Note
7.1.1	Collection of cash resources in RUR:		
7.1.1.1	In banknotes and coins (to 100 coins, handed in within a day)	0.2%	
7.1.1.2	in coins (above 100 coins, handed in within a day)	7% of the amount, but minimum RUB 500	On receiving collected cash in coins (above 100 coins), coins shall be placed in sacks separately from banknotes. Commission fee shall be otherwise levied for the total amount of cash in the sack that contains coins
7.1.2	Collection of cash resources in foreign currency:		
	• United States dollars	0.5%	
	• other convertible currencies	1.0%	
7.2	Collection of cash payments to the Charter Fund		Cost of service is included in the commission fee for maintenance of account
7.3	Collection of non-used cash advanced from the cash department		Cost of service is included in the commission fee for delivery of cash resources to legal entities (Cl. 7.4)
7.4	Delivery of cash resources from accounts of legal entities <sup>1</sup>		
7.4.1	Roubles		
7.4.1.1	Salary payments, social payments, fellowships, pensions, insurance indemnity (cash symbols 40, 41, 50)	0,2 % of the amount	
7.4.1.2	Other purposes		
	– cash delivery amount of up to 300 000 RUB during the working day	1,30 % of the amount, but not less than 150 RUB	
	– cash delivery amount from 300 001 to 500 000 RUB during the working day	1,70 % of the amount	

<sup>1</sup> Cash withdrawal is executed in accordance with the bank account agreement, upon a preliminary reservation application indicating the intended purpose of cash spending. Applications will not be considered by the Bank if the intended purpose of cash spending is not indicated. For same-day disbursements (subject to the Bank's technical capability), an additional 0.5% is charged over the rates above on amounts exceeding 100,000.00 rubles (or equivalent amount in the respective foreign currency when disbursing cash in foreign currency)

No	Operation	Charge	Note
	– cash delivery amount from 500 001 to 1 000 000 RUB during the working day	2,50 % of the amount	
	– cash delivery amount from 1 000 001 to 2 000 000 RUB during the working day	6,00 % of the amount	
	– cash delivery amount of more than 2 000 001 RUB during the working day	10 % of the amount	
7.4.2	Currency	1%	
7.5	Delivery of cash resources from accounts of individual entrepreneurs: <sup>2</sup>		
7.5.1	Roubles	5%	
7.5.2	Currency	5%	
7.6	Execution of cheque books in roubles		Cost of service is included in the commission fee for maintenance of account
7.7	Non-receipt by client of ordered cash resources due to client's fault:		
	• roubles	1%	
	• currency	1.5%	
7.8	Exchange of a payment banknote of a foreign state for payment banknotes of the same foreign state	2%	

<sup>2</sup> Cash withdrawal is executed in accordance with the bank account agreement, upon a preliminary reservation application indicating the intended purpose of cash spending. Applications will not be considered by the Bank if the intended purpose of cash spending is not indicated. For same-day disbursements (subject to the Bank's technical capability), an additional 0.5% is charged over the rates above on amounts exceeding 100,000.00 rubles (or equivalent amount in the respective foreign currency when disbursing cash in foreign currency)

## 8. FOREIGN EXCHANGE DEALS

No	Operation	Charge	Note
8.1	Purchase/sale of foreign currency for roubles (depending on the transaction amount) <sup>1</sup>		
	• under USD 500,000	0.4%	
	• from USD 500,000 up to USD 1,000,000	0.3%	
	• over USD 1,000,000	0.2%	
8.2	Settlement services in the MICEX standardized contracts section	by agreement	Plus VAT (effective rate)
8.3	Brokerage services with regard to purchase/sale of currency futures	by agreement	Plus VAT (effective rate)
8.4	Purchase/sale of currency forwards	by agreement	
8.5	SWAPs	by agreement	
8.6	Transactions in options	by agreement	
8.7	Same-day foreign currency purchases using funds received from other banks, based on client's written application	0,1% min RUB 500	Charged on the ruble equivalent required for purchasing the foreign currency

