

# Evrofinance Mosnarbank

# Tariffs

Tariffs of  
EVROFINANCE MOSNARBANK  
for Clients — Legal Entities  
(effective from April 27, 2024)





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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 commissions are debited from the client's accounts in rubles without additional instructions by the client. 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 April,27 2024, 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.

Operating schedule for Customers:

all cash and settlement operations:

- working days 10-00 – 16-00 Moscow Time
- pre-holidays 10-00 – 15-00 Moscow Time

For additional information, please refer to:

- (495) 967-81-82

- [www.evrofinance.ru](http://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	No charge	
1.1.2	Maintenance of accounts:		
	• In the cases of carrying out operations within the account <sup>1</sup>		
1.1.2.1	current/payment accounts in Rubles		
	• using the Client-Bank system	RUB 1500 (on a monthly basis)	
	• without the use of Client-Bank system	RUB 2000 (on a monthly basis)	
1.1.2.2	current accounts in foreign currency		
	• using the Client-Bank system	RUB 1500 (on a monthly basis)	
	• without the use of Client-Bank system	RUB 2000 (on a monthly basis)	
	• Without movement of funds on the account during the calendar year in question		
1.1.2.3	Bank accounts in Rubles and foreign currency, except saving accounts	in the amount of outstanding balance, but not more than 10000 RUB	Charged annually in the last working day of the year
	• Regardless of the operations performed on non-resident accounts during the calendar month		
1.1.2.4	Non-resident payment accounts in US Dolar	0,5% per annum on the daily balance	The commission fee is charged in US Dolar monthly, at the last business day of the month. If funds on the account are not sufficient, the debt amount is fixed according to the Bank

<sup>1</sup> except the following operations:

- accrual of interests on the Customer account's credit balance
- taxation of interests accrued on the credit balance (non-resident accounts)
- transfer of funds from the Customer account to the Bank's income accounts and also to the account where the VAT is recorded

No	Operation	Charge	Note
			of Russia's exchange rate established on the last working day of the month; not subject to VAT
1.1.2.5	Non-resident payment accounts in Euro	1,5% per annum on the daily balance	The commission fee is charged in Euro monthly, at the last business day of the month. If funds on the account are not sufficient, the debt amount is fixed according to the Bank of Russia's exchange rate established on the last working day of the month; not subject to VAT
<b>1.1.3</b>	<b>Delivery of statements:</b>		
1.1.3.1	on current operations	No charge	
1.1.3.2	delivery of statement copy upon client's request	RUB 250 per statement	
	– per each appendix to the statement	RUB150 per sheet	
1.1.3.3	delivery of statement, as requested by client, as of a definite date in case of no account operations	RUB 250 per each copy of statement	
1.1.3.4	delivery of statement, as requested by client, for a definite period of time	RUB 250 per sheet	Statement is delivered without appendixes
1.1.3.5	delivery of statement copy upon client's request	RUB 250 per each copy of statement	Statement is delivered without appendixes
<b>1.1.4</b>	<b>Accrual of interest<sup>2</sup></b>		
1.1.4.1	accrual of interest on the credit balance on payment/current accounts	under applicable tariffs of the Bank on a monthly basis	
1.1.4.2	accrual of interest on the credit balance on other accounts	in accordance with the RF legislation and the procedure established in the Bank	

<sup>2</sup> 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
1.1.5	Closing of account upon client's request	No charge	
1.1.6	Other services related to opening and maintaining of accounts		
1.1.6.1	Execution of an agreement on debiting the Customer's accounts in favor of third parties without additional instructions by the Customer	RUB 500 for agreement	VAT is not charged
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	RUB 150 / 1 copy	plus VAT (effective rate)
1.1.6.3	Issue of the chartered capital payment certificates	RUB 350	VAT is not charged
1.1.6.4	Issue of the chartered capital payment certificates (on the same day it is requested)	RUB 600	VAT is not charged
1.1.6.5	Issue of the account opening certificates	RUB 250 / 1 copy	VAT is not charged
1.1.6.6	Urgent issue of the account opening certificates (on the same day it is requested)	RUB 300 / 1 copy	VAT is not charged
1.1.6.7	Certifying the authenticity of the signature in the sample signature card and stamp sample by an authorized Bank officer (for legal entities – residents)	RUB 500 for each signature	plus VAT (effective rate)
1.1.6.8	certification of the signature's authenticity in the signature and seal's specimen card by the authorized employee of the Bank (for legal entities – non-residents)	3000 Rub. for the document package, including the specimen card	plus VAT (applicable rate)
1.1.6.9	Photocopy of the valid bank account contracts certified by the Bank	RUB 500 / 1 contract	plus VAT (effective rate)
1.1.6.10	Copying and certifying copies of documents provided by Customer at the opening (maintaining, closing) of a bank account	RUB 100 / 1 page	plus VAT (effective rate)
1.1.6.11	Copying and certifying copies of document packs for opening Customer accounts	RUB 1500	plus VAT (effective rate)
1.1.6.12	Authorized employee's visit to the Customer with the following purposes (if accepted by the Bank):	RUB 3000	plus VAT (effective rate)
	– issuance and certifying of a bank card;		
	– copying and certifying copies of document packs for opening Customer accounts (within the Moscow Ring Road)		

## 2. TRANSFERS<sup>1</sup>

<sup>1</sup> Terms of transfers in favor of other banks' Customers: • current banking day: Russian Ruble and U.S. Dollar received up to 16-00 Moscow Time (Monday-Friday); received up to 15-00 Moscow Time (pre-holidays); • to be executed at the second working day other currencies received up to 16-00 Moscow Time (Monday-Friday); received up to 15-00 Moscow Time (pre-holidays). If payment



