

Tariffs

Tariffs of EVROFINANCE MOSNARBANK for
execution of orders of correspondent banks
(effective from September 01, 2013)

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GENERAL PROVISIONS

GENERAL PROVISIONS

The Tariff rates apply to standard transactions only which are performed in accordance with normal procedures. EVROFINANCE MOSNARBANK reserves the right to charge a special or additional commission fee in relation to non-standard transactions or in extraordinary circumstances. In case of any non-standard situations arising, and upon opening credit accounts and accounts with special regime, the rates of commission are established by agreement with the correspondent.

EVROFINANCE MOSNARBANK may change the established rates for each individual transaction and/or establish a special order of settlements in case of a separate arrangement between the Bank and the correspondent. The rates may be modified or supplemented upon prior notification of the correspondents.

All commission fees amounts are written off from the correspondent banks by direct debiting. In case of impossibility to debit the correspondent bank account in the currency of transaction, the commission fee amounts are debited from other accounts opened with EVROFINANCE MOSNARBANK in the name of the correspondent bank. If required, EVROFINANCE MOSNARBANK shall perform appropriate conversion transactions at the exchange rate of the Bank of Russia as of the date of transaction, without any additional instructions of correspondent banks, and shall use the amount received for payment of services provided by EVROFINANCE MOSNARBANK. The debited commission fees shall not be refundable.

The payment for cash and payment services to correspondents shall be collected by the Bank by debiting without acceptance. In case if the Bank has no possibility to recover from the correspondent account any amounts payable to the benefit of the Bank in accordance with the Tariffs, the Bank shall perform debit directly the foreign currency account of the correspondent for carrying out conversion and further payment of the relevant amounts. The charged commission fees shall not be refundable.

Taxes, levies, duties, telecommunication and postal expenses, correspondents' commissions, and other incidental expenses, if any, shall be charged additionally based on their actual cost in the same currency they were incurred by EVROFINANCE MOSNARBANK. The actual expenses of the Bank in a foreign currency shall be debited from the current foreign currency account of the correspondent, with conversion of the expenses amount from one currency to another by the on cross rate in relation to ruble at the exchange rate of the Bank of Russia which is prevailing at the date of such debiting.

The amounts of actual expenses are usually debited from the correspondent account on the date of the transaction or thereafter as far as the Bank incurs such expenses.

The commission fee with regard to transactions committed by the Bank and related to payments to the benefit of governmental revenue and customs authorities and state non-budgetary funds is not charged (except for the actual expenses incurred by the Bank at the time of executing orders).

The present Tariffs shall be effective starting from September 01, 2013 and shall supersede previously accepted Commission Fees Tariffs applied for executing orders of correspondent banks of EVROFINANCE MOSNARBANK, and all supplements thereto.

Note: The cost of depositary services is reflected in the Commission Fees Tariffs for executing orders of legal entities.

1. 1. OPENING AND MAINTENANCE OF ACCOUNTS¹

No	Operation	Charge	Note
1.1	Account opening ²	900 rubles	
1.2	Account maintenance		cost of this service is taken into account when charging interest to the account remaining balance
1.3	Issuance of account statements (in hard copy, by telex, via SWIFT, etc)		
1.3.1	current account transactions		cost of this service is taken into account when charging interest to the account remaining balance
1.3.2	Issuance of a duplicate copy of statement upon request of the correspondent	150 rubles/sheet	
1.3.3	upon request of the correspondent, in case there are no account transactions, or for a specific period	150 rubles/sheet	
1.4	Forwarding appendixes to the account statement in an electronic form (via telex, SWIFT)		cost of this service is taken into account when charging interest to the account remaining balance
1.5	Accrual of interest to the credit balance in Russian rubles and foreign currencies:		
1.5.1	RF residents:	on monthly basis at the applicable Bank's exchange rates for specified currencies and the remaining balance	
1.5.2	Non-residents:	not accrued	
1.6	Account debit balance	not permitted	
1.7	Issuance of account opening statements upon request of the correspondent		cost of this service is taken into account when charging interest to the account

¹ Cost of the services on transactions with ruble and foreign currency accounts of foreign banks' representative offices in Moscow, in case if these accounts are managed by EVROFINANCE MOSNARBANK for more than 5 years, is taken into account when charging interest to the account remaining balance

² Cost of the services for opening correspondent accounts, used for settlements under plastic cards projects (including Union Card, VISA, MasterCard), is taken into account when charging interest to the account remaining balance

No	Operation	Charge	Note
			remaining balance
1.8	Closing account upon request of the correspondent		cost of this service is taken into account when charging interest to the account remaining balance

2. TRANSFERS

No	Operation	Charge	Note
2.1	Enter of funds to the benefit of the correspondent		cost of this service is taken into account when charging interest to the account remaining balance
2.2	Transfer of funds from the correspondent account to the account of other correspondent or Bank's customer		cost of this service is taken into account when charging interest to the account remaining balance
2.3	Interbank transfer of currency assets		cost of this service is taken into account when charging interest to the account remaining balance
2.4	Transfer of currency assets to the benefit of customers/correspondents of other banks which: ^{1,2}		
	• have a correspondent account with the Bank		cost of this service is taken into account when charging interest to the account remaining balance
	• do not have a correspondent account with the Bank	600 rubles	
2.5	Bank's commission charged for transfer of funds when payment documents pass through the settlement network of the Bank of Russia:		
	• regional transactions	18 rubles	
	• interregional transactions	22 rubles	
2.6	Modification of settlement instructions or cancellation of a payment order:		
	• foreign currency	900 rubles + actual expenses	
	• rubles	100 rubles	
2.7	Processing of payment orders made in rubles and	0.05% of the wire	in addition to clause 2.5

