

TARIFFS FOR BANKS (RESPONDENTS AND COUNTERPARTIES)

Index	Type of service	Current tariff	Charged procedure	Comments
1. Account opening and maintenance				
1.1.	Accounts in Russian rubles			
1.1.1	Account opening	Free of charge	—	—
1.1.2	Account maintenance	1000 RUB	Quarterly, /on the last business day of the month of the quarter, or on the day the account is closed	—
1.1.3	Account closing	Free of charge	—	—
1.1.4	Debit/credit postings	60 RUB	On the day of the operation	The fee is not charged in addition to fees indicated in the clause 1.1 of the Tariffs.
1.2.	Accounts in foreign currency			
1.2.1	Account opening	Free of charge	—	—
1.2.2	Account maintenance	30 USD	Quarterly, /on the last business day of the month of the quarter, or on the day the account is closed	—
1.2.3.	Account closing	Free of charge	—	—
1.2.4.	Debit/credit posting	2 USD	On the day of the operation	The fee is not charged in addition to fees indicated in the clause 1.2 of the Tariffs.
1.3.	Statement of account			
1.3.1	Statement of account (SWIFT)	Free of charge	—	—
1.3.2	Duplicate statement and other documents (credit advice, other enclose to statement, etc) at respondent bank request	20 USD	On the day of receipt of the customer's application	For each document
1.4.	Additional information on the account			
1.4.1	At respondent bank's request: statements on movements and balance of a/c, etc	50 USD	On the day of receipt of the customer's application	For auditors
2. Payments				
2.1.	Payments in Russian rubles			
2.1.1.	Incoming payments	Free of charge	—	—

2.1.2.	Outgoing payments in rubles in favor of third bank's customer	20 RUB	On the day the payment order is executed	—
2.1.3.	Bank-to-bank payments in rubles	20 RUB	On the day the payment order is executed	—
2.1.4.	Book transfer in rubles	Free of charge	—	—
2.1.5	Adjustments/ amendments, cancellation of payment	1000 RUB	On the day of the operation	
2.1.6	Investigations on payments: - within 3 months from the day of operation - more than 3 months from the day of operation	200 RUB	On the day of the operation	
		300 RUB		
2.2.	Outgoing payments in foreign currency			
2.2.1.	Outgoing payments in foreign currency (beneficiary-non-banking institution)	20 USD	—	—
2.2.2.	Bank-to-bank payments in foreign currency	Free of charge	—	—
2.2.3.	Book transfer in foreign currency	Free of charge	—	—
2.2.4.	Amendments, cancellation	30 USD	On the day of receipt of the customer's application	—
2.2.5	Investigations on payments: - within 3 months from the day of operation - more than 3 months from the day of operation	30 USD	On the day of receipt of the customer's application	—
		50 USD		
2.3.	Processing payment documents in manual mode			
2.3.1	Payment documents in Russian rubles	300 RUB	Monthly	The fee is charged in addition to the fee for processing each payment.
2.3.2	Payment documents in foreign currency	30 USD		
3. Collection				
By arrangement				
4. Letter of credit				
4.1	Advising of the terms / increase in the amount / prolongation of a guarantee / stand-by letter of credit	0.1% of the amount / increase in the amount of the letter of credit, min 100 USD max 500 USD	On the day of the operation	—
4.2	Advising of alteration of the terms of a letter of credit (other than the terms specified in Item 4.1.)	50 USD	On the day of the operation	—

4.3	Letter of credit confirmation/ confirmation of increase in the amount/ extension of validity period of letter of credit which was previously confirmed by the Bank - 100% cash covered - no coverage	0.15% of the amount / increase in the amount of the letter of credit, min USD 150 for the quarter or part by arrangement	On the day of the operation	—
4.4.	Letter of credit payment	0.1 % of the payment amount, min 150 USD max 500 USD	On the day of the operation	For each payment
4.5	Transfer of letter of credit (transfer to another beneficiary)	0,15% of the amount of the letter of credit, min 100 USD max 1000 USD	On the day of the operation	—
4.6	Change of transfer conditions of letter of credit	50 USD	On the day of the operation	For each change
4.7	Acceptance and verification of documents of letter of credit according to which the Bank is not a performing bank	100 USD	On the day of the operation	For each set of documents
4.8	Acceptance and verification of documents of letter of credit according to which the Bank is a performing bank	0,1%, min 100 USD, max 500 USD	On the day of the operation	For each set of documents
4.9	Negotiation, acceptance of expense	By arrangement	—	—
4.10	Letter of credit issue/ increase in the amount of letter of credit issued by the Bank / extension of validity period of letter of credit issued by the Bank with 100% coverage to another Bank	0,2% of the amount / increase in the amount of the letter of credit, min 100 USD for the quarter (90 days) or part	On the day of the operation	—
4.11	Letter of credit issue/ increase in the amount of letter of credit issued by the Bank / extension of validity period of letter of credit issued by the Bank with no coverage	By arrangement	—	—
4.12	Alteration of letter of credit terms (except for amount increase and validity period prolongation)	50 USD	On the day of the operation	—