No	Operation	Charge	Note
2.1	Payment orders in roubles:		
2.1.1	Charging of funds in favor of the Bank clients	No charge	
2.1.2	Transfer of funds from the client's account to the account of another Bank client	No charge	
2.1.3	Transfer of funds from client's account in favor of clients of other banks:		
	<ul style="list-style-type: none"> <li>commission fee of the Bank levied for transfer of funds with processing of pay documents in the payment system of the Bank of Russia<sup>2</sup></li> </ul>	RUB 30	
	Commission fee to be levied additionally to Cl. 2.1.3:		
	<ul style="list-style-type: none"> <li>payment orders received on paper carrier</li> </ul>	RUB 200	Except transfers to the trust accounts of EVROFINANCE MOSNARBANK
	<ul style="list-style-type: none"> <li>payment orders transferred via the "Client-Bank" system</li> </ul>	No charge	
	<ul style="list-style-type: none"> <li>full or partial execution of payment orders (excluding payments to the state budget of the Russian Federation and state non-budget funds), execution of payment orders queued earlier/ awaiting transaction authorization.</li> </ul>	RUB 200	
2.1.4	Execution of payment orders using the fast transfer service <sup>3</sup>		Each payment instruction charged additionally to the num. 2.1.3
	<ul style="list-style-type: none"> <li>Until 100 million Rub. inclusive, specifying "Urgent" in the "Type of payment" field of the payment instruction.<sup>3</sup> The payment shall be executed by the Bank within one hour since the</li> </ul>	0, 01% min.300 Rub. max.1000 Rub.	

documents subjects to the currency control and/or internal controls in the matter of preventing criminal yields laundering and financing of terrorism, as well as documents or information needed for the execution of currency controls agency functions with respect to the abovementioned payment documents, as well as additional information/supporting documents in the frame of application of measures of internal controls to prevent criminal yields laundering and financing of terrorism have been provided to the Bank later than one hour prior to the operation day's closing, the Bank reserves the right to execute these payment documents the next working day.

<sup>2</sup> 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.

<sup>3</sup> If it is not possible technically, the Bank has the right to refrain from executing the payment order marked as "urgent" through the fast transfer service. Bank has the right to define independently the execution's procedure according to the terms stipulated in the banking account contract. In such a case, the Bank does not charge the respective commission and applies the tariff for this transfer according to the numeral 2.1.3. Payments with use of the fast transfer service will be possible if the following conditions are simultaneously met: - the payment order submitted to the Bank until 18.00 MT Monday-Thursday and until 17.00 Friday and holiday eves; - at the moment of submitting the payment order to the Bank there are sufficient funds on account, which allow to fully execute the payment order, as well as to pay the Bank's commission; or there have been received funds sufficient for these same purposes - until 18.00 MT Monday-Thursday and until 17.00 Friday and holiday eves; The payment order with use of the fast transfer service submitted to the Bank when there are no sufficient funds on account for its execution nor for payment of the Bank's commission, even submitted at the time and days specified in this note 3, will not be executed (will be cancelled) by the Bank; - if the payment order has been definitely accepted for execution.

No	Operation	Charge	Note
	moment of definite acceptance of the payment document for execution (if technically possible)		
	<ul style="list-style-type: none"> <li>Over 100 million Rub. specifying "Urgent" in the "Type of payment" field of the payment instruction. 3. The payment shall be executed by the Bank within one hour since the moment of definite acceptance of the payment document for execution (if technically possible)</li> </ul>	1500 Rub.	
	<ul style="list-style-type: none"> <li>Over 100 million Rub. if not specified "Urgent" in the "Type of payment" field of the payment instruction received during the banking day</li> </ul>	100 Rub.	
2.1.5	Executing of payment instructions by virtue of the Customer's written request (if technically possible) <sup>4</sup>		Each payment instruction charged additionally to the num. 2.1.3
	<ul style="list-style-type: none"> <li>execution of payment orders received upon termination of the operational day</li> </ul>	0,1% min. 500 Rub. max.2000 Rub.	
2.1.6	Changing the details for payments executed earlier, correspondence with banks on issues related to payment execution, recalling the payments	RUB 300	To be levied on each payment
2.1.7	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 <sup>5</sup>	RUB 5,000 per each payment order	
2.1.8	Drawing up of payment orders (using a PC), as requested by client, to effect account operations	RUB 250	For each document + VAT (effective rate)  Except transfers to the trust accounts of EVROFINANCE MOSNARBANK
2.2	Payment orders in foreign currency		
2.2.1	Charging of funds in favor of Bank clients – legal entities	No charge + correspondent bank's tariff	The correspondent bank's tariff is charged from the client's account in rubles

<sup>4</sup> Execution of payments on extra hours is possible if the payment order is received in the following terms: -Monday-Thursday until 06.00 PM MT, Friday and pre-holidays – until 05.00 PM MT

-at the moment of submitting the payment order to the Bank there are sufficient funds on account, which allow to fully execute the payment order, as well as to pay the Bank's commission; or there have been received funds sufficient for these same purposes - until 18.00 MT Monday-Thursday and until 17.00 Friday and holiday eves;

<sup>5</sup> No commission fee shall be levied under Cl. 2.1.3-2.1.7 on levying the given commission fee.