¹ In relation to the transactions below in this clause, cost of regular telecommunication expenses (SWIFT, telex) is taken into account when determining the amount of commission for operating a correspondent account

² In case of a proviso "free of charge for beneficiary", Bank's actual expenses are additionally charged

No	Operation	Charge	Note
	received by telex or in hard copy	transfer amount, 50 rubles minimum 500 rubles maximum	
2.8	Providing payment order after transaction time marked "urgent" (in case of available technical possibility)	by agreement with the Bank	in addition to clauses 2.2, 2.3, 2.4, 2.5 and 2.7

DOCUMENTARY OPERATIONS

3. COLLECTION

No	Operation	Charge	Note
3.1	Clean collection		
3.1.1	Presentment of financial instruments for acceptance; issuance of financial instruments against payment	0.1% 450 rubles min 6,000 rubles max	
3.1.2	Reception, verification and forwarding financial instruments (bills of exchange, etc) for collection	0.125 % 450 rubles min 6,000 rubles max	
3.1.3	Making protest in case of non-payment/non- acceptance	3,000 rubles + actual expenses	
3.1.4	Return of unpaid financial instruments	450 rubles + actual expenses	
3.2	Documented collection		
3.2.1	Reception, verification and forwarding financial instruments for payment and/or draft acceptance	0.15 % 1,200 rubles min	
3.2.2	Issuance of instruments against payment and/or	0.15 %	

No	Operation	Charge	Note
	draft acceptance	1,200 rubles min	
3.2.3	Issuance of instruments without payment and/or draft acceptance	0.1 % 1,200 rubles min 3,600 rubles max	
3.2.4	Return of instruments in case the payer cancels acceptance or payment:		
	• sans protest	1,200 rubles	
	• with protest	3,000 rubles + actual expenses	
3.2.5	Supplementary presentment for acceptance or payment	1,200 rubles	
3.2.6	Custody of bills of exchange or drafts with the bank	50 rubles per a bill of exchange for month or part of it	Plus VAT (applicable rate)
3.2.7	Modification of conditions of collection order or its cancellation	1,200 rubles	
3.2.8	Return of defective collection orders	1,200 rubles	

4. DOCUMENTARY LETTERS OF CREDIT¹

No	Operation	Charge	Note
4.1	Documentary letters of credit in rubles		
	Letters of credit issued by EVROFINANCE MOSNARBANK		
4.1.1	Establishment of letter of credit		
	• paid credit	0.15% 1,200 rubles min 35,000 rubles	

¹ 1) The revaluation commission is charged at the increase rate.

2) With regards to letters of credit which amount is stated as "about", "approximately", or "+/-", an advisory commission, as well as commission for establishment, acceptance, prolongation and revaluation is charges of the amount of maximum drawing under a letter of credit (amount of a letter of credit +10% / or % determined by the conditions of a letter of credit)

No	Operation	Charge	Note
		max for three-month period or part of it	
	• unpaid credit	as agreed	
4.1.2	Increase of amount, prolongation of letter of credit	0.15% 1,200 rubles min 35,000 rubles max for three-month period or part of it	
4.1.3	Modification of other conditions of letter of credit, cancellation of letter of credit (upon request of the correspondent before maturity date)	1,200 rubles	
4.1.4	Verification of documents in relation to letter of credit	0.15 % 1,200 rubles min 0.15 % 3,000,000 rubles max	The amount of letter of credit is less than 300,000,000 rubles The amount of letter of credit is equal to or more than 300,000,000 rubles
4.1.5	Making drafts of letters of credit	as agreed	Plus VAT (applicable rate)
Letters of credit issued by other banks			
4.1.6	Aviso, increase and prolongation of letter of credit	00.15% 1,200 rubles min 35,000 rubles max	
4.1.7	Modification of other conditions of letter of credit, cancellation of letter of credit (upon request of the correspondent before maturity date)	1,200 rubles	
4.1.8	Verification of documents in relation to letter of credit	0.15% 1,200 rubles min	The amount of letter of credit is less than 300,000,000 rubles

No	Operation	Charge	Note
		0.15 % 3,000,000 rubles max	The amount of letter of credit is equal to or more than 300,000,000 rubles
4.2	Documentary letters of credit in foreign currency		
	Documentary export letters of credit		
4.2.1	Aviso of future opening of letter of credit	300 rubles	
4.2.2	Aviso, increase of amount of letter of credit	0.15% 1,200 rubles min 45,000 rubles max	
4.2.3	Acceptance of letter of credit of EVROFINANCE MOSNARBANK, increase of amount and/or prolongation of confirmed letter of credit		
	• paid credit	0.2% 1,200 rubles min for three-month period or part of it	
	• unpaid credit	as agreed	
4.2.4	Modification of other conditions of letter of credit, cancellation of letter of credit (upon request of the correspondent before maturity date)	1,200 rubles	
4.2.5	Payment, checking, acceptance and forwarding documents	0.15 % 1,200 rubles min + actual expenses	
4.2.6	Commission for payment by installments on L.C.:		
	• unconfirmed by EVROFINANCE MOSNARBANK	0.1 % 1 200 rubles min 30 000 rubles max for three-month period or part of it	