<sup>1</sup> Commission not charged when executing orders at the Bank's rate; the rate is used to calculate the commission when executing transactions at the foreign exchange market and Bank of Russia rates

## 9. TRANSACTIONS IN PROMISSORY NOTES OF EVROFINANCE MOSNARBANK

No	Operation	Charge	Note
9.1	Delivery of a promissory note with the par value under RUR500,000 (or in currency equivalent)	RUB 150	Plus VAT (effective rate)
9.2	Safekeeping of securities issued by EVROFINANCE MOSNARBANK	RUB 500 for the entire validity period of the Contract for safekeeping of securities issued by EVROFINANCE MOSNARBANK	Plus VAT (effective rate)  Charged at the moment of signing the contract

## 10. DEPOSIT TRANSACTIONS

No	Operation	Charge	Note
10.1	Deposits	under applicable rates of the Bank	Depending on the term and deposit amount
10.2	Promissory notes of EVROFINANCE MOSNARBANK	under applicable rates of the Bank	

## 11. CREDITING

No	Operation	Charge	Note
11.1	Credit operations	by agreement	

## 12. TRANSACTIONS IN PRECIOUS METALS

No	Operation	Charge	Note
12.1	Safekeeping of precious metals	by agreement	Plus VAT (effective rate)
12.2	Commission fee on export of precious metals	by agreement	Plus VAT (effective rate)

## 13. TRANSACTIONS IN SECURITIES<sup>1</sup>

No	Operation	Charge	Note
13.1	Transactions in securities		
13.1.1	Transactions in securities at OTC market:		

<sup>1</sup> When committing transactions on organized trading platforms based on brokerage agreements, the Correspondent shall also compensate for commission fees charged by the trade organizer.

No	Operation	Charge	Note
	• brokerage services at OTC securities market	by agreement	
13.1.2	Brokerage services on securities operations at the Organized Securities Market (exchange market)		The rates quoted in this clause shall be applied at auctions and secondary trades.  No commission fee shall be levied on repayment of bonds and payment of coupon yield
13.1.2.1	Turnover within a trading day <sup>2</sup>		
	– under RUR1,000,000	0.08%	
	– from RUR1,000,000 to RUR10,000,000	0.05%	
	– from RUR10,000,000 to RUR30,000,000	0.04%	
	– over RUR30,000,000	0.02%	
13.1.2.2	Fixed <sup>3</sup>		
	– Regardless on the volume of transactions per calendar month	RUB 25,000	
13.2	Transactions in derivatives (underlying asset – securities)		
13.2.1	Trading and settlement services to clients on purchase/sale transaction in futures (underlying asset – securities)	by agreement	
13.2.2	Settlement services provided to brokerage firms on purchase/sale transactions in futures (underlying asset – securities)	by agreement	
13.2.3	Conclusion (purchase/sale) of term contracts (underlying asset – securities)	by agreement	
13.3	Services on management of securities portfolio		
13.3.1	Agency services on management of client's securities portfolio	by agreement	
13.3.2	Trust operations with regard to securities and monetary funds invested in securities	by agreement	
13.4	Services on transactions in securities		
13.4.1	Broker services related to organization of securities	by agreement	

<sup>2</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>3</sup> To be levied on a monthly basis on the date of effecting the first transaction of a calendar month.

No	Operation	Charge	Note
	issue and placement (offer), including consulting services as well as services related to the acquisition of placed (offered) securities by the broker at his own expense.		
13.4.2	Domiciliation services	by agreement	plus VAT (applicable rate)
Operations with securities are not subject for VAT if not stated in Comments			