No	Operation	Charge	Note
			without additional instructions from the client. If it is not possible to charge rubles from the client's account, it is debited from other accounts opened for the client at Evrofinance Mosnarbank.
2.2.2	Transfer of funds from client's account to account of another Bank client	No charge	
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	No charge	
	• having no correspondent account with the Bank	RUB 1,200+correspondent bank's tariff	Except transfers to the trust accounts of EVROFINANCE MOSNARBANK  The correspondent bank's tariff is charged from the client's account in rubles without additional instructions from the client. If it is not possible to charge rubles from the client's account, it is debited from other accounts opened for the client at Evrofinance Mosnarbank
2.2.4	Change of conditions, annulment, and return of transfer	RUB 1,200 + actual expenses	
2.2.5	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
2.2.6	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
2.2.7	Transfers by order of legal entities to customers of other banks, received on a paper medium	RUB 300	Charged additionally to the commission set forth in pp.2.2.3, 2.2.4  Except transfers to the trust accounts of EVROFINANCE MOSNARBANK

No	Operation	Charge	Note
2.3	Non-cash transfer of funds initiated by a legal entity or individual entrepreneur in favor of a legal entity or individual entrepreneur using the Fast Payment System in Russian rubles		
2.3.1	Crediting funds in favor of Bank clients	10 Rub	The limit for one transaction is up to 1,000,000.00 (One million) Russian rubles
2.3.2	Transfer of funds from a Bank client account	15 Rub	The limit for one transaction is up to 1,000,000.00 (One million) Russian rubles

### 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 RUB 450 max RUB 6,000	
3.1.2	Taking up, examination and forwarding financial documents (cheques, etc.) for collection	0.125 % min RUB 450 max RUB 6,000	
3.1.3	Taking up, examination and forwarding of promissory notes for collection	0.125 % min RUB 1,500 max RUB 9,000	
3.1.4	Protest for non-payment/non-acceptance	RUB 3,000 + actual expenses	
3.1.5	Return of unpaid financial documents	RUB 450 + 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	

№	Operation	Charge	Note
		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 CREDIT<sup>1</sup>

№	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 RUB 1,200 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 RUB 1,200 max RUB 35,000 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)	RUB 1,200	
4.1.4	Examination of documents under L/C	0.15% min RUB 1,200	L/C amount is less then

<sup>1</sup> 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
		0.15% max RUB 3,000,000	RUB 300,000,000  L/C amount is equal to or above RUB 300,000,000
4.1.5	Drawing up of L/C drafts	by agreement	plus VAT (current rate)
	L/Cs issued by other banks		
4.1.6	Advising, increase in the amount of L/C	0.15% min RUB 1,200 max RUB 35,000	
4.1.7	Other amendments to L/C terms and conditions, cancellation of L/C (as requested by client prior to the expiry date)	RUB 1,200	
4.1.8	Examination of documents under L/C	0.15% min RUB 1,200  0.15% max RUB 3,000,000	L/C amount is less than RUB 300,000,000  L/C amount is equal to or above RUB 300,000,000
4.2	Documentary letters of credit in foreign currency		
	Documentary letters of credit for export		
4.2.1	Advise of the forthcoming letter of credit	RUB 300	
4.2.2	Advise, increase of the LC amount	0.15% min RUB 1,200 max RUB 45,000	
4.2.3	Confirmation of the letter of credit of EVROFINANCE MOSNARBANK, increase of the amount and/or extension of the confirmed letter of credit:		
	• paid	0.2% min RUB 1,200 for a three- months' period or a part thereof	
	• unpaid	by agreement	

No	Operation	Charge	Note
4.2.4	Change of other conditions of a letter of credit, early cancellation	RUB 1,200	
4.2.5	Payment, verification, receipt and sending of documents	0.15% min RUB 1,200 + actual costs	
4.2.6	Commission for installment of payments under a letter of credit:		
	• unconfirmed by EVROFINANCE MOSNARBANK	0.1% min RUB 1,200 max RUB 30,000 for a three-months' period or a part thereof	
	• confirmed by EVROFINANCE MOSNARBANK	0.2% min RUB 1,200 for a three-months' period or a part thereof	
4.2.7	Transfer of a transferable letter of credit	0.15% min RUB 1,200	
4.2.8	Analysis of contractual payment terms and/or development of draft letters of credit on the customer's request	RUB 3,000	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	RUB 300	
4.2.10	Withdrawals, increase, extension of a letter of credit:		
	• paid	0.2% min RUB 1,200 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)	RUB 1,200	
4.2.12	Payment, verification, receipt and sending of documents	0.15% min RUB 1,200 +	

№	Operation	Charge	Note
		actual costs	
4.2.13	Installment payment, draft acceptance	0.2% min RUB 1,200 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	RUB 3,000	Plus VAT (effective rate)

## 5. BANK GUARANTEES

№	Operation	Charge	Note
5.1	Guarantees from other banks		
5.1.1	Advice of a guarantee, increase of the guarantee amount	0.1 % min RUB 1,200 max RUB 15,000	Plus VAT (effective rate)
5.1.2	Change of the guarantee conditions, apart from increase	RUB 1,200	Plus VAT (effective rate)
5.1.3	Drawing a draft under the guarantee (reception, verification and sending of documents)	0.15% min RUB 1,200 + 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	RUB 3,000	Plus VAT (effective rate)
5.2	Guarantess (counter-guarantees) issued by EVROFINANCE MOSNARBANK		
5.2.1	Withdrawals of guarantees (counter-guarantees), increase and/or extension of guarantees		
	• paid	0.2% min RUB 1,200 for a three-months' period or a part thereof	
	• unpaid	by agreement	
5.2.2	Change of the guarantee conditions, apart from increase and extension	RUB 1,200	
5.2.3	Payment under the guarantee (reception, verification and sending of documents)	0.15 % min RUB 1,200	



