

Tariffs

Tariffs of EVROFINANCE MOSNARBANK for
Clients — Legal Entities (effective from 01
September, 2013)

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GENERAL PROVISIONS

GENERAL PROVISIONS

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

All 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 01 September 2013, 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 roubles | RUB500 on a monthly basis | Subject to effecting account operations |
| 1.1.2.2 | current accounts in foreign currency | RUB500 on a monthly basis | Subject to effecting of account operations |
| 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 | |
| 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 interest ¹ | | |
| 1.1.4.1 | accrual of interest on the credit balance on payment/current accounts | under applicable tariffs of the Bank on a monthly | |

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.

| No | Operation | Charge | Note |
|---------|---|---|--|
| | | 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 |

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 | | |

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 |
|-------|--|---|--|
| | – intra-regional payments | RUB18 | |
| | – interregional payments | RUB22 | |
| | Commission fee to be levied additionally to Cl. 2.1.3: | | |
| | • payment orders on paper carrier using bar coding system | | Cost of service is included in the commission fee for maintenance of account |
| | • payment orders received on paper carrier | 0.05% of the transfer amount min RUB50 max RUB500 | |
| | • payment orders transferred via the "Client-Bank" system | | Cost of service is included in the commission fee for maintenance of account |
| | • 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 |
| 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 No commission fee shall be levied under Cl. 2.1.3-2.1.5 on levying the given commission fee.

| No | Operation | Charge | Note |
|-------|--|----------------------------|--|
| 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 other banks, received on a paper medium | RUB300 | Charged additionally to 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 | |

| No | Operation | Charge | Note |
|-------|---|---|------|
| 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 | |
| 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 | |
| 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 0.15% max RUB3,000,000 | L/C amount is less then RUB300,000,000 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 | | |

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 |
|-------|--|--|--|
| 4.1.6 | 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 0.15% max RUB3,000,000 | L/C amount is less than RUB300,000,000 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% 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 | 0.15% | |

| No | Operation | Charge | Note |
|--------|---|---|---------------------------|
| | documents | 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 customer's request | RUB3,000 | Plus VAT (effective rate) |
| | Documentary letters of credit for import | | |
| 4.2.9 | Preliminary notice to a foreign bank on issuance of a letter of credit | 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 | 0.15% | |

| No | Operation | Charge | Note |
|--------|---|--|---------------------------|
| | documents | 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) |
| 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 | |

| No | Operation | Charge | Note |
|-------|--|------------------------|------|
| | • 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 |
| | • 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 |
| | • 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, |

| № | Operation | Charge | Note |
|-----|--|-------------------------------|--|
| | | | <p>grants, gifts and donations;</p> <p>- payment of wages and other kinds of work payment, author's and other bonuses, other settlements between an employer and an employee;</p> <p>- refunds under unexecuted contracts in the event of initial debits from/credits to accounts of residents with the Bank;</p> <p>- operations of crediting and return of erroneously paid funds, including refunds due to wrong banking details;</p> <p>- crediting an account of a resident with funds in the currency of the Russian Federation irrespective of the type of currency operation;</p> <p>- currency operations of nonresidents</p> |
| 6.2 | Execution/re-execution of a transaction passport | Free of charge | |
| 6.3 | Urgent execution/re-execution of a transaction passport | RUB2,000 | <p>Plus VAT (effective rate).</p> <p>The Bank executes/re-executes a transaction passport within the current banking day (subject to submission of duly executed documents by 17:00) or within the next banking day (if said documents are submitted after 17:00)</p> |
| 6.4 | Execution/re-execution of a transaction passport, as requested by client | 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) |

| No | Operation | Charge | Note |
|-----|---------------------------|--------|-------------------------------|
| 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% | |
| 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 |

| No | Operation | Charge | Note |
|---------|---|--------|--|
| | | 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 |
| 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 |

| No | Operation | Charge | Note |
|---------|---|--------|--|
| 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 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% | |

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).