#### 14. TRANSACTIONS WITH INTERNATIONAL BANK CARDS

No	Operation	Charge	Note
14.1	Terms of service for corporate bank card accounts (card accounts of legal entities)		
14.1.1	Card account opening and card issue		cost of this service is included in the commission fee for settlements on bank card transactions during the year
14.1.2	Settlements on bank card transactions for a year for each card issued to the following accounts:		
	• Visa Business	RUB 1,500 or equivalent value in account currency at the rate of the Central Bank of Russia	charged annually; in case of issue of a new card or reissue upon expiry of the card
	• Visa Gold	RUB 3,000 or equivalent value in account currency at the rate of the Central Bank of Russia	charged annually; in case of issue of a new card or reissue upon expiry of the card
	• VISA Platinum	RUB 5,000 or equivalent value in account currency at the rate of the Central Bank of Russia	charged annually; in case of issue of a new card or reissue upon expiry of the card
14.1.3	Minimum initial deposit on card account for each card issued to the following accounts:		
	• Visa Business	RUB 15,000 or equivalent value in account	

No	Operation	Charge	Note
		currency at the rate of the Central Bank of Russia	
	• Visa Gold	RUB 60,000 or equivalent value in account currency at the rate of the Central Bank of Russia	
	• VISA Platinum	RUB 100,000 or equivalent value in account currency at the rate of the Central Bank of Russia	
14.1.4	Non-cash payment for goods and services using cards		cost of this service is included in the commission fee for settlements on bank card transactions during the year
14.1.5	Conversion in case the transaction is made in a currency other than the card account currency		at the Bank's rate
14.1.6	Cash withdrawal:		
	• in the Bank's cash withdrawal offices and ATMs	1% of transaction amount	
	• in cash withdrawal offices and ATMs of other banks using Visa cards	2% of transaction amount, RUB 150 minimum	
14.1.7	Interest accrued on account balance	none	
14.1.8	Penalty interest charged on overspent amount on the card account (unauthorized overdraft)	36% per annum	
14.1.9	Resuming settlements on card transactions suspended due to card damage/loss or loss of PIN		card is reissued with the previous validity term or with a new validity term at the organization's choice
	• Resuming settlements on card transactions suspended due to card damage/loss or loss of PIN	RUB 1,000 or equivalent value in account currency at the	card is reissued with the previous validity term within 5 business days

No	Operation	Charge	Note
		rate of the Central Bank of Russia	
	• Visa Business	RUB 1,500 or equivalent value in account currency at the rate of the Central Bank of Russia	card is reissued with a new validity term within 5 business days
	• Visa Gold	RUB 3,000 or equivalent value in account currency at the rate of the Central Bank of Russia	card is reissued with a new validity term within 5 business days
	• VISA Platinum	RUB 5,000 or equivalent value in account currency at the rate of the Central Bank of Russia	card is reissued with a new validity term within 5 business days
14.1.10	Urgent start/resume of settlements on card transactions	RUB 3,000 or equivalent value in account currency at the rate of the Central Bank of Russia	within 2 business days (to be charged additionally)
14.1.11	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
14.1.12	Provision of information about card transactions and cash balance available for card transactions:		
14.1.12.1	To card holder's mobile telephone number	RUB 60 or equivalent value in account currency at the rate of the Central Bank of Russia	fee is charged monthly
14.1.12.	To card holder's email address		cost of this service is



No	Operation	Charge	Note
2			included in the commission fee for settlements on card transactions
14.1.12. 3	Receiving account statement in the Bank		cost of this service is included in the commission fee for settlements on card transactions
14.1.12. 4	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
14.1.12. 5	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
14.1.13	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
14.1.14	Daily limits for cash collection through the ATMs and cash offices (from 00.00 to 23.59, Moscow time)	100 000 RUB or its equivalent in the account currency, according to the exchange rate of the Bank of Russia	On each banking card daily
14.2	Terms of service for payroll program accounts as a part of a full service package for legal entities		
14.2.1	Settlements in rubles following instruction of legal entities as a part of payroll program		The rates may be agreed by the parties depending on average balances and turnover on a settlement account, account's terms of service, payroll fund, number of employees, and cash withdrawal arrangements