## 6. CURRENCY CONTROL<sup>1</sup>

No	Operation	Charge	Note
6.1	Executing the currency control agent's function: <sup>2</sup>		
	<ul style="list-style-type: none"> <li>on registered contracts</li> </ul>	0.1% of each payment/ funds inflow , min. RUB 100 max. RUB 60,000	plus VAT (current rate);  the commission is charged for each payment/funds inflow recorded by the Bank in the frame of contract
	<ul style="list-style-type: none"> <li>on registered credit agreements</li> </ul>	0,1 % of each payment/funds inflow ,of debt amount, min RUB 100 max RUB 60,000	plus VAT (current rate);  the commission is charged for each payment/funds inflow recorded by the Bank in the frame of credit agreement ,and also from the principal debt amount fixed at the moment of the credit agreement's registering;  the commission is not charged for the currency operations related to the principal debt or interest payments
	<ul style="list-style-type: none"> <li>on currency operations between residents and non-residents in the frame of contracts which are</li> </ul>	0,1% of each payment/funds	plus VAT (current rate);

<sup>1</sup> The terms and concepts are applied accordingly to the Instruction of the Bank of Russia №181-И dated 08.16.2017 on the submission by residents and non-residents of justifying documents and information regarding the currency operations to the authorized banks, on the single forms of registering documents and reporting on the currency operations, terms and mode of submission.

<sup>2</sup> The commission is not charged when:

- the funds from non-executed contracts are returned, in the case when the returned funds were initially written off from the resident accounts/credited to the resident accounts in the Bank;
- the operations related to the credit and return of erroneously transferred funds, including the return of funds due to the erroneous payment information, are performed;
- the resident's payment previously returned by the correspondent bank of the beneficiary bank without crediting the non-resident account is performed repeatedly.

The commission is charged, among other cases, when the currency operation is performed in the form of a letter of credit, if the operation is performed through the resident's account opened with a non- resident bank, if the Bank receives information about crediting of funds received from a non-resident in the frame of contract to the financial agent's (factor's) – resident – account, and also when the third person-resident (other person – resident, non-resident who is the part of the contract but does not register it) fulfills his commitments which are subject to registering in the banking control statement.

№	Operation	Charge	Note
	not subject to registering	inflow, min. RUB 100 max. RUB 30,000	<p>the commission is not charged for the following currency operations:</p> <ul style="list-style-type: none"> <li>- payment of taxes, duties and other fees;</li> <li>- payment of alimony, pensions, allowances and other welfare payments;</li> <li>- charity, grants, gift, donations and other non-refundable payments;</li> <li>- payment of salary and other labor compensations, other settlements between the employer and employee, payment of remunerations for sportsmen;</li> <li>- payment of principal debt and interest on the credit agreement (loan agreement) in the case if the Bank had previously retained the commission for the extended/received credit/loan in the frame of this credit/loan agreement;</li> <li>- crediting currency to the Russian resident regardless of the currency operations' type;</li> <li>- currency operations on the contracts concluded with the Bank;</li> <li>- currency operations of non-residents.</li> </ul>
6.2	Contract/credit agreement's registering/amending the registered contract/credit agreement	Free of charge	
6.3	Contract/credit agreement's urgent registering	RUB 2,000	<p>plus VAT (current rate);</p> <p>The Bank accepts the contract/credit agreement for registering during the current day until 17.00 if all documents and information are duly</p>

No	Operation	Charge	Note
			prepared
6.4	Preparing of documents for transfer of the registered contract/credit agreement to the other authorized bank	RUB 5,000	plus VAT (current rate)
6.5	Copying of the currency control documents and invoices	100 RUB. for each sheet	plus VAT (current rate)
6.6	Issuing of the banking control statements and certificates	500 RUB. for each statement/certificate	plus VAT (current rate)
6.7	Providing information form the Chapter I of the banking control statement	300 RUB. for each contract/credit agreement	plus VAT (current rate)
6.8	Customer consulting	No charge	

## 7. OPERATIONS WITH CASH RESOURCES

No	Operation	Charge	Note
7.1	Collection of cash resources		
7.1.1	Collection of cash resources in RUR:	0,2%	
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	No charge	
7.3	Collection of non-used cash advanced from the cash department	No charge	
7.4	Delivery of cash resources from accounts of legal entities <sup>1</sup>		
7.4.1	Roubles		
7.4.1.1	Salary payments, social payments, fellowships, pensions, insurance indemnity (cash symbols 40, 41, 50)	0,2 % of the amount	
7.4.1.2	Other purposes		

<sup>1</sup> Cash withdrawal is executed in accordance with the bank account agreement, upon a preliminary reservation application indicating the intended purpose of cash spending. Applications will not be considered by the Bank if the intended purpose of cash spending is not indicated. For same-day disbursements (subject to the Bank's technical capability), an additional 0.5% is charged over the rates above on amounts exceeding 100,000.00 rubles (or equivalent amount in the respective foreign currency when disbursing cash in foreign currency)