No	Operation	Charge	Note
	<ul style="list-style-type: none"> confirmed by EVROFINANCE MOSNARBANK 	0.2 % 1 200 rubles min for three-month period or part of it	
4.2.7	Transfer of transferable letter of credit	0.15% 1,200 rubles min	
4.2.8	Analysis upon request of the correspondent of contracts payments conditions and/or making drafts of letters of credit	3,000 rubles	Plus VAT (applicable rate)
	Documentary import letters of credit		
4.2.9	Providing prior notice to a foreign bank about establishment of letter of credit	300 rubles	
4.2.10	Establishment, increase and prolongation of letter of credit:		
	<ul style="list-style-type: none"> paid credit 	0,2 % 1,200 rubles min for three-month period or part of it	
	<ul style="list-style-type: none"> unpaid credit 	as agreed	
4.2.11	Changes of conditions of letter of credit including early cancellation (except for increase and prolongation)	1,200 rubles	
4.2.12	Payment, verification, acceptance and forwarding documents	0.15% 1,200 rubles min + actual expenses	
	<ul style="list-style-type: none"> for letters of credit with especially complex conditions 	0,2% min 1 800 rubles	
4.2.13	Installment letter of credit, draft acceptance	0.2% 1,200 rubles min for three month- period or a part of it	

No	Operation	Charge	Note
4.2.14	Analysis upon request of the correspondent of contracts payments conditions and/or making drafts of letters of credit	3,000 rubles	Plus VAT (applicable rate)

5. BANK GUARANTEES

No	Operation	Charge	Note
5.1	Other banks' guarantees received		
5.1.1	Advice of guarantee, increase of amount of guarantee	0.1 % 1,200 rubles min 15,000 rubles max	Plus VAT (applicable rate)
5.1.2	Modification of conditions of guarantee, except for increase of amount	1,200 rubles	Plus VAT (applicable rate)
5.1.3	Making demand under guarantee (acceptance, verification and forwarding documents)	0.15% 1,200 rubles min + actual expenses	Plus VAT (applicable rate)
5.1.4	Preparation upon request of the correspondent of opinion on guarantee conditions, draft of guarantee in accordance with contract conditions.	3,000 rubles	Plus VAT (applicable rate)
5.2	Guarantees (counter-guarantees) issued by EVROFINANCE MOSNARBANK		
5.2.1	Issuance of guarantees (counter-guarantees), increase of the amount and/or prolongation of guarantee:		
	• paid guarantee	0.2 % 1,200 rubles min for three-month period or a part of it	
	• unpaid guarantee	as agreed	
5.2.2	Modification of conditions of guarantee except for increase and prolongation	1,200 rubles	

No	Operation	Charge	Note
5.2.3	Payment under guarantee (acceptance, verification of documents related to guarantee)	0.15 % 1,200 rubles min	

6. OPERATIONS WITH CASH RESOURCES

No	Operation	Charge	Note
6.1	Cash acceptance from correspondents:		
	• rubles	0.2%	
	• US dollars	0.5%	
	• other convertible currencies	1.0%	
6.2	Acceptance of cash contributions to the Statutory Fund		cost of this service is taken into account when charging interest to the account remaining balance
6.3	Acceptance of unutilized cash advanced from cash department		cost of this service is taken into account when charging interest to the account remaining balance
6.4	Cash advance:		
	• rubles	0.2%	
	• foreign currencies	as agreed	
6.5	Issuance of cheque books in rubles for legal entities		cost of this service is taken into account when charging interest to the account remaining balance
6.6	Nonreceipt by the correspondent of ordered cash through correspondent`s fault:		
	• rubles	1%	
	• foreign currencies	1.5%	

7. CONVERSION OPERATIONS

No	Operation	Charge	Note
7.1	Purchase/sale of foreign currency for rubles ¹		

¹ - commission is not charged when executing orders at the Bank's rate;

- rate is taken into account at the time of calculation of a commission fee when executing orders at the rate of the Bank of Russia

No	Operation	Charge	Note
	Transaction amount		
	• less than USD 500 thousand	0.4%	exempted from VAT
	• from USD 500 thousand to USD 1 million	0.3%	exempted from VAT
	• over USD 1 million	0.2%	exempted from VAT
7.2	Settlement services in the section of standard contracts of Moscow Interbank Currency Exchange	as agreed	plus VAT (applicable rate)
7.3	Brokerage services for purchase-and-sale of currency futures	as agreed	plus VAT (applicable rate)
7.4	Purchase-and-sale of currency forwards	as agreed	exempted from VAT
7.5	SWAP transactions	as agreed	exempted from VAT
7.6	Options transactions	as agreed	exempted from VAT

8. OPERATIONS WITH BILLS OF EVROFINANCE MOSNARBANK

No	Operation	Charge	Note
8.1	Issuance of bill of nominal value less than 500,000 rubles (or for the amount in a foreign currency of the same value)	150 rubles	plus VAT (applicable rate)
8.2	Custody of securities issued by EVROFINANCE MOSNARBANK	500 rubles for the whole term of validity of the Securities Custody Agreement in relation to securities issued by EVROFINANCE MOSNARBANK	plus VAT (applicable rate) charged on the date of signing the Agreement

9. DEPOSIT OPERATIONS

No	Operation	Charge	Note
9.1	Deposits for correspondents	at applicable rates of EVROFINANCE MOSNARBANK	depending on the deposit period and deposit amount
9.2	Bills of EVROFINANCE MOSNARBANK	at applicable rates of EVROFINANCE MOSNARBANK	

10. INTERBANK LENDING

No	Operation	Charge	Note
	Lending transactions	as agreed	

11. OPERATIONS WITH PRECIOUS METALS

No	Operation	Charge	Note
11.1	Custody of precious metals	as agreed	plus VAT (applicable rate)
11.2	Commission for export of precious metals	as agreed	plus VAT (applicable rate)

