



Internet Banking System

Raiffeisen CONNECT

User Manual

January 2012

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1. INTRODUCTION

In an ongoing effort to expand the range of services that meet all the requirements of modern technologies, and to ensure an individual approach to each and every customer, Raiffeisenbank offers you a service for obtaining information on account status and financial transactions online, via the Raiffeisen CONNECT system. Raiffeisen CONNECT is aimed at ensuring high reliability and financial security for our customers, by offering a convenient way to remotely access and manage bank products. We hope that you will find our service useful and convenient. We plan to develop this product and offer new options for managing your funds.

1.1. Services

Raiffeisen CONNECT offers you the following system services:

- Information services of Raiffeisen CONNECT
 - ✓ Account/card balances
 - ✓ Account statements
 - ✓ Bank-card statements
 - ✓ Mini-statements — the last 10 (account or card) transactions
 - ✓ Information on deposits
 - ✓ Information on loans
 - ✓ SMS-Alerting service

- Active transactions services of Raiffeisen CONNECT
 - ✓ Service Payments
 - ✓ Rouble payment orders
 - ✓ Remittance of taxes to the Russian budget
 - ✓ Internal transfers and conversions
 - ✓ Instant Card to Card transfers
 - ✓ Currency transfers within Russian Federation
 - ✓ International money transfers
 - ✓ Deposit opening, replenishment and partial withdrawal
 - ✓ Additional purchase of Mutual Fund shares

2. RAIFFEISEN CONNECT USER MANUAL

2.1. Starting work

Log into your personal page with information on bank products using the “Customer Login” menu in the CONNECT system website (<https://connect.raiffeisen.ru/rba/Login.do>).

The screenshot shows the Raiffeisen CONNECT website's login page. At the top left is the Raiffeisen Bank logo. The main header includes the text 'Raiffeisen CONNECT' and a navigation menu with items like 'Terms & Conditions', 'Tariffs', 'Exchange Rates', 'Help', and 'PDA version'. A banner on the left promotes 'Raiffeisen CONNECT Exchange currency at better rate'. The central area is titled 'Welcome!' and contains a login form with three input fields: 'Customer Login', 'Password', and 'Authorization code'. Below these fields is a 'Login' button and a list of helpful links: 'The password is sensitive to the register of the letters.', 'Please enter the password on that language, as at registration.', 'Forgot password?', and 'How to get access?'. A 'Security' section below the form provides instructions on checking the browser's security certificate. On the right, a 'Raiffeisenbank News' sidebar lists various news items from 2007 to 2011. The footer contains language options, contact information, and a copyright notice for 2002-2011.

Fig. 1. Startup Page

In the User Name and the Password fields, enter your data for accessing the system. The User Name (Login) field consists of a combination of English letters and digits; the Password field consists of 6 characters (a combination of 5 upper-case Latin letters and one digit).

Notes:

You must already have a Login (User Name) and Password for accessing the system. You can get your access to Raiffeisen Connect in branch type “A” of Raiffeisenbank.

We recommend you to read the service rules and tariffs in Raiffeisen Connect, which are available on the system’s website in the “Service Conditions” menu — under “Rules” and “Tariffs” respectively.

To improve security, there is a thirty-minute time limit on the server-connection session. Once you have been authorised and have logged into the system, you will be able to view your account and card status (bookmarks of Current Accounts and Debit Cards), information on deposits (the Deposit bookmark), loan-repayment history, and the anticipated amount of the next payment (“Loans” and “Credit Cards”). You can also subscribe to the SMS-Alerting service (in the “SMS-alerting” menu). In addition, once you have received a PIN2 code and created digital keys you will be able to use the active-transactions service in CONNECT — to pay for mobile communications, Internet, TV etc. online with no fee; to submit orders for rouble and foreign-currency transfers; to open, replenish and withdraw deposits; to purchase additional shares of the Raiffeisen Capital mutual funds, etc.

You can change the Password and other personal data using the “Settings” menu.

2.2. Overview, Description of Personal Page menu

Bookmarks with the names of bank products are located in the central part of the screen.

