

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"> • MasterCard Business, Visa Business, • and 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"> • MasterCard Gold, 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"> • MasterCard Business, Visa Business, China UnionPay Gold 	RUB 15,000 or equivalent value in account currency at the rate of the Central Bank of Russia	
	<ul style="list-style-type: none"> • MasterCard Gold, Visa Gold, China UnionPay Platinum 	RUB 60,000 or equivalent value in account currency at the rate of the	

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		Central Bank of Russia	
	<ul style="list-style-type: none"> VISA Platinum 	RUB 100,000 or equivalent value in account currency at the rate of the Central Bank of Russia	
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:		
	<ul style="list-style-type: none"> in the Bank's cash withdrawal offices and ATMs and ATMs of NCC and Union Card member Banks 	1% of transaction amount	
	<ul style="list-style-type: none"> in cash withdrawal offices and ATMs of other banks using MasterCard and Visa cards 	2% of transaction amount, RUB 90 minimum	
	<ul style="list-style-type: none"> in cash withdrawal offices and ATMs of China UnionPay member banks using China UnionPay Platinum cards 	RUB100	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	
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"> MasterCard Business, Visa Business, and China 	RUB 1,500 or equivalent value	card is reissued with a new validity term within

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	UnionPay Gold	in account currency at the rate of the Central Bank of Russia	5 business days
	• MasterCard Gold, Visa Gold, and China UnionPay Platinum	RUB 3,000 or equivalent value in account currency at the rate of the Central Bank of Russia	card is 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
14.1.12.2	To card holder's email address		cost of this service is included in the commission fee for settlements on card transactions

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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 third 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
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, and 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	1% of the amount	applies only to legal entities with a payroll

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	cards are established as indicated in paragraph 4 of clause 14.2.2.3.	transferred to card account	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
	– Maestro, Electron, and 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
	– MasterCard Standard, Visa Classic, and China UnionPay Gold	RUB 450	charged annually; in case of issue of a new card or reissue upon expiry of the card
	– MasterCard Gold, Visa Gold, and China UnionPay Platinum	1,500 RUB	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 of the legal entity
	– on fixing tariffs of cash withdrawal from the Bank cards in the amounts listed in paragraphs 1, 2, and 3 of Cl. 14.2.2.3	0.3%	It can be applied to all legal entities regardless of the payroll amount and number of employees
	– on fixing tariff of cash withdrawal from the Bank cards in the amount listed in paragraph 4 of Cl.	1%	To be applied only to legal entities with minimum payroll being seven million

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	14.2.2.3		(7,000,000) roubles and minimum number of employees being 300 persons
14.2.2.2	Cash withdrawal:		
	– in the Bank's cash withdrawal offices and ATMs and ATMs 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 MasterCard and Visa cards	1.3% of transaction amount, RUB 90 minimum	
	– in cash withdrawal offices and ATMs of other China UnionPay member banks	RUB 60	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:		
	– Maestro, Electron, and China UnionPay Classic	RUB 90	card is issued with a new validity term
	– MasterCard Standard, Visa Classic, and China UnionPay Gold	RUB 450	card is issued with a new validity term
	– MasterCard Gold, Visa Gold, and China UnionPay Platinum	1,500 RUB	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

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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	Interest accrued on card account balance	0.1% per annum	payable on a monthly basis at the end of each calendar month
14.2.6	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
14.2.7	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"> Maestro, Visa Electron, China UnionPay Classic, MasterCard Standard, Visa Classic, and China UnionPay Gold¹ 	RUB60	charged monthly
	<ul style="list-style-type: none"> MasterCard Gold, Visa Gold, and 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
14.2.8	Provision of information about cash balance available for card transactions in case this information is requested in ATMs of other banks	RUB30	charged for each request
	<ul style="list-style-type: none"> Provision of a mini statement in ATMs of third banks 	RUB 30	charged for each mini statement
14.2.9	Annual account maintenance fee if no transactions using bank card were made during one year.	Account's cash balance, maximum RUB 700	charged upon expiry of bank card
14.2.10	Lending terms for employees (settlement card with an authorized overdraft)		Subject to supplementary

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.

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			agreements with the organization in case of full service package as a part of payroll program.