12. OPERATIONS WITH SECURITIES¹

No	Operation	Charge	Note
12.1	SECURITIES TRANSACTIONS		
12.1.1	Securities transactions at OTC market:		
	• Broking at OTC stock market	as agreed	
12.1.2	Brokerage service for committing securities transactions at organized stock market (stock exchange)		
12.1.2.1	with turnover during a whole trading day: ²		
	– less than 1 million rubles	0.08%	
	– from 1 million rubles to 10 million rubles	0.05%	
	– from 10 million rubles to 30 million rubles	0.04%	
	– over 30 million rubles	0.02%	
12.1.2.2	Fixed ³		
	– Regardless of the extent of transactions during a calendar month	25,000 rubles	
12.2	Transactions with derivative instruments with securities as underlying asset		
12.2.1	Broker service provided for customers at the time of purchase-and-sale of futures with securities as underlying asset	as agreed	
12.2.2	Settlement service provided for brokerage firms at	as agreed	

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.

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 Charged once a month on the date of the first transaction in such calendar month

No	Operation	Charge	Note
	the time of purchase-and-sale of futures with securities as underlying asset		
12.2.3	Entering into (purchase/sale) of futures contracts with securities as underlying assets	as agreed	
12.3	Portfolio management services		
12.3.1	Agency services with regards to customer portfolio management	as agreed	
12.3.2	Trust management of securities and cash assets invested into securities	as agreed	
12.4	Securities transactions services		
12.4.1	Broker services related to organization of securities 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.	as agreed	
12.4.2	Domiciliation services	as agreed	plus VAT (applicable rate)
	Operations with securities are not subject for VAT if not stated in Comments		

13. OPERATIONS WITH INTERNATIONAL BANKING CARDS

No	Operation	Charge	Note
13.1	Commission fee rates charged by EVROFINANCE MOSNARBANK for settlement service in relation to MasterCard issued for banks under VIRTUOSO program		
13.1.1	Card personalization		cost of this service is included in the commission fee applied for settlements under special correspondent accounts of the bank in relation to VIRTUOSO card transactions in the course of a month.
13.1.2	Issue of PIN-envelope		cost of this service is included in the commission fee applied for settlements under special correspondent accounts of the bank in relation to VIRTUOSO card transactions in the course of a month.
13.1.3	Payments settlements for special correspondent accounts of the Bank in relation to VIRTUOSO card transactions in the course of a month:		
	• Maestro	15 rubles	

No	Operation	Charge	Note
	• Standard	45 rubles	
	• Business	90 rubles	
	• Gold	120 rubles	
13.1.4	Payments cashless settlements in relation to transactions with VIRTUOSO cards issued for the Bank		cost of this service is included in the commission fee applied for settlements under special correspondent accounts of the bank in relation to VIRTUOSO card transactions in the course of a month.
13.1.5	Payments settlements for cash advance transactions committed with usage of VIRTUOSO cards issued for the Bank, within the network of the Bank and EVROFINANCE MOSNARBANK ¹	0.25 %	
13.1.6	Compensation for expenses of EVROFINANCE MOSNARBANK paid to MasterCard for payment settlements of cash advance transactions by using VIRTUOSO cards issued for the Bank within networks of other banks participating in MasterCard system: ²		
	• at ATM machines	0.80% 75 rubles min	
	• at cash advance offices	1.00% 150 rubles min	
13.1.7	Priority start/recommencement of VIRTUOSO card transactions settlements	1,500 rubles	within next business day
13.2	Commission fee rates charged by EVROFINANCE MOSNARBANK for settlement service in relation to MasterCards issued for banks under MOSNARBANK program		
13.2.1	Card transactions settlements for one year:		
	• Maestro	450 rubles	up to 1,000 cards

¹ When transactions are made in rubles, commission fee is charged in rubles at the rate of the Bank of Russia as of the date of debiting the transaction amount from the special correspondent account; when transactions are made in foreign currency, commission fee is charged in US dollars.

² When transactions are made in rubles, commission fee is charged in rubles at the rate of the Bank of Russia as of the date of debiting the transaction amount from the special correspondent account; when transactions are made in foreign currency, commission fee is charged in US dollars.

No	Operation	Charge	Note
	• Maestro	300 rubles	1,000 and more cards
	• Standard	750 rubles	
	• Gold	2 250 rubles	
13.2.2	Priority start/recommencement of card transactions settlements ³		within two business days
	• Maestro	300 rubles	
	• Standard	450 rubles	
	• Gold	450 rubles	
13.2.3	Recommencement of card transactions settlements that were suspended due to loss/deterioration of the card or loss of PIN ⁴		within five business days
	• Maestro	150 rubles	
	• Standard	300 rubles	
	• Gold	300 rubles	
13.2.4	Suspension of card transactions settlements due to loss of the card	750 rubles	
13.2.5	Dispute of a credit card payment	1.00% 150 rubles min	
13.2.6	Reimbursement of expenses incurred by EVROFINANCE MOSNARBANK JSCB OJSC as a result of loss of card	in the amount of actually incurred expenses	
13.2.7	Providing additional account statements and check copies to confirm payments made:		charged upon each additional statement or check copy
	• Maestro	150 rubles	
	• Standard	300 rubles	
	• Gold		cost of this service is included to the commission fee for payments settlements in relation to card transactions within one year
13.2.8	Providing information about remaining balance	450 rubles	this service is provided

³ is charged in addition to the rates established in clauses 13.2.1 or 13.2.3.