- Current Accounts
- Debit Cards
- Credit Cards
- Deposits, Loans
- Mutual Funds

The same links are repeated in the vertical menu, in the left-hand corner of the screen, for convenient navigation. This menu also contains additional options:

- Key-management
- SMS-alerting
- List of Orders
- Settings
- Exchange Rates
- Feedback
- Logout
- Security

The screenshot shows the Raiffeisen CONNECT web interface. The top navigation bar includes links for PDA version, Tariffs, Exchange Rates, and Help. The main content area is titled 'Current accounts' and displays a table of accounts. The table has columns for Account, Currency, Region, Type of Account, The Balance for 11.05.2011, Opening date, and Closing Date. Below the table, there are two smaller tables: one showing the total balance for each currency (EUR, RUR, USD) and another showing the buy and sell rates for US Dollar and Euro.

Account	Currency	Region	Type of Account	The Balance for 11.05.2011	Opening date	Closing Date
40820978701000	EUR	MOSCOW	Current account	49.99	07.12.2006	
40820810801000	RUR	MOSCOW	Current account	140,110.00	07.12.2006	
40820840101000	USD	MOSCOW	Current account	8,310.70	07.12.2006	

Currency	Total
EUR	49.99
RUR	140,110.00
USD	8,310.70

Currency	Buy	Sell
US Dollar	30.5500	31.0000
Euro	38.8100	39.2000

Figure 2. "Current Accounts" section

Each bookmark contains a list of products opened with Raiffeisenbank, their currency, the current balance, the opening date, and the effective period.

2.3. "Current Accounts" and "Debit Cards"

2.3.1. When you select the "Current Accounts" section (see Fig. 2), the list of available options is shown in the vertical menu to the left:

- Mini-statement
- Statement
- Account Details
- Term Deposit Opening

- Rouble payments
- Tax payments (RF)
- Internal transfers/FX
- Currency transfers within RF
- International money transfers

2.3.2. When you select the “Debit Bank Cards” section (see Fig. 3), the list of available options is shown in the vertical menu to the left:

- Mini Statement
- Statement
- Account statement
- Account Details
- Service Payments
- Resupply card
- Instant Card to card transfer
- Card blocking

The screenshot shows the Raiffeisen CONNECT website interface. The top navigation bar includes links for PDA version, Tariffs, Exchange Rates, and Help. The main content area is titled "Debit Bank Cards" and displays a table of active cards. The table has columns for Card number, Cardholder Name, Currency, Card, Closing Date, Blocked Amount, and Balance Available. Two cards are listed: one in RUR (RUR Visa Electron International) and one in USD (Visa Classic). The footer contains contact information and a copyright notice for Raiffeisenbank 2002-2011.

Card number	Cardholder Name	Currency	Card	Closing Date	Blocked Amount	Balance Available
462730****5421	ERIK	RUR	RUR Visa Electron International	01.01.2011	0.00	820,833.06
462729****2246	ERIK	USD	Visa Classic	01.01.2011	0.00	746.03

Fig 3. “Debit Bank Cards” section

2.3.3. Detailed information on the account or card can be viewed by doing the following:

- select the “Current Accounts” bookmark (or the “Debit/Credit Cards” bookmark to view information on the card);
- mark the required account/card in the left-hand box;
- indicate the service you require in the “Current Accounts” sub-menu: “Statement” (transactions during the month) or “Mini-Statement” (the 10 most recent transactions);
- confirm your selection by clicking “OK”.

* The remaining values in the “Current Accounts” sub-menu (“Term Deposit Opening”, “Payment Order”, etc.) belong to the Raiffeisen CONNECT active-transactions service (see Section 2.11, “Performing Transactions”).

A page with the account/card statement will appear on the screen (see Fig. 4, which shows transactions for the most recent month). The account statement contains:

- the period of time for which the data have been selected (“Account Statement from ... to ...”);
- holder name and account number;
- the account currency.

¹ The account balance is shown as at the previous day; the card balance — as at the view time.