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. INTERNATIONAL BANK CARDS OPERATIONS

| No | Operation | Charge | Note |
|--------|--|---|--|
| 14.1 | Services on management of payment accounts involving corporate bank cards (card accounts of a legal entity) | | |
| 14.1.1 | Opening of a card account and granting of cards for use | | Cost of the given service is included in the annual commission fee for settlements on bank card operations |
| 14.1.2 | Realization of settlements on bank card operations within a year per each card issued to the account: | | |
| | <ul style="list-style-type: none"> • MasterCard Business, Visa Business, • China UnionPay Gold | RUB1,500 or equivalent in the account currency at the exchange rate of the RF CB | To be levied annually on issuance of a new card or re-issuance upon expiry of card service period |
| | <ul style="list-style-type: none"> • MasterCard Gold, Visa Gold, • China UnionPay Platinum | RUB3,000 or equivalent in the account currency at the exchange rate of the RF CB | To be levied annually on issuance of a new card or re-issuance upon expiry of card service period |
| | <ul style="list-style-type: none"> • VISA Platinum | RUB5,000 or equivalent in the account currency at the exchange rate of the RF CB | To be levied annually on issuance of a new card or re-issuance upon expiry of card service period |
| 14.1.3 | Minimum initial payment on a card account per each card issued to the account: | | |
| | <ul style="list-style-type: none"> • MasterCard Business, Visa Business, China UnionPay Gold | RUB15,000 or equivalent in the account currency at the exchange rate of the RF CB | |
| | <ul style="list-style-type: none"> • MasterCard Gold, Visa Gold, China UnionPay Platinum | RUB60,000 or equivalent in the account currency | |

| No | Operation | Charge | Note |
|---------|---|--|--|
| | | at the exchange rate of the RF CB | |
| | <ul style="list-style-type: none"> VISA Platinum | RUB100,000 or equivalent in the account currency at the exchange rate of the RF CB | |
| 14.1.4 | Minimum amount of trigger balance on a card account | NA | |
| 14.1.5 | Non-cash payment for goods and services using cards | | Cost of the given service is included in the annual commission fee for settlements on bank card operations |
| 14.1.6 | Conversion on effecting transaction in a currency different from the currency of a card account | | At the exchange rate of the Bank |
| 14.1.7 | Cash advances on cards: | | |
| | <ul style="list-style-type: none"> at cash advance outlets and ATMs of the Bank and ATMs of the Banks being participants of the NCC and Union Card payment systems | 1% | |
| | <ul style="list-style-type: none"> at cash advance outlets and ATMs of other banks on cards of MasterCard and Visa payment systems | 2% min RUB90 | |
| | <ul style="list-style-type: none"> at cash advance outlets and ATMs of the banks being participants of China UnionPay, on cards of China UnionPay Platinum | RUB100 | To be levied per each operation of cash advance |
| 14.1.8 | Interest accrued on the account balance | NA | |
| 14.1.9 | Penalty interest accrued on the cost overrun in the card account (unauthorized overdraft) | 36% per annum | |
| 14.1.10 | Resumption of settlements on card operations suspended due to damage/loss of card, lost PIN | | The card is re-issued with the same service period or with a new service period at entity's option |
| | <ul style="list-style-type: none"> Resumption of settlements on the card operations suspended due to damage/loss of card, lost PIN | RUR1,000 or equivalent in the account currency at the exchange rate of the RF CB | The card is re-issued with the same service period within five working days |
| | <ul style="list-style-type: none"> MasterCard Business, Visa Business, China UnionPay Gold | RUR1,500 or equivalent in the account currency at the exchange | The card is re-issued with a new service period within five working days |