4.13	Fee for discrepancies in submitted documents	50 USD	On the day of the operation	For each set of documents
4.14	Cancellation of issued or confirmed by the Bank letter of credit before its expiration / letter of credit expiration without its execution	50 USD	On the cancellation date	—
5. Guarantees				
5.1	Advising of the terms / increase in the amount / prolongation of a guarantee / stand-by letter of credit	0.1% of the amount of the guarantee / stand-by letter of credit; min 100 USD / max 500 USD (VAT included)	On the day of the operation	—
5.2	Advising of alteration of the terms (except for the terms specified in Item 5.1.)	50 USD (VAT included)	On the day of the operation	—
5.3	Transmitting a SWIFT message to client (for authentication purpose only)	USD 50 (VAT included)	On the day of the operation	—
5.4	Issuance of guarantee/counter guarantee/opening of standby letter of credit, / increase in the amount /prolongation	By arrangement	—	—
5.5	Confirmation of standby letter of credit	By arrangement	—	—
5.6	Amendment guarantee/counter guarantee/standby letter of credit (except for increase in the amount/prolongation)/cancellation before expiry date	50 USD	On the day of the operation	—
5.7	Handling, dispatch, payment of documents/processing of claim under guarantee/counter guarantee/ standby letter of credit issued by the Bank	0,1% of the amount of documents, min 100 USD, max 1 000 USD	On the day of the operation	For each set of documents
5.8	Discrepancy fee in the documents under standby letter of credit	50 USD	On the day of the operation	For each set of documents

6. Additional services

6.1	SWIFT charges (except for LC/LG advising and item 5.3.)	10 USD (VAT included)	No later than the day preceding the day of the operation	For each message
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7. General notes

- The Tariffs are applied to banks (respondents and counterparties) (hereinafter referred to as customers or a customer).
- The Tariffs can be amended, supplemented with preliminary notification of the customers by publishing on the official web-site of the Bank 5 days in advance before the new Tariffs come into force.
- Taxes, duties, mail/postal expenses, commissions of the correspondent banks participating in the transaction are charged additionally by factual cost.
- The specified pricing is applied only to the operations carried out in a regular order. Bank reserves the right to charge additional commissions or fees for operations which are not specified in the Tariffs but which exist in normal banking practice and in cases when operations require additional volume of work and/or in case of extraordinary circumstances. If there is a separate agreement between the Bank and the Customer for the services specified in the Tariffs, the Bank charges fees established in such agreement and execute operations or provide services according to terms of such agreement. In such cases the charges shall be agreed with a customer beforehand.
- Commissions are charged by direct debit of a correspondent account of the customer held with the Bank on a monthly basis or shall be paid by a customer under a separate request of the Bank.
- Transfers in RUB, EUR and USD are executed on the business day of the receipt of the customers' payment order in case a payment order is received by the Bank before 4:00 pm Moscow time, and on the next business day if a payment order is received after 4:00 pm Moscow time. Transfers in other currencies are executed on the next business day in case a payment order is received by the Bank before 4:00 pm Moscow time.
- Commissions or fees paid by the customer are nonrefundable. Exception are commissions or fees which are charged by a mistake.
- If terms of letter of credit stipulate that charges and/or expenses of the Bank are to be paid by the bank who has no account with the Bank, charges and expenses can be deducted by the Bank from the proceeds under the letter of credit and are due on the date of the respective payment.
- Commissions and fees indicated in the Tariffs in USD under letters of credit and guarantees can be charged in RUB or other foreign currency. Calculations are effected according to the Bank of Russia rate on the date of rendering of service.