No	Operation	Charge	Note
14.2.1.1	Transfers from legal entity's settlement account as a part of payroll program		
	– in case the fees for cash withdrawal from Bank cards are established as indicated in paragraphs 1, 2, 3 of clause 14.2.2.2	0.3% of the amount transferred to card account	may apply to all legal entities regardless of payroll fund size and number of employees
	– in case the fees for cash withdrawal from Bank cards are established as indicated in paragraph 4 of clause 14.2.2.2.	1% of the amount transferred to card account	applies only to legal entities with a payroll fund of at least seven million (7,000,000) rubles and number of employees of at least 300 people
	– at the setting of tariffs for cash withdrawal from the Bank issued cards in the amounts specified in the paragraph 5 of the numeral 14.2.2.2	0,65% of the amount of transfer to the card account	Applied to all legal persons regardless of the payroll's amount and quantity of employees, as well as to legal persons which pay salaries from the Russian budget, transferring funds to the MIR Social bank cards
14.2.1.2	Annual maintenance fee of a legal entity's settlement account as a part of payroll program for each card account opened for an employee of the legal entity, depending on the card type:		annually
	– Visa Classic/Mir Classic/Mir Social		cost of this service is included in the commission fee for transfers from legal entity's settlement account as a part of payroll program
	– Visa Gold	RUB 1,500	charged annually; in case of issue of a new card or reissue upon expiry of the card
	– Visa Platinum	RUB 3,000	charged annually; in case of issue of a new card or reissue upon expiry of the card
14.2.2	Maintenance fee for an employee's card account as a part of payroll program		cost of this service is included in the annual maintenance fee for a legal entity's settlement account as a part of payroll program for each card account opened to an employee of the legal entity
14.2.2.1	Transaction settlements with principal bank card		cost of this service is included in the annual

No	Operation	Charge	Note
	during the year		maintenance fee for a legal entity's settlement account as a part of payroll program for each card account opened to an employee of the legal entity
14.2.2.2	Cash withdrawal:		
	– in the Bank's cash withdrawal offices and ATMs		cost of this service is included in the commission fee for transfers from legal entity's settlement account as a part of payroll program
	– via cash points and ATMs of other Visa/ Mir member banks (outside of Russia)	1.3% of transaction amount, RUB 150 minimum	charged for each cash withdrawal transaction
	– via cash points and ATMs of other Visa and/or Mir member banks (in Russia)	0,65% of the operation amount	charged for each cash withdrawal transaction
	– through the Visa and/or Mir member bank ATM's and cash offices situated outside of or in Russia, on the assumption that the transfer from the legal person's account to the card account is performed in accordance with tariff specified in the paragraph 2 pf the numeral 14.2.1.1		cost of this service is included in the commission fee charged for transfers from the legal person's account in the frame of salary projects
	– through the Visa/Mir member bank ATM's and cash offices situated in Russia, on the assumption that the transfer from the legal person's account to the card account is performed in accordance with tariff specified in the paragraph 3 pf the numeral 14.2.1.1		Cost of this service is included in the commission fee charged for transfers from the legal person's account in the frame of salary projects
	– through the national payment system member associated with Mir ATM's and cash offices, on the assumption that the transfer from the legal person's account to the card account is performed in accordance with tariff specified in the paragraph 3 pf the numeral 14.2.1.1		Cost of this service is included in the commission fee charged for transfers from the legal person's account in the frame of salary projects
14.2.2.3	Resuming settlements on card transactions suspended due to card damage/loss or loss of PIN:		
	– Mir Social		cost of this service is included in the commission fee charged for transfers from the legal person's

No	Operation	Charge	Note
			account in the frame of salary projects
	– Visa Classic/Mir Classic	RUB 200	card is issued with a new validity term
	– Visa Gold	RUB 1,500	card is issued with a new validity term
	– Visa Platinum	RUB 3,000	card is issued with a new validity term
14.2.2.4	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
14.2.3	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
14.2.4	Conversion in case the transaction is made in a currency other than the card account currency		at the Bank's rate
14.2.5	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
14.2.6	Provision of information about card transactions and cash balance available for card transactions:		
	• To card holder's mobile telephone number:		
	• Visa Classic/Mir Social/Mir Classic	RUB 60	charged monthly
	• Visa Gold, Visa Platinum		cost of this service is included in the commission fee for settlements on card transactions
	• Receiving account statement in the Bank		cost of this service is included in the commission fee for settlements on card transactions
14.2.7	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
14.2.7.1	Provision of a mini statement in ATMs of other banks	RUB 30	charged for each mini statement
14.2.8	Annual account maintenance fee if no transactions using bank card were made during one year	Account's cash balance,	charged upon expiry of bank card