- opening balance
- total receipts for the selected period
- total costs for the selected period
- closing balance
- previous day's balance¹;
- list of transactions for the selected period (as a table)

Card Statement

Card:

Holder's name: IVAN IVANOVICH
Card number: RUR Visa Classic 462*****9257
Current account: 4230*****7055
Account currency: RUR
Summary debit: 65,503.00
Blocked Amount: 0.00
Balance Available: 90.15

Card Statement as of from: to

Transaction date	Value Date	Description	Merchant type	City	Country	Transaction amount	Billing amount
20.03.2009	20.03.2009	RBA ATM 14891	ATM	KRASNODAR	Russia	3,000.00 RUR	3,000.00
26.03.2009	27.03.2009	LEROY MERLIN	Lawn & Garden Supp.Stores-Nurs	KRASNODAR	Russia	2,403.00 RUR	2,403.00
26.03.2009	26.03.2009	RBA ATM 19131	ATM	KRASNODAR	Russia	30,000.00 RUR	30,000.00
26.03.2009	26.03.2009	RBA ATM 19131	ATM	KRASNODAR	Russia	30,000.00 RUR	30,000.00
27.03.2009	27.03.2009	R-CONNECT	Misc. & Specialt.Retail Stores	MOSCOW	Russia	100.00 RUR	100.00

To export the statement in the necessary format click on the corresponding icon:

Fig. 4. Card Statement

Explanation:

- “opening balance” is the total funds in the account as at the start of the view period
 - “closing balance” is the total funds in the account as at the end of the view period
- * “closing balance” = opening balance + total receipts for the selected period – total costs for the selected period

The table with the list of transactions, in addition to the date, amount (broken down into debits/credits) and description of the transaction, also contains the posting date and the value date.

Explanation:

- “posting date” is the date when funds move from or into the account (the transaction date and the actual date when the funds are paid in/withdrawn do not necessarily coincide — as is the case, for instance, with card transactions)
- “value date” means, in currency-conversion transactions, the date as of which the currency exchange rate was taken for the purposes of calculating the payment amount (it normally coincides with the posting date)

¹ If an account statement is requested for the current day, the balance as at the previous day will be equal to the closing balance.

2.3.4. The card statement is similar in type to the account statement. Since a card is essentially an additional account-management tool, the card statement does not contain data on the opening and closing balance (this information is available from the appropriate account statement), but the total costs for the selected period, the total reserved funds and the available balance are calculated.

Explanation:

- “summary debit” means the total costs for the selected period
- “blocked amount” means the total funds under transactions for which financial settlement has not yet been effected (blocked funds); in a statement, reserved funds are marked in red.
- “balance available” means the total funds in the account (on the card) that are available for you to use.
- “balance available” = opening balance – blocked amount

Account Mini Statement						
Current account		4230*****055 RUR		Holder's name: ИВАНОВИЧ Иван		
				Account currency: RUR		
				Opening balance: 3,031.83		
				Summary credit: 176,473.32		
				Summary debit: 179,415.00		
				Closing balance: 90.15		
				Previous Day Balance: 90.15		
Mini statement. Last		10 operations		▶ Ok		
Posting Date	Value Date	Transaction date	Description	Transaction amount	Credit	Debit
01.12.2009	01.12.2009		SMS Monthly Fee	60.00 RUR		60.00
30.11.2009	30.11.2009		Interest	0.30 RUR	0.30	
30.11.2009	30.11.2009		Annual Fee	750.00 RUR		750.00
11.11.2009	11.11.2009		P/O 001,40817810226001817055RC	26,000.00 RUR		26,000.00
09.11.2009	09.11.2009		P/O 001,40817810226001817055RC	150,000.00 RUR		150,000.00
03.11.2009	03.11.2009		FX USD/RUR [28.9300] WEB	176,473.00 RUR	176,473.00	
02.11.2009	02.11.2009		SMS Monthly Fee	45.00 RUR		45.00
31.10.2009	31.10.2009		Interest	0.02 RUR	0.02	
30.10.2009	30.10.2009	29.10.2009	Card ***149464 9464 RBA ATM 19131 KRASNODAR	2,500.00 RUR		2,500.00
18.09.2009	18.09.2009	15.09.2009	Card ***369257 GALAXY SPORTS DOHA	80.00 QAR		664.54

Fig. 5. Current-Account Mini-Statement

The table with the list of transactions contains the amount in the transaction currency and the amount in the account currency.