⁴ If the card is deteriorated, a new card is issued with the same expiration date. If the card/PIN is lost, a new card is issued with the same expiration date and a new PIN

No	Operation	Charge	Note
	available for a card transaction, via mobile phone		for the term of the card validity
13.2.9	Payments' settlements for cash advance transactions within network of other banks participating in MasterCard system: ⁵		
	• at ATM machines	1.00% 90 rubles min	
	• at cash advance offices	1.00% 150 rubles min	
13.3	Terms and conditions of settlement services provided by the banks within the limits if customer service for MasterCard International payment system (pricing plan OPERATIONAL)		payer/recipient
13.3.1	Approval by EVROFINANCE MOSNARBANK of the Bank`s application for inscription with MasterCard International as an Affiliate	90,000 rubles plus VAT (applicable rate)	Bank/ EVROFINANCE MOSNARBANK
13.3.2	Payments' settlements for special correspondent accounts of the Bank in relation to card transactions in the course of a month:		Bank/ EVROFINANCE MOSNARBANK
	• Maestro	8 rubles	
	• Standard, Business, Gold	15 rubles	
13.3.3	Payments' settlements for special correspondent accounts of the Bank in relation to card transactions in the course of a month in case the Banks pays off the full amount of processing center rates approved by EVROFINANCE MOSNARBANK in accordance with a separate agreement between the Bank and the processing center		Bank/ EVROFINANCE MOSNARBANK
	• Maestro:		
	– less than 2,000 cards	8 rubles	
	– from 2,001 to 5,000 cards	15,000 rubles + 6 rubles for each card after 2,000	
	– from 5,000 to 10,000 cards	33,000 rubles + 5 rubles for each	

⁵ When transactions are made in rubles, commission fee is charged in rubles at the rate of the Bank of Russia as of the date of debiting the transaction amount from the special correspondent account; when transactions are made in foreign currency, commission fee is charged in US dollars.

No	Operation	Charge	Note
		card after 5,000	
	– more than 10,000 cards	55,500 rubles + 2 rubles for each card after 10,000	
	• Standard, Business, Gold	15 rubles	
13.3.4	Payments' non-cash settlements in relation to transactions with Bank`s cards made within sales and service network ⁶		
	• of the Bank		cost of this service is included in the commission fee applied for settlements under special correspondent accounts of the bank in relation to card transactions in the course of a month.
	• EVROFINANCE MOSNARBANK	0.80%	EVROFINANCE MOSNARBANK/Bank
13.3.5	Interbank commission fee for non-cash transactions made with Bank`s cards within sales and service network of other banks participating in MasterCard system ⁷	0.30%	EVROFINANCE MOSNARBANK/Bank
13.3.6	Payments settlement for cash advance transactions made with Bank`s card within network ⁸		Bank/ EVROFINANCE MOSNARBANK
	• of the Bank		cost of this service is included in the commission fee applied for settlements under special correspondent accounts of the bank in relation to card transactions in the course of a month.
	• of EVROFINANCE MOSNARBANK	0.7%	
13.3.7	Compensation for expenses of EVROFINANCE MOSNARBANK paid to MasterCard for payment settlements of cash advance transactions by using		Bank/ EVROFINANCE MOSNARBANK

⁶ When transactions are made in rubles, commission fee is charged in rubles at the rate of the Bank of Russia as of the date of debiting the transaction amount from the special correspondent account; when transactions are made in foreign currency, commission fee is charged in US dollars.

⁷ When transactions are made in rubles, commission fee is charged in rubles at the rate of the Bank of Russia as of the date of debiting the transaction amount from the special correspondent account; when transactions are made in foreign currency, commission fee is charged in US dollars.

⁸ When transactions are made in rubles, commission fee is charged in rubles at the rate of the Bank of Russia as of the date of debiting the transaction amount from the special correspondent account; when transactions are made in foreign currency, commission fee is charged in US dollars.

No	Operation	Charge	Note
	Bank`s cards within networks of other banks participating in MasterCard system: ⁹		
	• at ATM machines	0.80%, 75 rubles min	
	• at cash advance offices	1.00%, 150 rubles min	
13.4	Terms and conditions of settlement services provided by the banks within the limits if customer service for MasterCard International payment system (pricing plan PACKAGE) ¹⁰		
13.4.1	Approval by EVROFINANCE MOSNARBANK of the Bank`s application for inscription with MasterCard International as an Affiliate	90,000 rubles plus VAT (applicable rate)	Bank/ EVROFINANCE MOSNARBANK
13.4.2	Payment settlements for special correspondent accounts of the Bank depending on number of cards calculated as of the beginning of each year of sponsorship ¹¹		Bank/EVROFINANCE MOSNARBANK
	• up to 500 cards	150,000 rubles	
	• from 501 to 1,000 cards	300,000 rubles	
	• 1,001 and more cards	450,000 rubles	
13.4.3	Payments` settlements in relation to cash advance transactions made at ATM machines of the Bank with cards of EVROFINANCE MOSNARBANK and partner banks ¹²	0.25 %	EVROFINANCE MOSNARBANK/Bank
13.4.4	Payments` settlements in relation to cash advance transactions made at ATM machines of EVROFINANCE MOSNARBANK and partner banks with bank`s cards ¹³	0.3 %	Bank/EVROFINANCE MOSNARBANK

⁹ When transactions are made in rubles, commission fee is charged in rubles at the rate of the Bank of Russia as of the date of debiting the transaction amount from the special correspondent account; when transactions are made in foreign currency, commission fee is charged in US dollars.

¹⁰ The Bank receives commission from MasterCard International in full which applies for transactions made with usage of the Bank`s cards and for cash advance transactions within the Bank`s network. The Bank pays the whole amount of MasterCard International rates due to issue and operating Bank`s cards and cash advance wiithing the Bank`s network, as well as processing center rates approved by EVROFINANCE MOSNARBANK in accordance with a separate agreement between the Bank and the processing center

¹¹ payments are made once a year during the whole validity term of the agreement within the period stipulated in the agreement.