No	Operation	Charge	Note
	– cash delivery amount of up to 300 000 RUB during the working day	1,30 % of the amount, but not less than 150 RUB	
	– cash delivery amount from 300 001 to 500 000 RUB during the working day	1,70 % of the amount	
	– cash delivery amount from 500 001 to 1 000 000 RUB during the working day	2,50 % of the amount	
	– cash delivery amount from 1 000 001 to 2 000 000 RUB during the working day	6,00 % of the amount	
	– cash delivery amount of more than 2 000 001 RUB during the working day	10 % of the amount	
7.4.2	Currency (depending on the delivery amount)		
	• up to 10 000 U.S. Dollars inclusive in the course of the working day or up to 10 000 Euro inclusive in the course of the working day	1 % of the amount	The total amount delivered in the course of the working day is counted summarily in the mentioned currencies
	• more than 10 000 U.S. Dollars in the course of the working day or more than 10 000 Euro in the course of the working day	10 % of the amount	The total amount delivered in the course of the working day is counted summarily in the mentioned currencies
7.5	Delivery of cash resources from accounts of individual entrepreneurs: <sup>2</sup>		
7.5.1	Cash issuing from the account, in Russian Ruble, resulting the total amount of monthly issue:		
	• up to 100 000 Rub. inclusive	2 % of issued amount, but not less than 300 Rub.	For the purpose of determining the commission fee for each operation, the total amount of monthly issue should be determined as a totality of funds already issued in the course of the current month and the amount issued in the frame of this operation
	• from 100 000,01 Rub. and up to 500 000 Rub. inclusive	3 % of issued amount	For the purpose of determining the commission fee for each operation, the

<sup>2</sup> Cash withdrawal is executed in accordance with the bank account agreement, upon a preliminary reservation application indicating the intended purpose of cash spending. Applications will not be considered by the Bank if the intended purpose of cash spending is not indicated. For same-day disbursements (subject to the Bank's technical capability), an additional 0.5% is charged over the rates above on amounts exceeding 100,000.00 rubles (or equivalent amount in the respective foreign currency when disbursing cash in foreign currency)

No	Operation	Charge	Note
			total amount of monthly issue should be determined as a totality of funds already issued in the course of the current month and the amount issued in the frame of this operation
	<ul style="list-style-type: none"> <li>from 500 000,01 Rub. and up to 1 000 000 Rub. inclusive</li> </ul>	4 % of issued amount	For the purpose of determining the commission fee for each operation, the total amount of monthly issue should be determined as a totality of funds already issued in the course of the current month and the amount issued in the frame of this operation
	<ul style="list-style-type: none"> <li>from 1 000 000,01 Rub. and up to 2 000 000 Rub. inclusive</li> </ul>	5 % of issued amount	For the purpose of determining the commission fee for each operation, the total amount of monthly issue should be determined as a totality of funds already issued in the course of the current month and the amount issued in the frame of this operation
	<ul style="list-style-type: none"> <li>from 2 000 000,01 Rub.</li> </ul>	10 % of issued amount	For the purpose of determining the commission fee for each operation, the total amount of monthly issue should be determined as a totality of funds already issued in the course of the current month and the amount issued in the frame of this operation
7.5.2	Cash issuing in foreign currency	5 % of issued amount	
7.6	Execution of cheque books in roubles	RUB 250	VAT is not charged
7.7	Non-receipt by client of ordered cash resources due to client's fault:		
	<ul style="list-style-type: none"> <li>roubles</li> </ul>	1%	
	<ul style="list-style-type: none"> <li>currency</li> </ul>	1.5%	
7.8	Exchange of a payment banknote of a foreign state for payment banknotes of the same foreign state	2%	

## 8. FOREIGN EXCHANGE DEALS

No	Operation	Charge	Note
8.1	Purchase/sale of foreign currency for rubles (depending on the transaction amount) <sup>1</sup>		
	• under USD 500,000	0.4%	
	• from USD 500,000 up to USD 1,000,000	0.3%	
	• over USD 1,000,000	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	
8.7	Same-day foreign currency purchases using funds received from other banks, based on client's written application	0,1% min RUB 500	Charged on the ruble equivalent required for purchasing the foreign currency

<sup>1</sup> No commission is charged when executing orders/instructions at the Bank's commercial rate and for conversion operations Indian rupee - Russian ruble at the interbank market rate; the rate is taken into account for calculating the commission when executing orders/instructions at the interbank market rate and at the 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)	RUB 150	Plus VAT (effective rate)
9.2	Safekeeping of securities issued by EVROFINANCE MOSNARBANK	RUB 500 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 SECURITIES

No	Operation	Charge	Note
13.1	Transactions in securities		
13.1.1	Transactions in securities at OTC market:		
	• brokerage services at OTC securities market	by agreement	
13.1.2	Brokerage services on securities operations at the		The rates quoted in this clause shall be applied

No	Operation	Charge	Note
	Organized Securities Market (exchange market) <sup>1</sup>		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 <sup>2</sup>		
	– under RUR1,000,000	0.08%	
	– from RUR1,000,000 to RUR10,000,000	0.05%	
	– from RUR10,000,000 to RUR30,000,000	0.04%	
	– over RUR30,000,000	0.02%	
13.1.2.2	Fixed <sup>3</sup>		
	– Regardless on the volume of transactions per calendar month	RUB 25,000	
13.2	Transactions in derivatives (underlying asset – securities)		
13.2.1	Brokerage services for customers when purchasing or selling derivative financial instruments whose underlying assets are securities	by agreement	
13.2.2	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 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.	by agreement	
13.4.2	Domiciliation services	by agreement	plus VAT (applicable)

<sup>1</sup> While making transactions on stock exchanges, the Customer also reimburses the commission charged by trade organizer and clearing institution

<sup>2</sup> 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.