No	Operation	Charge	Note
		RUB 700 maximum	
14.2.9	Lending terms for employees (settlement card with an authorized overdraft)		Subject to supplementary agreements with the organization in case of full service package as a part of payroll program.

## 15. SERVICES ON MANAGEMENT OF "CLIENT-BANK" OR "INTERNET CLIENT-BANK" SOFTWARE COMPLEX

No	Operation	Charge	Note
15.1	Commission fees for installation and management of the System		
15.1.1	Initial installation of the System	RUB 4,000	Lump sum, subject to pre-payment
15.1.2	Replacement of software or software version of client's part of the System upon initiative of the Bank	No charge	Included in the commission fee on initial installation of the System
15.1.3	One-time call of specialist within the framework of rendering the System support services to re-install Client's part of the System, which is not associated with its malfunction or destruction	RUB 3,000	Lump sum, subject to pre-payment
15.1.4	One-time call of specialist within the framework of rendering the System support services for repeated installation, re-installation or recovery of destroyed or defective client's part of the System	RUB 6,000	Lump sum, subject to pre-payment
15.1.5	Release of additional instrument of information cryptoprotection keys upon client's request	RUB 3,000	Lump sum, subject to pre-payment
15.1.6	Repeated release of instrument of information cryptoprotection encryption keys and electronic signature upon client's request	RUB 1,500	Lump sum, subject to pre-payment
15.2	Commission fees for installation and maintenance of the System within the framework of managing accounts of Management Companies to account cash resources transferred for payment of investment units, and accounts of Management Companies as trust managers of unit investment trust / non-governmental pension funds, their operations being controlled by specialized depositaries		
15.2.1	Initial installation of the System		
	• for client	RUB 4,000	Lump sum, subject to pre-payment

No	Operation	Charge	Note
	• for specialized depository <sup>1</sup>	RUB 1,000	Lump sum, subject to pre-payment
15.2.2	Replacement of software or software version of client's part of the System upon initiative of the Bank	No charge	Included in the commission fee on initial installation of the System
15.2.3	One-time call of specialist within the framework of rendering the System support services to re-install client's part of the System, which is not associated with its malfunction or destruction	RUB 3,000	Lump sum, subject to pre-payment
15.2.4	One-time call of specialist within the framework of rendering the System support services for repeated installation, re-installation or recovery of destroyed or defective client's part of the System	RUB 6,000	Lump sum, subject to pre-payment
15.2.5	Release of additional SKZI keys upon client's or specialized depository's request	RUB 3,000	Lump sum, subject to pre-payment
15.2.6	Repeated release of SKZI encryption keys and electronic signature upon client's or specialized depository's request	RUB 1,500	Lump sum, subject to pre-payment

<sup>1</sup> Procedure of payment for services in accordance with Clauses 15.2.1 - 15.2.6 rendered to a specialized depository, which is not client of the Bank, shall be fixed under a separate agreement of the parties.