¹² partner banks are banks that issue and operate cards and perform cash advance transactions based on contractual relationships with EVROFINANCE MOSNARBANK that are serviced by the processing center of Company of Unified Credit Cards CJSC

¹³ partner banks are banks that issue and operate cards and perform cash advance transactions based on contractual relationships with EVROFINANCE MOSNARBANK that are serviced by the processing center of Company of Unified Credit Cards CJSC

No	Operation	Charge	Note
13.5	Terms and conditions of settlement services provided by the banks within the limits if customer service for Visa International payment system (pricing plan UCS) ¹⁴		
13.5.1	Approval by EVROFINANCE MOSNARBANK of the Bank`s application for inscription with Visa International as an Associated company	90,000 rubles plus VAT (applicable rate)	Bank/EVROFINANCE MOSNARBANK
13.5.2	Payment settlements for special correspondent accounts of the Bank depending on number of cards calculated as of the beginning of each year of sponsorship ¹⁵		Bank/EVROFINANCE MOSNARBANK
	• up to 500 cards	150,000 rubles	
	• from 501 to 1,000 cards	300,000 rubles	
	• 1,001 and more cards	450,000 rubles	
13.5.3	Providing settlement services for cash advance transactions committed with usage of cards of other banks in the ATM machines of the Bank:		Bank/EVROFINANCE MOSNARBANK
	• up to 130 transactions per month	1,800 rubles per month	
	• 131 and more transactions per month		cost of this service is included to the commission for payment settlements for special correspondent accounts of the bank depending on number of cards calculated as of the beginning of each year of sponsorship
13.5.4	Payments settlement for cash advance transactions made at Bank`s ATMs:		
	• Payments settlement for cash advance transactions made at Bank`s ATMs: ¹⁶	Payments settlement for cash advance transactions made at Bank`s ATMs:	Payments settlement for cash advance transactions made at Bank`s ATMs:

¹⁴ The Bank receives commission from MasterCard International in full which applies for transactions made with usage of the Bank`s cards and for cash advance transactions within the Bank`s network. The Bank pays the whole amount of MasterCard International rates due to issue and operating Bank`s cards and cash advance wiithing the Bank`s network, as well as processing center rates approved by EVROFINANCE MOSNARBANK in accordance with a separate agreement between the Bank and the processing center

¹⁵ payments are made once a year during the whole validity term of the agreement within the period stipulated in the agreement.

¹⁶ банки-партнеры - банки, выпускающие и обслуживающие карты, а также осуществляющие операции по выдаче наличных денежных средств на основании договорных отношений с ОАО АКБ "ЕВРОФИНАНС МОСНАРБАНК" и обслуживающиеся в процессинговом центре ЗАО "Компания объединенных кредитных карточек"

No	Operation	Charge	Note
	<ul style="list-style-type: none"> for cards of other banks when refund is made in RUBLES (for each transaction) 	20 rubles	Bank/EVROFINANCE MOSNARBANK
	<ul style="list-style-type: none"> for cards of other banks when refund is made in US DOLLARS (for each transaction) 	20 rubles	Bank/EVROFINANCE MOSNARBANK
13.5.5	Payments settlements in relation to cash advance transactions made at ATM machines of EVROFINANCE MOSNARBANK and partner banks with Bank's cards ¹⁷	0.3 %	Bank/EVROFINANCE MOSNARBANK
13.6	Rates for settlement services provided to the banks under cash advance program at the cash advance offices and banks' ATM machines ¹⁸		payer/recipient
13.6.1	Payments settlements in relation to cash advance transactions made at cash advance offices of the Bank with usage of the cards:		
	<ul style="list-style-type: none"> of the Bank¹⁹ 		
	<ul style="list-style-type: none"> of EVROFINANCE MOSNARBANK 	0.30%	Bank/EVROFINANCE MOSNARBANK
	<ul style="list-style-type: none"> of other banks 	0.30%	Bank/EVROFINANCE MOSNARBANK
13.6.2	Payments' settlements in relation to cash advance transactions made at cash advance offices of the Bank with usage of cards:		
	<ul style="list-style-type: none"> of the Bank²⁰ 		
	<ul style="list-style-type: none"> of EVROFINANCE MOSNARBANK 	20 rubles + 0.10%	EVROFINANCE MOSNARBANK/Bank
	<ul style="list-style-type: none"> of other banks 	20 rubles + 0.10%	EVROFINANCE MOSNARBANK/Bank
13.7	Terms and conditions of settlement services provided by the banks within the limits if customer service for Visa International payment system (pricing plan NCC)		
13.7.1	Payments' settlements for special correspondent accounts of the participating bank in relation		

¹⁷ partner banks are banks that issue and operate cards and perform cash advance transactions based on contractual relationships with EVROFINANCE MOSNARBANK that are serviced by the processing center of Company of Unified Credit Cards CJSC

¹⁸ the rates are effective only for settlement services for Master Cards issued for the banks under VIRTUOSO program pursuant to clause 13.1; and for settlement services provided to the banks within the limits of service support in MasterCard International payment system (pricing plan Operational) pursuant to clause 13.3

When transactions are made in rubles, commission fee is charged in rubles at the rate of the Bank of Russia as of the date of debiting the money funds from the special correspondent account; when transactions are made in foreign currency, commission fee is charged in US dollars.