<sup>3</sup> To be levied on a monthly basis on the date of effecting the first transaction of a calendar month.



No	Operation	Charge	Note
			rate)
	Operations with securities are not subject for VAT if not stated in Comments		

#### 14. TRANSACTIONS WITH BANK CARDS

No	Operation	Charge	Note
14.1	Terms of service for corporate bank card accounts (card accounts of legal entities)		
14.1.1	Card account opening and card issue	No charge	
14.1.2	Settlements on bank card transactions for a year for each card issued to the following accounts:		
	<ul style="list-style-type: none"> <li>• Mir Business</li> </ul>	RUB 1,500	charged annually; in case of issue of a new card or reissue upon expiry of the card
14.1.3	Minimum initial deposit on card account for each card issued to the following accounts:		
	<ul style="list-style-type: none"> <li>• Mir Business</li> </ul>	RUB 15,000	
14.1.4	Non-cash payment for goods and services using cards	No charge	
14.1.5	Conversion in case the transaction is made in a currency other than the card account currency		at the Bank's rate
14.1.6	Cash withdrawal:		
	<ul style="list-style-type: none"> <li>• in the Bank's cash withdrawal offices and ATMs</li> </ul>	1% of transaction amount	
	<ul style="list-style-type: none"> <li>• at cash withdrawal offices, at electronic terminals (POS-terminals) of trade and service enterprises while making a purchase (purchase of goods with change) and at ATMs of other banks participating in the MIR payment system in the Russian Federation</li> </ul>	2% of transaction amount, RUB 150 minimum	Charged for each transaction. Receipt of funds in electronic terminals (POS-terminals) of trade and service enterprises while making a purchase (purchase of goods with change) is available for cards issued after April 10, 2023.
14.1.7	Interest accrued on account balance	none	
14.1.8	Interest charged on overspent amount on the card account (unauthorized overdraft)	Key rate of the Bank of Russia	Charged in %% of an overspent amount for each day of overspending
14.1.9	Resuming settlements on card transactions suspended due to card loss or loss of PIN		Within five business days

No	Operation	Charge	Note
	• Resuming settlements on card transactions suspended due to card damage/loss or loss of PIN	RUB 1,000	card is reissued with the new validity term
	• Mir Business	RUB 1,500	card is reissued with a new validity term
14.1.10	Urgent start/resume of settlements on card transactions	RUB 3,000	within 2 business days (to be charged additionally)
14.1.11	Additional services (card blocking; adding a card to a stop list; payment protest and refund; request of a copy/original of a payment document, etc.)		compensation for expenses actually incurred by the Bank in accordance with rates of payment systems
14.1.12	Provision of information about card transactions and cash balance available for card transactions:		
14.1.12.1	To card holder's mobile telephone number	RUB 60	fee is charged monthly
14.1.12.2	To card holder's email address	No charge	
14.1.12.3	Receiving account statement in the Bank	No charge	
14.1.12.4	Provision of information about cash balance available for card transactions in case this information is requested in ATMs of other banks	RUB 30	charged for each request
14.1.12.5	Provision of a mini statement in ATMs of other banks	RUB 30	charged for each mini statement
14.1.13	Resuming settlements on card transactions due to change in card holder's personal data (FIRST NAME, LAST NAME) and resuming settlements due to card damage or if card data are suspected to be compromised	No charge	Card is issued with the previous validity term.
14.1.14	Daily limits for cash collection through the ATMs, cash offices and electronic terminals (POS-terminals) of trade and service enterprises while making a purchase (purchase of goods with change) (from 00.00 to 23.59, Moscow time)	100 000 RUB	On each banking card daily
14.2	Terms of service for payroll program accounts as a part of a full service package for legal entities		
14.2.1	Settlements in rubles following instruction of legal entities as a part of payroll program		The rates may be agreed by the parties depending on average balances and turnover on a settlement account, account's

No	Operation	Charge	Note
			terms of service, payroll fund, number of employees, and cash withdrawal arrangements
14.2.1.1	Transfers from legal entity's settlement account as a part of payroll program		
	– in case the fees for cash withdrawal from Bank cards are established as indicated in paragraphs 1, 2, 3 of clause 14.2.2.2	0.3% of the amount transferred to card account	may apply to all legal entities regardless of payroll fund size and number of employees
	– in case the fees for cash withdrawal from Bank cards are established as indicated in paragraph 4 of clause 14.2.2.2.	1% of the amount transferred to card account	applies only to legal entities with a payroll fund of at least seven million (7,000,000) rubles and number of employees of at least 300 people
	– at the setting of tariffs for cash withdrawal from the Bank issued cards in the amounts specified in the paragraph 5 of the numeral 14.2.2.2	0,65% of the amount of transfer to the card account	Applied to all legal persons regardless of the payroll's amount and quantity of employees, as well as to legal persons which pay salaries from the Russian budget, transferring funds to the MIR Social bank cards
14.2.1.2	Annual maintenance fee of a legal entity's settlement account as a part of payroll program for each card account opened for an employee of the legal entity, depending on the card type:		annually
	– Mir Classic/Mir Social	No charge	
	– Mir Privilege	RUB 1,500	charged annually; in case of issue of a new card or reissue upon expiry of the card
14.2.2	Maintenance fee for an employee's card account as a part of payroll program		No charge
14.2.2.1	Transaction settlements with principal bank card during the year	No charge	
14.2.2.2	Cash withdrawal:		
	– in the Bank's cash withdrawal offices and ATMs	No charge	
	– via cash points and ATMs of other Mir member banks (outside of Russia)	1.3% of transaction amount, RUB 150	charged for each cash withdrawal transaction