Explanation:

- “transaction amount” means the amount in the currency used by the outlet where you performed the transaction
- “amount in the account currency” means the amount of the payment in the currency in which the account was opened

Card payments are posted in two stages: a) verification of the possibility of debiting funds and reserving of the payment amount, and b) debiting of funds.

The payment amount is recalculated into the account currency at the bank’s rate as at the value date, unless otherwise envisaged in the account-servicing agreement.

Using calendar fields (“Account statement from ... to ...”), you can set any statement-generation period, including the date when the account/card was activated. A card statement is provided for the last 6 months.

2.3.5. To display account details, click on the appropriate item in the “Current Accounts”, “Debit Bank Cards” or “Credit Cards” section.

For transferring funds from another bank to your account in ZAO "Raiffeisenbank" it is required to specify the following account details.

For EUR funds transfer:

Получатель / Beneficiary	Ivan Ivanovich
Счёт получателя / Beneficiary's account	4230***** 7055 EUR
Банк получателя / Beneficiary's bank	ZAO Raiffeisenbank 17/1 Troitskaya, Moscow, 129090, Russia SWIFT: RZBMRUMM
Банк-посредник/ Intermediary bank	RAIFFEISEN ZENTRALBANK OESTERREICHAG 2A-B: LANDSTRASSER HAUPTSTRASSE 1030VIENNA, AUSTRIA SWIFT: RZBAATWW Account no 1-55.025.928

Attention! The form for the transfer should be filled in only in English.

Fig. 6. Account Details

2.3.6. To export an account statement into a home-accounting programme, open the account statement and, under the list of transactions, click on the icon that corresponds to the required format of the export file:

- Text format of table data
- “Quicken Interchange” format
- “Open Financial Exchange” format

The application will ask you to save the file onto a disk. Once the file has been saved onto a disk, it is ready to be imported to the home-accounting programme.

2.4. “Credit Cards”

When you select the “Credit Card” section in the menu, the “Credit Card” bookmark containing the list of credit cards available to the customer is shown, and the following sub-menus are open in the left-hand menu:

- Statement by Period
- Mini Statement
- Statement
- Account Details
- Service Payments
- Resupply card
- Instant Card to Card transfer
- Card blocking

Райффайзен БАНК Raiffeisen CONNECT

PDA version ▾ Tariffs ▾ Exchange Rates ▾ Help ▾ Today is Thursday, 27 October 2011 Timeout: 32:56 Logout

Want some more? Get +10% from MTS!
Pay 350, 650, 1200 RUR for yourself or friends through Raiffeisen CONNECT, and get 10% bonus from MTS on the mobile phone. [Click for details](#)

Hello, Татьяна Date of last visiting: Wed 26 Oct 2011 12:18:28

Current accounts	Debit Bank Cards	Credit Cards	Deposits	Loans	Mutual Funds																		
		<table border="1"> <thead> <tr> <th>Card number</th> <th>Cardholder Name</th> <th>Card</th> <th>Closing Date</th> <th>Blocked Amount</th> <th>Balance Available</th> <th>Total Credit Amount</th> <th>Minimal payment</th> <th>To pay off before</th> </tr> </thead> <tbody> <tr> <td>462758****6964</td> <td>TATYANA</td> <td>RUR Visa Classic Credit</td> <td>01.11.2014</td> <td>0.00</td> <td>54,088.04</td> <td>145,396.95</td> <td>5,272.98</td> <td>27.09.2010</td> </tr> </tbody> </table>	Card number	Cardholder Name	Card	Closing Date	Blocked Amount	Balance Available	Total Credit Amount	Minimal payment	To pay off before	462758****6964	TATYANA	RUR Visa Classic Credit	01.11.2014	0.00	54,088.04	145,396.95	5,272.98	27.09.2010			
Card number	Cardholder Name	Card	Closing Date	Blocked Amount	Balance Available	Total Credit Amount	Minimal payment	To pay off before															
462758****6964	TATYANA	RUR Visa Classic Credit	01.11.2014	0.00	54,088.04	145,396.95	5,272.98	27.09.2010															