## 16. CONSULTATION AND OTHER SERVICES

No	Operation	Charge	Note
16.1	Correspondence on bank operations	RUB 900 + actual expenses	
16.2	Commission fee for sending messages using Telex and SWIFT systems	RUB 150 per message	Plus VAT (effective rate)
16.3	Supply of information		
16.3.1	Supply, as requested by clients, of information on bank operations effected:		
	• in the current year	RUB 300	
	– for each subsequent copy of certificate	RUB 50	
	• in the previous year	RUB 900	
	– for each subsequent copy of certificate	RUB 50	
	• within the period up to 3 expired years (not counting the current year)	RUB 3,000	
	– for each subsequent copy of certificate	RUB 50	
	• in earlier periods	by agreement	
16.3.2	Supply of information about operations effected on clients' accounts using telecommunications facilities (by phone)	RUB 600 on a quarterly basis	
16.3.3	Submission of money-and-payment document copies	RUB 150 per sheet	
16.4	Submission of reference materials, as requested by client, for audit companies	RUB 1,500	Plus VAT (effective rate)
16.5	Sending appendixes to the statement in the form of electronic documents (telex, SWIFT system)	RUB 150	
16.6	Sending correspondence, sets of crypto keys and "Client-Bank" distributives, as well as Corporation Settlement Center (CSC) software complex by DHL or similar mail services	tariff of mail service + 2%	Plus VAT (effective rate)
16.7	Consulting services on currency finance and legal issues	by agreement	Plus VAT (effective rate)
16.8	Payment for delivery of payment documents of clients – legal entities in Moscow	RUB 600	Plus VAT (effective rate). (ref. Cl. 16.6, if it is required to deliver documents in Russia)

No	Operation	Charge	Note
16.8.1	Taking up of settlement documents for collection	RUB 50 (per each document)	
16.9	Services rendered by EVROFINANCE MOSNARBANK to its clients regarding the lease of individual safety deposit boxes		
16.9.1	Guarantee fee	RUB 3000	
16.9.2	Guarantee fee (for safety deposit boxes with two individual locks)	RUB 6,000	
16.10	Individual safety deposit boxes lease (Width – 300 mm, depth – 600 mm)		
16.10.1	If the height of the box is 50 mm		
	• for the term of 1 month	RUB 350	Plus VAT (effective rate)
	• for the term of 3 months	RUB 950	Plus VAT (effective rate)
	• for the term of 6 months	RUB 1,700	Plus VAT (effective rate),
	• for the term of 1 year	RUB 3,000	Plus VAT (effective rate)
16.10.2	If the height of the box is 75 mm		
	• for the term of 1 month	RUB 500	Plus VAT (effective rate)
	• for the term of 3 months	RUB 1,350	Plus VAT (effective rate)
	• for the term of 6 months	RUB 2,450	Plus VAT (effective rate)
	• for the term of 1 year	RUB 4,400	Plus VAT (effective rate)
16.10.3	If the height of the box is 125 mm		
	• for the term of 1 month	RUB 850	Plus VAT (effective rate)
	• for the term of 3 month	RUB 2,300	Plus VAT (effective rate)
	• for the term of 6 month	RUB 4,150	Plus VAT (effective rate)
	• for the term of 1 year	RUB 7,500	Plus VAT (effective rate)
16.10.4	If the height of the box is 175 mm		
	• for the term of 1 month	RUB 1,300	Plus VAT (effective rate)



No	Operation	Charge	Note
	• for the term of 3 month	RUB 3,500	Plus VAT (effective rate)
	• for the term of 6 month	RUB 6,300	Plus VAT (effective rate)
	• for the term of 1 year	RUB 11,350	Plus VAT (effective rate)
16.10.5	If the height of the box is 300 mm		
	• for the term of 1 month	RUB 1,500	Plus VAT (effective rate)
	• for the term of 3 month	RUB 4,000	Plus VAT (effective rate)
	• for the term of 6 month	RUB 7,200	Plus VAT (effective rate)
	• for the term of 1 year	RUB 13,000	Plus VAT (effective rate)
16.11	Individual safety deposit boxes lease (Width – 300 mm, depth – 435 mm)		
16.11.1	If the height of the box is 50 mm		
	• for the term of 1 month	RUB 300	Plus VAT (effective rate)
	• for the term of 3 month	RUB 900	Plus VAT (effective rate)
	• for the term of 6 month	RUB 1,650	Plus VAT (effective rate)
	• for the term of 1 year	RUB 2,950	Plus VAT (effective rate)
16.11.2	If the height of the box is 300 mm		
	• for the term of 1 month	RUB 1,400	Plus VAT (effective rate)
	• for the term of 3 month	RUB 3,750	Plus VAT (effective rate)
	• for the term of 6 month	RUB 6,750	Plus VAT (effective rate)
	• for the term of 1 year	RUB 12,175	Plus VAT (effective rate)
16.12	Lease of individual safety deposit boxes with two locks and individual access conditions (Width – 300 mm, depth – 435 mm)		
16.12.1	If the height of the box is 100 mm		
	• for the term of 1 month	RUB 1,350	Plus VAT (effective rate)
	• for the term of 3 month	RUB 3,550	Plus VAT (effective rate)

