

Evrofinance Mosnarbank

Tariffs

Tariffs of
EVROFINANCE MOSNARBANK
for Clients — Legal Entities
(effective from 13 July, 2015)



TABLE OF CONTENTS

GENERAL PROVISIONS	3
1. OPENING AND MAINTENANCE OF ACCOUNTS	4
2. TRANSFERS	6
TRADE FINANCE	8
3. COLLECTIONS	8
4. DOCUMENTARY LETTERS OF CREDIT	9
5. BANK GUARANTEES	12
6. CURRENCY CONTROL	13
7. OPERATIONS WITH CASH RESOURCES	15
8. FOREIGN EXCHANGE DEALS	18
9. TRANSACTIONS IN PROMISSORY NOTES OF EVROFINANCE MOSNARBANK	19
10. DEPOSIT TRANSACTIONS	19
11. CREDITING	19
12. TRANSACTIONS IN PRECIOUS METALS	19
13. TRANSACTIONS IN SECURITIES	19
14. TRANSACTIONS WITH INTERNATIONAL BANK CARDS	21
15. SERVICES ON MANAGEMENT OF "CLIENT-BANK" OR "INTERNET CLIENT-BANK" SOFTWARE COMPLEX	28
16. CONSULTATION AND OTHER SERVICES	29
17. SERVICES ON MAINTENANCE OF CORPORATION SETTLEMENT CENTER (CSC) SOFTWARE COMPLEX	32

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 amounts of commission fees shall be charged from clients in roubles without acceptance. 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 13 July 2015, 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

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:		
1.1.2.1	current/payment accounts in Rubles		
	• using the Client-Bank system	1200 Rub. (on a monthly basis)	in the cases of carrying out operations within the account
	• without the use of Client-Bank system	2000 Rub. (on a monthly basis)	in the cases of carrying out operations within the account
1.1.2.2	current accounts in foreign currency		
	• using the Client-Bank system	1200 Rub. (on a monthly basis)	in the cases of carrying out operations within the account
	• without the use of Client-Bank system	2000 Rub. (on a monthly basis)	in the cases of carrying out operations within the account
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 account
1.1.3.2	delivery of statement copy upon client's request	RUB250 per statement	
	– per each appendix to the statement	RUR150 per sheet	
1.1.3.3	delivery of statement, as requested by client, as of a definite date in case of no account operations	RUB250 per each copy of statement	

No	Operation	Charge	Note
1.1.3.4	delivery of statement, as requested by client, for a definite period of time	RUB250 per sheet	Statement is delivered without appendixes
1.1.3.5	delivery of statement copy upon client's request	RUB250 per each copy of statement	Statement is delivered without appendixes
1.1.4	Accrual of interest¹		
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	Signing an agreement on direct debiting of monetary funds from client's accounts in favor of third parties		Cost of service is included in the commission fee for maintenance of account
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	RUB150 per copy	Plus VAT (effective rate)
1.1.6.3	Delivery of certificates of payment of authorized capital, other certificates related to opening and maintenance of clients' bank accounts (except for certificates of opened accounts)	RUB150	VAT is not charged

¹ 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.

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:		
	<ul style="list-style-type: none"> commission fee of the Bank levied for transfer of funds with processing of pay documents in the payment system of the Bank of Russia:¹ 		
	– intra-regional payments	RUB18	
	– interregional payments	RUB22	
	Commission fee to be levied additionally to Cl. 2.1.3:		
	<ul style="list-style-type: none"> payment orders on paper carrier using bar coding system 		Cost of service is included in the commission fee for maintenance of account
	<ul style="list-style-type: none"> payment orders received on paper carrier 	0.05% of the transfer amount min RUB50 max RUB500	
	<ul style="list-style-type: none"> payment orders transferred via the "Client-Bank" system 		Cost of service is included in the commission fee for maintenance of account
	<ul style="list-style-type: none"> coverage of payment orders (with the exception of budget payments and payments to off-budgetary funds) earlier filed for registration due to no funds on the payer's account 	0.05% of the transfer amount min RUB50 max RUB500	
2.1.4	Submission of payment order with "urgent" mark (subject to technical capability of the Bank)	by agreement	To be levied as operations are effected in addition to Cl. 2.1.3