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Fig. 7. Credit Cards

When a card is selected and the “Statement by Period” menu item is clicked, a window containing the following fields opens:

- Field with a “Period” list
- Holder’s name
- Current account
- Card number
- Available credit limit
- Total amount outstanding
- Grace period outstanding
- Minimum payment
- Payment deadline
- Credit limit
- Interest outstanding
- Past due principal outstanding
- Past due interest outstanding
- Credit card overlimit
- * Posting date
- * Value date
- * Transaction date
- * Description
- * Transaction amount
- * Credit
- * Debit

To export the statement in the required format, click on the appropriate icon:

Credit Card Statement by Period

Credit card statement as of

Holder's name: IVAN IVANOVICH
Current account: 408***** 055 RUR
Card number: RUR Visa Gold Credit 447*****3402

Available credit limit:	210,000.00	Credit limit:	210,000.00
Total amount outstanding:	0.00	Interest outstanding:	0.00
Grace period outstanding		Past due principal outstanding:	0.00
for the period 09.01.2010 - 07.02.2010:	0.00	Past due interest outstanding:	0.00
		Credit card overlimit:	0.00

Posting Date	Value Date	Transaction date	Description	Transaction amount	Credit	Debit
11.01.2010	11.01.2010		CR. CARD OBLIG RPMN	183.39 RUR		183.39
11.01.2010	11.01.2010		FX USD/RUR [29.5400] WEB	206.78 RUR	206.78	
29.01.2010	29.01.2010		CR. CARD REPAYMENT	23.39 RUR		23.39
29.01.2010	29.01.2010	19.01.2010	Card ***703402 QATAR AIRWAYS - VC DOHA	66.00 USD		2,032.80
01.02.2010	01.02.2010		CR. CARD REPAYMENT	2,009.41 RUR		2,009.41
01.02.2010	01.02.2010		FX USD/RUR [30.0000] WEB	2,100.00 RUR	2,100.00	



To export the statement in the necessary format click on the corresponding icon:   

Fig. 8. Statement by Period

Since credit-card statements cannot currently be viewed in Raiffeisen CONNECT, funds that have been credited to credit-card accounts are shown in the regular statement, in the "Credit" column.

The information on [reserved funds](#) is shown in red in the regular statement. All such transactions are shown in the statement for the current period.

If you view a regular statement on the day when the statement for a regular period is created, "Being Calculated" will be shown in the "Minimum Payment" and "Grace-Period Principal" fields. This information (the Minimum Payment and the Grace-Period Principal) can be viewed on the next day after the settlement date.

You can sort the statement by any selected column. To do this, you need to click the "sort" symbol in the heading of the column that you want to sort.

2.5. "Deposits"

In the "Deposits" bookmark, you can view information on open deposits:

- Opening date of the deposit agreement
- Closing date of the deposit agreement
- Length of the deposit in days
- Deposit currency
- Description
- Initial deposit amount
- Interest rate
- Deposit amount
- Interest as at the termination of the agreement

The detailed information on the deposit also shows the amount of interest as at the termination of the agreement.

* Depending on the terms and conditions of the agreement, interest on the deposit may be either remitted to the current account (without capitalisation) or added to the deposit amount after the agreement's period of validity has expired (with capitalisation). It is also possible to renew the contract on the same conditions for the next period (with automatic renewal).

** If interest on the deposit is remitted to the current account, it is shown in the statement marked as "INTEREST", e.g. "INTEREST 125.00".

2.6. "Loans"

If you have received a loan from Raiffeisenbank, information on this product is available in the appropriate "Loans" bookmark.

It contains data on:

- the loan-issue and -repayment date;
- the loan currency;
- the loan amount;
- the interest rate;
- the date and amount* of the next payment;
- the outstanding principal.

* Loan payments consist of two parts: the principal repayment and interest payments; you should remember that the principal is only reduced by the amount of the principal repayment, and that the remaining portion of every payment constitutes interest to the bank for using the loan.

The loan statement also shows total repaid indebtedness, and a table listing all payments made to date.