¹⁹ the commission amount is determined on the basis of the settlement services conditions within the limits of the service support of the banks in the MasterCard payment system (pricing plan Operational) pursuant to clause 13.3 or the commission amount under VIRTUOSO program in accordance with clause 13.1

²⁰ the commission amount is determined on the basis of the settlement services conditions within the limits of the service support of the banks in the MasterCard payment system (pricing plan Operational) pursuant to clause 13.3 or the commission amount under VIRTUOSO program in accordance with clause 13.1

No	Operation	Charge	Note
	to Visa card transactions: ²¹		
	• first year	15,000 rubles	
	• second and subsequent years	180,000 rubles	
13.7.2	Payments' settlements in relation to cash advance transactions made at cash advance offices of participating banks with usage of Visa cards of the tertiary banks : ^{22,23}	15 rubles per transaction	
13.7.3	Payments' settlements in relation to cash advance transactions made at cash advance offices of the participating bank with usage of Visa cards of the tertiary banks : ^{24,25}	0.25% of the transaction amount	
13.7.4	Payments settlements in relation to cash advance transactions made at ATM machines of participating banks with usage of participating bank`s cards : ^{26,27}	0.50 % of the transaction amount	
13.7.5	Commission paid to the participating bank in relation to cash advance transactions at ATM machines of the participating bank with usage of participating bank`s cards : ^{28,29}	0.50 % of the transaction amount	
13.8	Terms and conditions of settlement services provided to the banks within the limits of payment system MasterCard WorldWide (pricing plan NCC)		
13.8.1	Payments' settlements for special correspondent accounts of the participating bank in relation to MasterCard transactions: ³⁰		
	• first year	15,000 rubles	

²¹ The payment is made once a year in rubles, at the rate of the Bank of Russia as of the date of payment for the whole validity term of the agreement, within 5 (five) business days after the end of the previous year. The date of the beginning of the year shall be the date of signing the agreement about inscription with Visa International.

²² A participating bank is a bank having status of an associated member of Visa International within the limits of the service support of EVROFINANCE MOSNARBANK and being serviced by National Credit Cards CJSC

²³ Tertiary banks are banks that do not have any contractual relationships with EVROFINANCE MOSNARBANK and/or are not serviced by National Credit Cards CJSC

²⁴ A participating bank is a bank having status of an associated member of Visa International within the limits of the service support of EVROFINANCE MOSNARBANK and being serviced by National Credit Cards CJSC

²⁵ Tertiary banks are banks that do not have any contractual relationships with EVROFINANCE MOSNARBANK and/or are not serviced by National Credit Cards CJSC

²⁶ partner banks are banks that issue and operate cards and perform cash advance transactions based on contractual relationships with EVROFINANCE MOSNARBANK that are serviced by the processing center of Company of Unified Credit Cards CJSC

²⁷ A participating bank is a bank having status of an associated member of Visa International within the limits of the service support of EVROFINANCE MOSNARBANK and being serviced by National Credit Cards CJSC

²⁸ partner banks are banks that issue and operate cards and perform cash advance transactions based on contractual relationships with EVROFINANCE MOSNARBANK that are serviced by the processing center of Company of Unified Credit Cards CJSC

²⁹ A participating bank is a bank having status of an associated member of Visa International within the limits of the service support of EVROFINANCE MOSNARBANK and being serviced by National Credit Cards CJSC

³⁰ The payment is made once a year in rubles, at the rate of the Bank of Russia as of the date of payment for the whole validity term of the agreement, within 5 (five) business days after the end of the previous year. The date of the beginning of the year shall be the date of signing the agreement about inscription with Visa International.

No	Operation	Charge	Note
	• second and subsequent years	180,000 rubles	
13.8.2	Payments' settlements in relation to cash advance transactions made at cash advance offices of participating banks with usage of MasterCard of the tertiary banks : ^{31,32}	15 rubles per transaction	
13.8.3	Payments' settlements in relation to cash advance transactions made at cash advance offices of participating banks with usage of MasterCard of the tertiary banks : ^{33,34}	0.25 % of the transaction amount	
13.8.4	Payments' settlements in relation to cash advance transactions made at ATM machines of participating banks with usage of participating bank`s cards : ^{35,36}	0.50 % of the transaction amount	
13.8.5	Commission paid to the participating bank in relation to cash advance transactions at ATM machines of the participating bank with usage of participating bank`s cards : ^{37,38}	0.50 % of the transaction amount	
13.9	Conditions of sponsorship performed by banks participating in Union Card payment system within payment systems Visa, MasterCard andChina UnionPay (pricing plan Union Crad)		
13.9.1	Payments' settlements for correspondent accounts of the Participant in relation to transactions with international payment systems cards:		The Participant shall open all correspondent accounts required for making settlements in relation to transactions with cards of the Participant within international payment systems Visa, MasterCard andChina UnionPay, with EVROFINANCE MOSNARBANK
	• First year		

³¹ A participating bank is a bank having status of an associated member of Visa International within the limits of the service support of EVROFINANCE MOSNARBANK and being serviced by National Credit Cards CJSC

³² Tertiary banks are banks that do not have any contractual relationships with EVROFINANCE MOSNARBANK and/or are not serviced by National Credit Cards CJSC

³³ A participating bank is a bank having status of an associated member of Visa International within the limits of the service support of EVROFINANCE MOSNARBANK and being serviced by National Credit Cards CJSC

³⁴ Tertiary banks are banks that do not have any contractual relationships with EVROFINANCE MOSNARBANK and/or are not serviced by National Credit Cards CJSC

³⁵ partner banks are banks that issue and operate cards and perform cash advance transactions based on contractual relationships with EVROFINANCE MOSNARBANK that are serviced by the processing center of Company of Unified Credit Cards CJSC