| No | Operation | Charge | Note |
|----------|--|--|--|
| | | rate of the RF CB | |
| | <ul style="list-style-type: none"> • MasterCard Gold, Visa Gold, China UnionPay Platinum | RUR3,000 or equivalent in the account currency at the exchange rate of the RF CB | The card is re-issued with a new service period within five working days |
| | <ul style="list-style-type: none"> • VISA Platinum | RUR5,000 or equivalent in the account currency at the exchange rate of the RF CB | The card is re-issued with a new service period within five working days |
| 14.1.11 | Urgent initiation/resumption of settlements on card operations | RUB3,000 or equivalent in the account currency at the exchange rate of the RF CB | Within two working days (to be levied additionally) |
| 14.1.12 | Additional services (blocking of cards, card registration in a stop list, operations on protesting and return of payment, request for a copy/original of payment document, etc.) | | Compensation of actual Bank costs in accordance with tariffs of payment systems |
| 14.1.13 | Supply of information on card operations and cash balance available for card operations using mobile communication facilities | RUB60 | Commission fee is levied on a monthly basis |
| 14.1.14 | Supply of information on the cash balance available for card operations, when the mentioned information is requested at ATMs of other banks | RUB30 | To be levied for each request |
| 14.1.15 | Resumption of payments on card operations due to changes in the card holder's personal details (FIRST NAME, SURNAME), as well as resumption of payments in case of suspicion of card data compromise | | The card is issued with the same service period. Cost of the given service is included in the commission fee for settlements on card operations |
| 14.2 | Conditions of accounts management within the framework of payroll card programs on rendering package services to a legal entity | | |
| 14.2.1 | Settlements in roubles by order of legal entities within the framework of a payroll card program | | It shall be allowed to fix rates by agreement of parties depending on average balances and payment account turnover, account management conditions, payroll, number of employees |
| 14.2.1.1 | Transfers from payment account of a legal entity within the framework of a payroll card program: | | |

| No | Operation | Charge | Note |
|----------|---|----------|---|
| | – 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. 14.2.2.3 | 1% | To be applied only to legal entities with minimum payroll being seven million (7,000,000) roubles and minimum number of employees being 300 persons |
| 14.2.1.2 | Annual management of corporate payment account within the framework of a payroll card program per each card account opened for an employee of a legal entity depending on the type of card: | | On the annual basis |
| | – Maestro, Electron, China UnionPay Classic | | Cost of the given service is included in the commission fee for making transfers from a payment account of a legal entity within the framework of a payroll card program |
| | – MasterCard Standard, Visa Business, China UnionPay Gold | RUB450 | To be levied annually on issuance of a new card or re-issuance upon expiry of card service period |
| | – MasterCard Gold, Visa Gold, China UnionPay Platinum | RUB1,500 | To be levied annually on issuance of a new card or re-issuance upon expiry of card service period |
| 14.2.2 | Management of employee's account for payments using bank cards within the framework of a payroll card program | | Cost of the given service is included in the annual management cost of a legal entity's payment account within the framework of a payroll card program per each card account opened for an employee of a legal entity |
| 14.2.2.1 | Settlements on operations with the main bank card within a year | | Cost of the given service is included in the annual management cost of a legal entity's payment account within the framework of a payroll card program per each card account opened for an employee of a |

| No | Operation | Charge | Note |
|----------|--|--------------------|--|
| | | | legal entity |
| 14.2.2.2 | Minimum initial payment to the card account | NA | |
| 14.2.2.3 | Cash advance on cards: | | |
| | – at cash advance outlets and ATMs of the Bank and ATMs of the Banks being participants of the NCC and Union Card payment systems | | Cost of the given service is included in the commission fee for making transfers from payment account of a legal entity within the framework of a payroll card program |
| | – at cash advance outlets and ATMs of other banks on cards of MasterCard and Visa payment systems | 1.3% min. RUB90 | |
| | – at cash advance outlets and ATMs of other banks — participants of China UnionPay | RUB60 | To be levied for each cash advance operation |
| | – at ATMs of any banks subject to the condition that transfers from account of a legal entity to the card account are made in accordance with the tariff fixed in paragraph 2 of Cl. 14.2.1.1. | | Cost of the given service is included in the commission fee for making transfers from payment account of a legal entity within the framework of a payroll card program |
| 14.2.2.4 | Resumption of settlements on card operations suspended due to damage/loss of card, lost PIN: | | |
| | – Maestro, Electron, China UnionPay Classic | RUB90 | Card is issued with a new service period |
| | – MasterCard Standard, Visa Classic, China UnionPay Gold | RUB450 | Card is issued with a new service period |
| | – MasterCard Gold, Visa Gold, China UnionPay Platinum | RUB1,500 | Card is issued with a new service period |
| 14.2.2.5 | Resumption of payments on card operations due to changes in the card holder's personal details (FIRST NAME, SURNAME), as well as resumption of payments in case of suspicion of card data compromise | | Card is issued with the same service period. Cost of the given service is included in the commission fee for settlements on card operations |
| 14.2.3 | Penalty interest accrued on the cost overrun in the card account (unauthorized overdraft) | 36% per annum | To be levied in percentage from overexpenditure amount per each day of overexpenditure |
| 14.2.4 | Conversion on effecting transaction in a currency | | At exchange rate of the |