The table contains the following fields:

- transaction date (payment date);
- transaction currency;
- amount of outstanding interest;
- amount of outstanding principal;
- total repayment amount.

* Current-repayment amount = total interest paid + total principal repaid

** Loan payments are also shown in the account statement:

An example of loan presentation in a statement:

108501 LOAN TO 02OCT2006 15,700.00

The statement line that corresponds to the current payment looks like this:

108501 LOAN REPAY VAL03OCT03Y 42.30

Overview of loan

Holder's name: IVAN IVANOVICH

Date of Drawdown: 27.11.2002	Account currency: USD
Maturity date: 05.11.2012	Loan Amount: 43,400.00
Interest Rate: 12%	Total repayment*: 47,643.79
Principal Debt Outstanding: 21,773.82	

1 2 3 >>

Transaction date	Transaction currency	Repayment interest	Repayment principal	Total repayment* amount
05.12.2002	USD	114.15	0.00	114.15
05.01.2003	USD	442.32	183.07	625.39
05.02.2003	USD	440.46	184.93	625.39
05.03.2003	USD	396.13	229.26	625.39
05.04.2003	USD	436.24	189.15	625.39
05.05.2003	USD	420.30	205.09	625.39
05.06.2003	USD	432.22	193.17	625.39
05.07.2003	USD	416.37	209.02	625.39
05.08.2003	USD	428.12	197.27	625.39
05.09.2003	USD	426.11	199.28	625.39
06.10.2003	USD	424.08	201.31	625.39
05.11.2003	USD	408.41	216.98	625.39
05.12.2003	USD	406.27	219.12	625.39

Fig. 9. Loan Information

2.7. "SMS-Alerting"

The SMS-Alerting service is an information service that enables you to receive SMS alerts to your phone when payments are made using your bank card, and is designed for additional control of payments. The SMS-Alerting service works like this: after a transaction is performed with your bank card (reservation of funds), you will receive an SMS alert to the registered mobile phone, which will include:

- the last four digits of the card number;
- the amount debited (in the transaction currency);
- a brief description of the transaction;
- the available balance (in the card currency).

An example of an SMS alert:

Card:*1234; Debited: 10.00USD; Date: 01.04.2005; Location: ATM 123 MOSCOW;
Available balance: 100.00 USD

To subscribe to the SMS-Alerting service, you need to do the following:

- Log into the system with your User Name (Login) and Password;
- Go to the "SMS Messages" menu;
- Use the service-subscription wizard to subscribe the desired cards to the service.

Working with the subscription wizard:**Step 1: Enter the mobile-phone number**

Enter the mobile-phone number in the international format “7CODETNUMBER”, where “7” is the code for Russia (if the phone is registered in another country, enter that country’s code instead of “7”), “CODE” is the mobile service provider’s code or the city code (for direct numbers), and “TNUMBER” is the telephone number. For example: 74951234567. If you have already entered the mobile-phone number, select it from the list and leave the mobile-phone-number field empty. Click “OK”.

Step 1 of 2

With the help of this wizard, you can configure the sending of SMS Alerts. Enter your mobile-phone number and click [OK].

Enter the mobile-phone number in the ...
international format: for example, 79161234567

or select one of the existing numbers: ...

If you click on

Fig. 10. Setting the SMS-Alerting service

* When you click on

Step 2: Card-Selection

Select a card from the list and then click “OK”. If the card you have selected has already been subscribed to the SMS-Alerting service, the following message will appear in the subscription wizard’s window: “Error! This card is already subscribed to the SMS-Alerting service! Please select another card”

Once you have successfully subscribed to the SMS-Alerting service, a welcoming SMS alert will be sent to the indicated mobile-phone number within a few minutes from the number 7243:

“The Raiffeisen MOBILE SMS-Alerting service has been activated for the card *(last 4 digits of the card number).

Tel. (the 24/7 Help Desk telephone number for Raiffeisenbank cardholders).
Raiffeisenbank.”