No	Operation	Charge	Note
		minimum	
	– at cash withdrawal offices, at electronic terminals (POS-terminals) of trade and service enterprises while making a purchase (purchase of goods with change) and at ATMs of other banks participating in the MIR payment system in the Russian Federation	0,65% of the operation amount	charged for each cash withdrawal transaction  Receipt of funds in electronic terminals (POS-terminals) of trade and service enterprises when making a purchase (purchase of goods with change) is available for cards issued after April 10, 2023.
	– through the Mir member bank ATM's and cash offices situated outside of or in Russia, on the assumption that the transfer from the legal person's account to the card account is performed in accordance with tariff specified in the paragraph 2 pf the numeral 14.2.1.1	No charge	
	– at cash withdrawal offices, at electronic terminals (POS-terminals) of trade and service enterprises while making a purchase (purchase of goods with change) and at ATMs of other banks participating in the MIR payment system in the Russian Federation, on the assumption that the transfer from the legal person's account to the card account is performed in accordance with tariff specified in the paragraph 3 pf the numeral 14.2.1.1	No charge	Receipt of funds in electronic terminals (POS-terminals) of trade and service enterprises when making a purchase (purchase of goods with change) is available for cards issued after April 10, 2023.
	– through the national payment system member associated with Mir ATM's and cash offices, on the assumption that the transfer from the legal person's account to the card account is performed in accordance with tariff specified in the paragraph 3 pf the numeral 14.2.1.1	No charge	
14.2.2.3	Resuming settlements on card transactions suspended due to card loss or loss of PIN:		
	– Mir Social	No charge	card is issued with a new validity term
	– Mir Classic	RUB 200	card is issued with a new validity term
	– Mir Privilege	RUB 1,500	card is issued with a new validity term
14.2.2.4	Resuming settlements on card transactions due to change in card holder's personal data (FIRST NAME, LAST NAME) and resuming settlements due to card damage if card data are suspected to be	No charge	Card is issued with the new validity term.

No	Operation	Charge	Note
	compromised.		
14.2.3	Interest charged on overspent amount on the card account (unauthorized overdraft)	Key rate of the Bank of Russia	charged in %% of an overspent amount for each day of overspending
14.2.4	Conversion in case the transaction is made in a currency other than the card account currency		at the Bank's rate
14.2.5	Additional services (card blocking; adding a card to a stop list; payment protest and refund; request of a copy/original of a payment document, etc.)		compensation for expenses actually incurred by the Bank in accordance with rates of payment systems
14.2.6	Provision of information about card transactions and cash balance available for card transactions:		
	• To card holder's mobile telephone number:		
	• Mir Social/Mir Classic	RUB 60	charged monthly
	• Mir Privilege	No charge	
	• receipt of a bank account statement	No charge	
14.2.7	Provision of information about cash balance available for card transactions in case this information is requested in ATMs of other banks	RUB 30	charged for each request
14.2.7.1	Provision of a mini statement in ATMs of other banks	RUB 30	charged for each mini statement
14.2.8	Annual account maintenance fee if no transactions using bank card were made during one year	Account's cash balance, RUB 700 maximum	charged upon expiry of bank card
14.2.9	Lending terms for employees (settlement card with an authorized overdraft)		As part of a Standard product approved by Bank Ordinance

## 15. SERVICES ON MANAGEMENT OF "CLIENT-BANK" SYSTEM

No	Operation	Charge	Note
15.1	Connection to the System	not charged	
15.2	Access to the System for the authorized representative of the original right on the basis of Customer's request - with use of ru-Token provided by the Bank (for BSS v3 version users) - with use of Customer's device (for BSS	RUB 2,000	single payment in advance

No	Operation	Charge	Note
	CORREQTS version users)		
15.3	Technical support is provided in the Bank's office in the matter of access to the System for the authorized representative on the basis of Customer's request	RUB 5,000	single payment in advance

## 16. CONSULTATION AND OTHER SERVICES

No	Operation	Charge	Note
16.1	Correspondence on bank operations	RUB 900 + actual expenses	
16.2	Commission fee for sending messages using Telex and SWIFT systems	RUB 150 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	RUB 300	
	– for each subsequent copy of certificate	RUB 50	
	• in the previous year	RUB 900	
	– for each subsequent copy of certificate	RUB 50	
	• within the period up to 3 expired years (not counting the current year)	RUB 3,000	
	– for each subsequent copy of certificate	RUB 50	
	• in earlier periods	by agreement	
16.3.2	Supply of information about operations effected on clients' accounts using telecommunications facilities (by phone)	RUB 600 on a quarterly basis	
16.3.3	Submission of money-and-payment document copies	RUB 150 per sheet	
16.4	Submission of reference materials, as requested by client, for audit companies	RUB 3 000	Plus VAT (effective rate)
16.5	Sending appendixes to the statement in the form of electronic documents (telex, SWIFT system)	RUB 150	
16.6	Sending correspondence, sets of crypto keys and "Client-Bank" distributives 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	by agreement	Plus VAT (effective

No	Operation	Charge	Note
	issues		rate)
16.8	Payment for delivery of payment documents of clients – legal entities in Moscow	RUB 600	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	RUB 50 (per each document)	