No	Operation	Charge	Note
	• for the term of 6 month	RUB 6,600	Plus VAT (effective rate)
	• for the term of 1 year	RUB 11,800	Plus VAT (effective rate)
16.12.2	If the height of the box is 125 mm		
	• for the term of 1 month	RUB 1,700	Plus VAT (effective rate)
	• for the term of 3 month	RUB 4,600	Plus VAT (effective rate)
	• for the term of 6 month	RUB 8,300	Plus VAT (effective rate)
	• for the term of 1 year	RUB 15,000	Plus VAT (effective rate)
16.13	Charge for mechanical lockpicking, key loss/damage (for every set of keys and lock)	RUB 2,500	Plus VAT (effective rate)

## 17. SERVICES ON MAINTENANCE OF CORPORATION SETTLEMENT CENTER (CSC) SOFTWARE COMPLEX

No	Operation	Charge	Note
17.1	Installation at client's location of the system with a license for one user	RUB 42,000	Plus VAT (effective rate). Paid as a lump-sum
17.1.1	Provision of license for working in the system to each subsequent user of client	RUB 27,500	Plus VAT (applicable rate) Paid as a lump-sum
17.2	Connection to the System of client's Subdivision/Branch/Affiliate	RUB 5,000	Plus VAT (effective rate). Fee levied from client. Paid as a lump-sum
17.3	Replacement of software or software version of client's part of the System upon initiative of the Bank	No charge	Included in the commission fee on initial installation of the System
17.4	One-time call of specialist within the framework of rendering the System support services to re-install client's part of the System, which is not associated with its malfunction or destruction <sup>1</sup>	RUB 3,000	Plus VAT (effective rate). Lump-sum, subject to pre-payment

<sup>1</sup> Tariff applies to clients located within 100 km from Moscow. If a client is located beyond 100 km from Moscow, payment amount is determined by agreement of the Parties.

No	Operation	Charge	Note
17.5	One-time call of specialist within the framework of rendering the System support services for repeated installation, re-installation or recovery of destroyed or defective client's part of the System <sup>2</sup>	RUB 6,000	Plus VAT (effective rate) Lump-sum, subject to pre-payment
17.6	Release of additional SKZI keys upon client's request	RUB 3,000	Plus VAT (effective rate). Lump-sum, subject to pre-payment
17.7	Repeated release of SKZI encryption keys and electronic signature upon client's request	RUB 1,500	Plus VAT (effective rate). Lump-sum, subject to pre-payment
17.8	System support <sup>3</sup>	RUB 9,000 + N * RUB 5,000	Plus VAT (effective rate). Levied from client on a monthly basis, independent on operations
17.9	Entry of Budget cost items in the System	RUB 5,000	Plus VAT (effective rate). Lump-sum For one Budget provided

<sup>2</sup> Tariff applies to clients located within 100 km from Moscow. If a client is located beyond 100 km from Moscow, payment amount is determined by agreement of the Parties.

<sup>3</sup> N – number of client's Subdivisions/Branches/Affiliates connected to the System

## 18. TRANSACTIONS WITH INTERNATIONAL PAYMENT CARDS

No	Operation	Charge	Note
	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, MasterCard and China UnionPay 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)	
	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	

<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.).

<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

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

<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

<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





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