¹ 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
2.1.5	Change of conditions, annulment, return of transfer, correspondence with banks, as requested by clients, on the issues of processing payments	RUB200	To be levied on each payment
2.1.6	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 ²	RUB5,000 per each payment order	
2.1.7	Drawing up of payment orders (using a PC), as requested by client, to effect account operations	RUB250	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
	• having a correspondent account with the Bank		Cost of service is included in the commission fee for maintenance of account
	• having no correspondent account with the Bank	RUB1,200	
2.2.4	Transfers with a reservation "at no costs for beneficiary"	RUB1,200 + actual expenses	
2.2.5	Change of conditions, annulment, and return of transfer	RUB1,200 + 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	RUB300	Charged additionally to

² No commission fee shall be levied under Cl. 2.1.3-2.1.5 on levying the given commission fee.

No	Operation	Charge	Note
	other banks, received on a paper medium		the commission set forth in pp.2.2.3, 2.2.4

TRADE FINANCE

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 RUB450 max RUB6,000	
3.1.2	Taking up, examination and forwarding financial documents (cheques, etc.) for collection	0.125 % min RUB450 max RUB6,000	
3.1.3	Taking up, examination and forwarding of promissory notes for collection	0.125 % min RUB1,500 max RUB9,000	
3.1.4	Protest for non-payment/non-acceptance	RUB3,000 + actual expenses	
3.1.5	Return of unpaid financial documents	RUB450 + 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	

No	Operation	Charge	Note
3.2.3	Delivery of documents without payment and/or acceptance of bills of exchange	0.1 % 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 CREDIT¹

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 RUB1,200 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 RUB1,200 max RUB35,000 for a three-month period or its part	

¹ 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
4.1.3	Other amendments to L/C terms and conditions, cancellation of L/C (as requested by client prior to the expiry date)	RUB1,200	
4.1.4	Examination of documents under L/C	0.15% min RUB1,200	L/C amount is less than RUB300,000,000
		0.15% max RUB3,000,000	L/C amount is equal to or above RUB300,000,000
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 RUB1,200 max RUB35,000	
4.1.7	Other amendments to L/C terms and conditions, cancellation of L/C (as requested by client prior to the expiry date)	RUB1,200	
4.1.8	Examination of documents under L/C	0.15% min RUB1,200	L/C amount is less than RUB300,000,000
		0.15% max RUB3,000,000	L/C amount is equal to or above RUB300,000,000
4.2	Documentary letters of credit in foreign currency		
	Documentary letters of credit for export		
4.2.1	Advice of the forthcoming letter of credit	RUB300	
4.2.2	Advice, increase of the LC amount	0.15%	

No	Operation	Charge	Note
		min RUB1,200 max RUB45,000	
4.2.3	Confirmation of a letter of credit of EVROFINANCE MOSNARBANK, increase of the amount and/or extension of the confirmed letter of credit:		
	• paid	0.2% min RUB1,200 for a three-months' period or a part thereof	
	• unpaid	by agreement	
4.2.4	Change of other conditions of a letter of credit, early cancellation	RUB1,200	
4.2.5	Payment, verification, receipt and sending of documents	0.15% min RUB1,200 + actual costs	
4.2.6	Commission for installment of payments under a letter of credit:		
	• unconfirmed by EVROFINANCE MOSNARBANK	0.1% min RUB1,200 max RUB30,000 for a three-months' period or a part thereof	
	• confirmed by EVROFINANCE MOSNARBANK	0.2% min RUB1,200 for a three-months' period or a part thereof	
4.2.7	Transfer of a transferable letter of credit	0.15% min RUB1,200	
4.2.8	Analysis of contractual payment terms and/or development of draft letters of credit on the	RUB3,000	Plus VAT (effective rate)