## 17. LEASE OF INDIVIDUAL SAFETY DEPOSIT BOXES

No	Operation	Charge	Note
17.1	Services rendered by EVROFINANCE MOSNARBANK to its clients regarding the lease of individual safety deposit boxes		
17.1.1	Guarantee fee	RUB 3,000	
17.1.2	Guarantee fee (for safety deposit boxes with two individual locks)	RUB 6,000	
17.2	Individual safety deposit boxes lease (Width – 300 mm, depth – 600 mm)		
17.2.1	If the height of the box is 50 mm		
	• for the term of 1 month	RUB 350	Plus VAT (effective rate)
	• for the term of 3 months	RUB 950	Plus VAT (effective rate)
	• for the term of 6 months	RUB 1,700	Plus VAT (effective rate)
	• for the term of 1 year	RUB 3,000	Plus VAT (effective rate)
17.2.2	If the height of the box is 75 mm		
	• for the term of 1 month	RUB 500	Plus VAT (effective rate)
	• for the term of 3 months	RUB 1,350	Plus VAT (effective rate)
	• for the term of 6 months	RUB 2,450	Plus VAT (effective rate)
	• for the term of 1 year	RUB 4,400	Plus VAT (effective rate)
17.2.3	If the height of the box is 125 mm		
	• for the term of 1 month	RUB 850	Plus VAT (effective rate)

No	Operation	Charge	Note
	• for the term of 3 month	RUB 2,300	Plus VAT (effective rate)
	• for the term of 6 month	RUB 4,150	Plus VAT (effective rate)
	• for the term of 1 year	RUB 7,500	Plus VAT (effective rate)
<b>17.2.4</b>	<b>If the height of the box is 175 mm</b>		
	• for the term of 1 month	RUB 1,300	Plus VAT (effective rate)
	• for the term of 3 month	RUB 3,500	Plus VAT (effective rate)
	• for the term of 6 month	RUB 6,300	Plus VAT (effective rate)
	• for the term of 1 year	RUB 11,350	Plus VAT (effective rate)
<b>17.2.5</b>	<b>If the height of the box is 300 mm</b>		
	• for the term of 1 month	RUB 1,500	Plus VAT (effective rate)
	• for the term of 3 month	RUB 4,000	Plus VAT (effective rate)
	• for the term of 6 month	RUB 7,200	Plus VAT (effective rate)
	• for the term of 1 year	RUB 13,000	Plus VAT (effective rate)
<b>17.3</b>	<b>Individual safety deposit boxes lease (Width – 300 mm, depth – 435 mm)</b>		
<b>17.3.1</b>	<b>If the height of the box is 50 mm</b>		
	• for the term of 1 month	RUB 300	Plus VAT (effective rate)
	• for the term of 3 month	RUB 900	Plus VAT (effective rate)
	• for the term of 6 month	RUB 1,650	Plus VAT (effective rate)
	• for the term of 1 year	RUB 2,950	Plus VAT (effective rate)
<b>17.3.2</b>	<b>If the height of the box is 300 mm</b>		
	• for the term of 1 month	RUB 1,400	Plus VAT (effective rate)
	• for the term of 3 month	RUB 3,750	Plus VAT (effective rate)
	• for the term of 6 month	RUB 6,750	Plus VAT (effective rate)



No	Operation	Charge	Note
	• for the term of 1 year	RUB 12,175	Plus VAT (effective rate)
17.4	Lease of individual safety deposit boxes with two locks and individual access conditions (Width – 300 mm, depth – 435 mm)		
17.4.1	If the height of the box is 100 mm		
	• for the term of 1 month	RUB 1,350	Plus VAT (effective rate)
	• for the term of 3 month	RUB 3,550	Plus VAT (effective rate)
	• for the term of 6 month	RUB 6,600	Plus VAT (effective rate)
	• for the term of 1 year	RUB 11,800	Plus VAT (effective rate)
17.4.2	If the height of the box is 125 mm		
	• for the term of 1 month	RUB 1,700	Plus VAT (effective rate)
	• for the term of 3 month	RUB 4,600	Plus VAT (effective rate)
	• for the term of 6 month	RUB 8,300	Plus VAT (effective rate)
	• for the term of 1 year	RUB 15,000	Plus VAT (effective rate)
17.5	Charge for mechanical lockpicking, key loss/damage (for every set of keys and lock)	RUB 2,500	Plus VAT (effective rate)

## 18. TRANSACTIONS WITH PAYMENT CARDS

No	Operation	Charge	Note
	Conversion operations with bank cards issued by Evrofinance Mosnarbank		
	Calculation of debited or credited amounts in the course of effecting conversion operations with cards Mir issued by the Bank <sup>1</sup>		
	• Card account currency RUR		
	– Debiting		
	▪ Operation currency RUR	R	
	▪ Other	(K*B)	

<sup>1</sup> Note: the exchange rates are normally set in virtue of a separate internal Bank Ordinance.

R – operation amount in Rubles; K – operation amount in the national currency of the Mir acquirer – applied to the operations performed through the Mir payment system; A – acquiring of Ruble (through national currency of the Mir acquirer) applied to the operations performed through the Mir payment system at the Mir rate; B - selling (through national currency of the Mir acquirer) at the rate of Mir payment system for Mir cards, applied to the operations performed through the Mir payment system.

№	Operation	Charge	Note
	– Crediting		
	▪ Operation currency RUR	R	
	▪ Other	(K*A)	



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