| No | Operation | Charge | Note |
|---------|--|---|---|
| | different from the currency of a card account | | Bank |
| 14.2.5 | Interest accrued on the card account balance | 0.1% per annum | To be paid on a monthly basis at the end of each calendar year |
| 14.2.6 | Additional services (blocking of cards, card registration in a stop list, operations on protesting and return of payment, request for a copy/original of payment document, etc.) | | Compensation of actual Bank expenses in accordance with tariffs of payment systems |
| 14.2.7 | Supply of information on card operations and cash balance available for card operations using mobile communication facilities: | | |
| | <ul style="list-style-type: none"> • Maestro, Visa Electron, China UnionPay Classic, MasterCard Standard, Visa Classic, China UnionPay Gold¹ | RUB60 | To be levied on a monthly basis |
| | <ul style="list-style-type: none"> • MasterCard Gold, Visa Gold, China UnionPay Platinum | | Cost of the given service is included in the commission fee for settlements on card operations |
| 14.2.8 | Supply of information on the cash balance available for card operations, when the mentioned information is requested at ATMs of other banks | RUB30 | To be levied for each request |
| 14.2.9 | Annual management of account subject to no operations using a bank card within one year. | At the rate of cash balance on the account max. RUB700 | To be levied upon expiry of bank card |
| 14.2.10 | Conditions of lending to employees (payment card with an allowable overdraft) | | Within additional agreements with an entity subject to package servicing within the framework of a payroll card program |

¹ It is levied on connection to the service after 01 February 2009; monthly cost for clients connected to the service before 01 February 2009 will be levied from 01 September 2009.

15. SERVICES ON MANAGEMENT OF “CLIENT-BANK” SOFTWARE COMPLEX

| No | Operation | Charge | Note |
|--------|---|-----------|--|
| 15.1 | Commission fees for installation and management of “Client-Bank” 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 “Verba-OW” keys upon client’s request | RUB3,000 | Lump sum, subject to pre-payment |
| 15.1.6 | Repeated release of instrument of information cryptoprotection “Verba-OW” 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 Client-Bank 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 depositary 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 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 |

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

| No | Operation | Charge | Note |
|--------|--|----------|----------------------------------|
| 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 "Verba-OW" keys upon client's or specialized depository's request | RUB3,000 | lump sum, subject to pre-payment |
| 15.2.6 | Repeated release of SKZI "Verba-OW" 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 | |
| 16.3.3 | Submission of money-and-payment document copies | RUB150 per sheet | |

| No | Operation | Charge | Note |
|---------|--|------------------------------|---|
| 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) |
| | • for the term of 3 months | RUB1,350 | Plus VAT (effective rate) |

| No | Operation | Charge | Note |
|----------------|---|-----------|---------------------------|
| | • 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) |
| | • for the term of 1 year | RUB2,950 | Plus VAT (effective rate) |

| No | Operation | Charge | Note |
|---------|---|-----------|---------------------------|
| 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 |
| 17.1.1 | Provision of license for working in the system to each subsequent user of client | RUB27,500 | Plus VAT (applicable rate) |

| No | Operation | Charge | Note |
|------|---|----------------------------|--|
| | | | 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 "Verba-OW" keys upon client's request | RUB3,000 | Plus VAT (effective rate). Lump-sum, subject to pre-payment |
| 17.7 | Repeated release of SKZI "Verba-OW" 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 |
| 17.9 | Entry of Budget cost items in the System | RUB5,000 | Plus VAT (effective rate). |

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 |
|---|-----------|--------|--|
| | | | Lump-sum For one Budget provided |