No	Operation	Charge	Note
	customer's request		
	Documentary letters of credit for import		
4.2.9	Preliminary notice to a foreign bank on issuance of a letter of credit	RUB300	
4.2.10	Issuance, increase, extension of a letter of credit:		
	• paid	0.2% min RUB1,200 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)	RUB1,200	
4.2.12	Payment, verification, receipt and sending of documents	0.15% min RUB1,200 + actual costs	
4.2.13	Installment payment, draft acceptance	0.2% min RUB1,200 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	RURB,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 RUB1,200 max RUB15,000	Plus VAT (effective rate)
5.1.2	Change of the guarantee conditions, apart from increase	RUB1,200	Plus VAT (effective rate)

No	Operation	Charge	Note
5.1.3	Drawing a draft under the guarantee (reception, verification and sending of documents)	0.15% min RUB1,200 + 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	RUB3,000	Plus VAT (effective rate)
5.2	Guarantess (counter-guarantees) issued by EVROFINANCE MOSNARBANK		
5.2.1	Issuance of guarantees (counter-guarantees), increase and/or extension of guarantees		
	• paid	0.2% min RUB1,200 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	RUB1,200	
5.2.3	Payment under the guarantee (reception, verification and sending of documents)	0.15 % min RUB1,200	

6. CURRENCY CONTROL

No	Operation	Charge	Note
6.1	Exercising functions of currency control agent by the Bank:		
	• 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	0.1% of each payment/proceeds min. RUB100 max. RUB60,000	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

№	Operation	Charge	Note
	<ul style="list-style-type: none"> under transaction passports executed on the basis of credit or loan contracts 	0.1% of each payment/ proceeds of the outstanding amount min RUB100 max RUB60,000	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"> under transactions between residents and non-residents without executing transaction passport (in accounting for operations without transaction passport) 	0.1% of each payment/ proceeds min. RUB100 max. RUB30,000	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 unexecuted contracts in the event of initial debits from/credits to accounts of residents with the Bank; - operations of crediting and return of erroneously paid funds, including refunds due to wrong banking details; - crediting an account of a resident with funds in the currency of the Russian Federation irrespective of the type of currency operation; - currency operations of nonresidents
6.2	Execution/re-execution of a transaction passport	Free of charge	

No	Operation	Charge	Note
6.3	Urgent execution/re-execution of a transaction passport	RUB2,000	Plus VAT (effective rate). 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)
6.4	Execution/re-execution of a transaction passport, as requested by client	RUB2,000	Plus VAT (effective rate)
6.5	Execution of documents on transfer of a transaction passport to another bank	RUB5,000	Plus VAT (effective rate)
6.6	Making copies of currency control documents and duplicate invoices	RUB100 per list	Plus VAT (effective rate)
6.7	Delivery of bank control records and certificates	RUB500 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		
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 RUB500	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%	

No	Operation	Charge	Note
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		
7.4.1	Roubles		
7.4.1.1	For payroll and social payments		Cost of service is included in the commission fee for maintenance of account
7.4.1.2	For grants	0.2%	
7.4.1.3	For costs not related to payroll and social payments	0.2%	Delivered amount is equal to or below RUB2,000,000 within a working day
		15%	Delivered amount is above RUB2,000,000 within a working day
7.4.1.4	For purchase of agricultural products	0.2%	Delivered amount is equal to or below RUB2,000,000 within a working day
		15%	Delivered amount is above RUB2,000,000 within a working day
7.4.1.5	For payment of pensions, allowances and insurance compensations	0.2%	Delivered amount is equal to or below RUB2,000,000 within a working day
		15%	Delivered amount is above RUB2,000,000 within a working day

No	Operation	Charge	Note
7.4.1.6	For operations of gambling industry	15%	
7.4.1.7	Other payments	0.2%	Delivered amount is equal to or below RUB2,000,000 within a working day
		15%	Delivered amount is above RUB2,000,000 within a working day
7.4.1.8	For payment of income, repayment and purchase of state and other securities (apart from promissory notes)	0.2%	Subject to presentation of properly notarized effective License of professional participant of the securities market by client to the Bank
		15%	In case client fails to submit to the Bank effective License of professional participant of the securities market
7.4.1.9	For operations with promissory notes	0.2%	Subject to presentation of properly notarized effective License of professional participant of the securities market by client to the Bank
		15%	In case client fails to submit to the Bank effective License of professional participant of the securities market
7.4.2	Currency	1%	
7.5	Delivery of cash resources from accounts of individual entrepreneurs: ¹		
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