³⁶ A participating bank is a bank having status of an associated member of Visa International within the limits of the service support of EVROFINANCE MOSNARBANK and being serviced by National Credit Cards CJSC

³⁷ partner banks are banks that issue and operate cards and perform cash advance transactions based on contractual relationships with EVROFINANCE MOSNARBANK that are serviced by the processing center of Company of Unified Credit Cards CJSC

³⁸ A participating bank is a bank having status of an associated member of Visa International within the limits of the service support of EVROFINANCE MOSNARBANK and being serviced by National Credit Cards CJSC

No	Operation	Charge	Note
	– single payment system (Visa or MasterCard)	15,000 rubles	charged on an annual basis
	– second payment system (Visa or MasterCard)	15,000 rubles	charged on an annual basis
	– China UnionPay payment system		cost of this service is included to the commission for making settlements under correspondent accounts of the Participant in relation to transactions with international payment systems cards during the first year for Visa or MasterCard payment systems
	• Second and subsequent years		
	– single payment system (Visa, MasterCard)	100,000 rubles	charged on an annual basis
	– second payment system (Visa, MasterCard)	50,000 rubles	charged on an annual basis
	– China UnionPay payment system	50,000 rubles	charged on an annual basis
13.9.2	Payments settlements in relation to cash advance transactions made at cash advance offices of the Participant with usage of Visa and Master Cards of the tertiary banks	10 rubles per transaction	
13.9.3	Payments' settlements in relation to cash advance transactions made at cash advance offices of the Participant with usage of Visa and Master Cards of the tertiary banks	0.25% of the transaction amount (at the rate of the Central Bank of Russia as of the day of settlement)	
13.9.4	Payments' settlements in relation to cash advance transactions made at ATM machines of the Participant with usage of China UnionPay cards	23 rubles per transaction	payable by EVROFINANCE MOSNARBANK to the Participant
13.9.5	Personalization of the Participant`s cards (based on blank plastic cards of the Participant)	20 rubles for each plastic card	
13.9.6	Providing to the Participant personalized Participant`s cards by DHL or other similar courier services	Postal service rate + 2%	plus VAT (applicable rate)
13.10	Commission rates for settlement services in relation to China UnionPay cards. China UnionPay cards distribution program		

No	Operation	Charge	Note
13.10.1	Payments settlements for correspondent accounts of the banks in relation to China UnionPay cards transactions:		
	• China UnionPay Classic	250 rubles	charged on an annual basis
	• China UnionPay Gold	750 rubles	charged on an annual basis
	• China UnionPay Platinum	1,000 rubles	charged on an annual basis
13.10.2	Additional services (putting cards on hold, on a stop list; dispute and refund of the payment amount; request of a check copy/original, etc)		compensation for actual expenses of the Bank in accordance with payment systems rates
13.10.3	Payment for receiving cash at cash advance offices of other banks:		
	• at ATM machines and cash advance offices of the Bank		cost of this service is included in the commission fee applied for settlements under correspondent accounts of the banks in relation to China UnionPay card transactions
	• at ATM machines and cash advance offices of other banks on the territory of the Russian Federation	60 rubles	per transaction
	• at ATM machines and cash advance offices of other banks beyond the territory of the Russian Federation	60 rubles	per transaction
13.10.4	Providing to the bank personalized cards by DHL or other similar courier services	Postal service rate + 2%	plus VAT (applicable rate)

14. COMMISSION FEES FOR INSTALLATION AND MAINTENANCE OF THE CLIENT-BANK SYSTEM

No	Operation	Charge	Note
14.1	Initial installation of the System	4,000 rubles	lump-sum advance payment
14.2	Replacement of a software or a software version of the System front end at the initiative of the Bank	free of charge	included in the commission amount charged at the time of initial System installation
14.3	One-time call to a specialist within the limits of	3,000 rubles	lump-sum advance

No	Operation	Charge	Note
	providing services related to System maintenance or re-installation of the System front end which is not due to its defects or destruction		payment
14.4	One-time call to a specialist within the limits of providing services related to System maintenance in order to install the System for the second time, to re-install it or to restore the settings of disrupted or damaged front end of the System	6,000 rubles	lump-sum advance payment
14.5	Issuance of additional cryptographic keys of the Information Cryptoprotection System Verba-OW upon Correspondent`s request	3,000 rubles	lump-sum advance payment
14.6	Re-issuance of encryption keys of the Information Cryptoprotection System Verba-OW and electronic signature upon Correspondent`s request	1,500 rubles	lump-sum advance payment

15. CONSULTING AND OTHER SERVICES

No	Operation	Charge	Note
15.1	Compensation for telex and SWIFT expenses	150 rubles per message	
15.2	Correspondence in relation to bank transactions	900 rubles + actual expenses	
15.3	1) Providing materials related to bank transactions made:		VAT is charged additionally if the transactions made were subject to such tax
	• during the current year	300 rubles	
	• during the previous year	900 rubles	
	• during a period of up to 3 past years (except for the current year)	3,000 rubles	
	• during earlier periods	as agreed	
	2) Providing information about transactions made under the customers` accounts with usage of communication facilities (by phone)	as agreed	
15.4	Providing reference materials upon request of the correspondent for auditing firms	1,500 rubles	plus VAT (applicable rate)
15.5	Sending credit/debit note (via SWIFT, by telex) at correspondent's request	150 rubles	

№	Operation	Charge	Note
15.6	Compensation for expenses incurred when mailing cryptographic keys and distribution kits of Client-Bank system by DHL or other similar courier services	postal service rate	
15.7	Consulting services in relation to monetary, financial and legal matters	as agreed	plus VAT (applicable rate)