¹ Cash shall be paid in accordance with contract of bank account subject to preliminary reservation. For cash payments on the date of order (if the Bank has the required resources), the Bank shall charge in addition to the mentioned rates 0.5% from the amount above RUB100,000.00 (or equivalent of the mentioned amount in the corresponding foreign currency on delivering cash in foreign currency).

No	Operation	Charge	Note
			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%	

8. FOREIGN EXCHANGE DEALS

No	Operation	Charge	Note
8.1	Purchase/sale of foreign currency for roubles (depending on the transaction amount) ¹		
	• under USD500,000	0.4%	
	• from USD500,000 up to USD1,000,000	0.3%	
	• over USD1,000,000	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	

¹ No commission fee shall be levied on processing of orders at the exchange rate of the Bank; the rate shall be considered for calculation of commission fee on processing orders at the exchange rate of the Bank of Russia.

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)	RUB150	Plus VAT (effective rate)
9.2	Safekeeping of securities issued by EVROFINANCE MOSNARBANK	RUB500 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 SECURITIES¹

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

¹ 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 ²		
	– under RUB1,000,000	0.08%	
	– from RUB1,000,000 to RUB10,000,000	0.05%	
	– from RUB10,000,000 to RUB30,000,000	0.04%	
	– over RUB30,000,000	0.02%	
13.1.2.2	Fixed ³		
	– Regardless on the volume of transactions per calendar month	RUB25,000	
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	

² 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.

³ 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:		
	<ul style="list-style-type: none"> • Visa Business, China UnionPay Gold 	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
	<ul style="list-style-type: none"> • Visa Gold, China UnionPay Platinum 	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
	<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; 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:		
	<ul style="list-style-type: none"> • Visa Business, China UnionPay Gold 	RUB 15,000 or equivalent value in account	

No	Operation	Charge	Note
		currency at the rate of the Central Bank of Russia	
	• Visa Gold, China UnionPay Platinum	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, and also in those of NCC and Union Card member banks	1% of transaction amount	
	• in cash withdrawal offices and ATMs of other banks using Visa cards	2% of transaction amount, RUB 150 minimum	
	• in cash withdrawal offices and ATMs of China UnionPay member banks	USD 2.5 or equivalent value in account currency at the rate of the Central Bank of Russia	charged for each cash withdrawal transaction
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	

No	Operation	Charge	Note
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
	<ul style="list-style-type: none"> 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 rate of the Central Bank of Russia	card is reissued with the previous validity term within 5 business days
	<ul style="list-style-type: none"> Visa Business, China UnionPay Gold 	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
	<ul style="list-style-type: none"> Visa Gold, China UnionPay Platinum 	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
	<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 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:		

No	Operation	Charge	Note
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. 2	To card holder's email address		cost of this service is 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
14.2	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 14.2.2.3	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 14.2.2.3.	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
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, China UnionPay Classic		cost of this service is included in the commission fee for transfers from legal entity's settlement account as a part of payroll program
	– China UnionPay Gold	RUB 450	charged annually; in case of issue of a new card or reissue upon expiry of the card
	– Visa Gold, China UnionPay Platinum	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 during the year		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

No	Operation	Charge	Note
			of the legal entity
14.2.2.2	Cash withdrawal:		
	– in the Bank’s cash withdrawal offices and ATMs, and also in those of NCC and Union Card member banks		cost of this service is included in the commission fee for transfers from legal entity’s settlement account as a part of payroll program
	– in cash withdrawal offices and ATMs of other banks using Visa cards	1.3% of transaction amount, RUB 150 minimum	
	– in cash withdrawal offices and ATMs of other China UnionPay member banks	USD 2,5 or equivalent value in account currency at the rate of the Central Bank of Russia	charged for each cash withdrawal transaction
	– in ATMs of any banks, provided that transfers from a legal entity’s account to a card account are made according to the rate established in paragraph 2 of clause 14.2.1.1.		cost of this service is included in the commission fee for transfers from legal entity’s settlement account as a part of payroll program
14.2.2.3	Resuming settlements on card transactions suspended due to card damage/loss or loss of PIN:		
	– Visa Classic, China UnionPay Classic	RUB 90	card is issued with a new validity term
	– China UnionPay Gold	RUB 450	card is issued with a new validity term
	– Visa Gold, China UnionPay Platinum	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	36% per annum	charged in %% of an overspent amount for

No	Operation	Charge	Note
	the card account (unauthorized overdraft)		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:		
	<ul style="list-style-type: none"> To card holder's mobile telephone number: 		
	<ul style="list-style-type: none"> China UnionPay Classic, Visa Classic, China UnionPay Gold¹ 	RUB 60	charged monthly
	<ul style="list-style-type: none"> Visa Gold, Visa Platinum, China UnionPay Platinum 		cost of this service is included in the commission fee for settlements on card transactions
	<ul style="list-style-type: none"> To card holder's email address 		cost of this service is included in the commission fee for settlements on card transactions
	<ul style="list-style-type: none"> Receiving account statement in the Bank 		cost of this service is included in the commission fee for settlements on card transactions
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
	<ul style="list-style-type: none"> 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, RUB 700 maximum	charged upon expiry of bank card
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

¹ Charged upon connection to service after February 1, 2009; for clients who connected to service before February 1, 2009 the monthly fee will be charged starting from September 1, 2009.

No	Operation	Charge	Note
			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	RUB4,000	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	RUB3,000	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	RUB6,000	Lump sum, subject to pre-payment
15.1.5	Release of additional instrument of information cryptoprotection keys upon client's request	RUB3,000	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	RUB1,500	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	RUB4,000	Lump sum, subject to pre-payment
	• for specialized depository ¹	RUB1,000	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	RUB3,000	Lump sum, subject to pre-payment

¹ 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.

No	Operation	Charge	Note
	rendering the System support services to re-install client's part of the System, which is not associated with its malfunction or destruction		
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	RUB6,000	Lump sum, subject to pre-payment
15.2.5	Release of additional SKZI keys upon client's or specialized depository's request	RUB3,000	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	RUB1,500	Lump sum, subject to pre-payment

16. CONSULTATION AND OTHER SERVICES

No	Operation	Charge	Note
16.1	Correspondence on bank operations	RUB900 + actual expenses	
16.2	Commission fee for sending messages using Telex and SWIFT systems	RUB150 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	RUB300	
	– for each subsequent copy of certificate	RUB50	
	• in the previous year	RUB900	
	– for each subsequent copy of certificate	RUB50	
	• within the period up to 3 expired years (not counting the current year)	RUB,000	
	– for each subsequent copy of certificate	RUB50	
	• in earlier periods	by agreement	
16.3.2	Supply of information about operations effected on clients' accounts using telecommunications facilities (by phone)	RUB600 on a quarterly basis	

No	Operation	Charge	Note
16.3.3	Submission of money-and-payment document copies	RUB150 per sheet	
16.4	Submission of reference materials, as requested by client, for audit companies	RUB1,500	Plus VAT (effective rate)
16.5	Sending appendixes to the statement in the form of electronic documents (telex, SWIFT system)	RUB150	
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	RUB600	Plus VAT (effective rate). (ref. Cl. 16.6, if it is required to deliver documents in Russia)
16.8.1	Taking up of settlement documents for collection	RUB50 (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	RUB3000	
16.9.2	Guarantee fee (for safety deposit boxes with two individual locks)	RUB6,000	
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	RUB350	Plus VAT (effective rate)
	• for the term of 3 months	RUB950	Plus VAT (effective rate)
	• for the term of 6 months	RUB1,700	Plus VAT (effective rate),
	• for the term of 1 year	RUB3,000	Plus VAT (effective rate)
16.10.2	If the height of the box is 75 mm		
	• for the term of 1 month	RUB500	Plus VAT (effective rate)

No	Operation	Charge	Note
	• for the term of 3 months	RUB1,350	Plus VAT (effective rate)
	• for the term of 6 months	RUB2,450	Plus VAT (effective rate)
	• for the term of 1 year	RUB4,400	Plus VAT (effective rate)
16.10.3	If the height of the box is 125 mm		
	• for the term of 1 month	RUB850	Plus VAT (effective rate)
	• for the term of 3 month	RUB2,300	Plus VAT (effective rate)
	• for the term of 6 month	RUB4,150	Plus VAT (effective rate)
	• for the term of 1 year	RUB7,500	Plus VAT (effective rate)
16.10.4	If the height of the box is 175 mm		
	• for the term of 1 month	RUB1,300	Plus VAT (effective rate)
	• for the term of 3 month	RUB3,500	Plus VAT (effective rate)
	• for the term of 6 month	RUB6,300	Plus VAT (effective rate)
	• for the term of 1 year	RUB11,350	Plus VAT (effective rate)
16.10.5	If the height of the box is 300 mm		
	• for the term of 1 month	RUB1,500	Plus VAT (effective rate)
	• for the term of 3 month	RUB4,000	Plus VAT (effective rate)
	• for the term of 6 month	RUB7,200	Plus VAT (effective rate)
	• for the term of 1 year	RUB13,000	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	RUB300	Plus VAT (effective rate)
	• for the term of 3 month	RUB900	Plus VAT (effective rate)
	• for the term of 6 month	RUB1,650	Plus VAT (effective rate)

No	Operation	Charge	Note
	• for the term of 1 year	RUB2,950	Plus VAT (effective rate)
16.11.2	If the height of the box is 300 mm		
	• for the term of 1 month	RUB1,400	Plus VAT (effective rate)
	• for the term of 3 month	RUB3,750	Plus VAT (effective rate)
	• for the term of 6 month	RUB6,750	Plus VAT (effective rate)
	• for the term of 1 year	RUB12,175	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	RUB1,350	Plus VAT (effective rate)
	• for the term of 3 month	RUB3,550	Plus VAT (effective rate)
	• for the term of 6 month	RUB6,600	Plus VAT (effective rate)
	• for the term of 1 year	RUB11,800	Plus VAT (effective rate)
16.12.2	If the height of the box is 125 mm		
	• for the term of 1 month	RUB1,700	Plus VAT (effective rate)
	• for the term of 3 month	RUB4,600	Plus VAT (effective rate)
	• for the term of 6 month	RUB8,300	Plus VAT (effective rate)
	• for the term of 1 year	RUB15,000	Plus VAT (effective rate)
16.13	Charge for mechanical lockpicking, key loss/damage (for every set of keys and lock)	RUB2,500	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	RUB42,000	Plus VAT (effective rate). Paid as a lump-sum

No	Operation	Charge	Note
17.1.1	Provision of license for working in the system to each subsequent user of client	RUB27,500	Plus VAT (applicable rate) Paid as a lump-sum
17.2	Connection to the System of client's Subdivision/Branch/Affiliate	RUB5,000	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 ¹	RUB3,000	Plus VAT (effective rate). Lump-sum, subject to pre-payment
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 ²	RUB,000	Plus VAT (effective rate) Lump-sum, subject to pre-payment
17.6	Release of additional SKZI keys upon client's request	RUB3,000	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	RUB1,500	Plus VAT (effective rate). Lump-sum, subject to pre-payment
17.8	System support ³	RUB9,000 + N * RUB5,000	Plus VAT (effective rate). Levied from client on a monthly basis, independent on operations

¹ 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.

² 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.

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

№	Operation	Charge	Note
17.9	Entry of Budget cost items in the System	RUB5,000	Plus VAT (effective rate). Lump-sum For one Budget provided

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