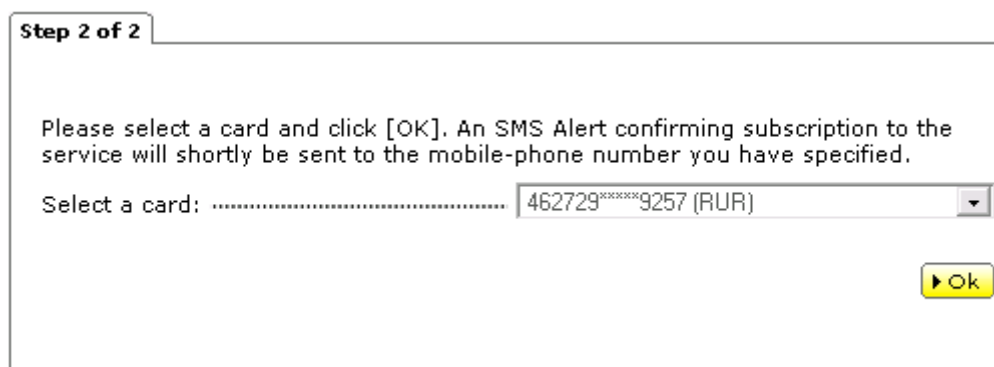


Fig. 11. Setting the SMS-Alerting service

NB! If you don't receive an SMS message confirming that the service to your mobile phone has been enabled, check that you have indicated the correct telephone number and re-subscribe to the service.

* Only one mobile-phone number per card may be subscribed to the SMS-Alerting service. To cancel the SMS-Alerting service, click on the lines containing information on the subscribed card in the "Delete" column. In the next window, the subscription-deletion warning, click "OK" for deletion:

Deletion of a card that has been subscribed to the SMS-Alerting service does not delete the mobile-phone number that was subscribed to that service from the list of subscribed numbers.

To subscribe several different bank cards to the SMS-Alerting service, repeat the subscription procedure for each card.

You can subscribe either one mobile-phone number or several mobile-phone numbers to the SMS-Alerting service for transactions with several bank cards.

2.8. "Settings"

The "Settings" menu allows you to change your personal data and contact information, your User Name (Login), and your Password.

The password to access the system can be changed as follows:

- Go to the "Settings" menu;
- Think up a new password of not less than 6 characters, containing any combination of Latin letters and numerals;
- in the "Change your password" section, enter a new password in the "New Password" field, and then again in the "Confirm New Password" field;
- to confirm changes, enter the current password at the bottom of the page and click "OK".

* The password is case-sensitive

** When the Login is changed, it is verified for uniqueness, and if such a Login is already being used in the system a message stating this is sent, and a new Login needs to be thought up.

The password is valid for a limited time (see the system site, the section "FAQ", "Technical issues and security", the Question: "[It is necessary to change the Username and the Password when logging into the system for the first time. How do I change them?](#)").

*** Upon the expiry of the registration data, the "Settings" page is opened when you log into the system. Any further work in the system is impossible until you change the Login and/or Password.

**** The E-mail field is optional. Other data can be changed in the same way.

Fig. 13. Currency Rates for the “Conversions” Service

2.10. Active transactions Service

2.10.1. General Provisions

NB! In order to perform active transactions, you need to be registered in Raiffeisen CONNECT (obtain a Login and Password for accessing the system; see Section 2.1) and have a PIN2, which you use to generate your electronic signature for documents and instructions to the bank.

* The service components work correctly with web browsers for which the Java Virtual Machine (JVM) component is installed — with the Microsoft Internet Explorer browser (versions 6.0 and higher), with the installed Microsoft VM component (version 5.0 and higher), or with Sun Java browser plug-in (versions 1.4.2_02 and higher), as well as with such browsers as Mozilla Firefox 1.0 and higher, Opera 7.0 and higher, and the installed Sun Java browser plug-in component (version 1.4.2_02 and higher). In other browsers, loading and correct work with the Java applet may not be supported, in which case it will not be possible to work with the services (see Chapter 4, “Computer requirements for working with Raiffeisen CONNECT”).

** There are restrictions on when and for how much orders may be submitted. These restrictions are described in the appropriate sections for each type of transaction. The processing time (except for currency-transfer orders) for orders submitted before the cut-off time is 1 business day. Currency-transfer orders are processed on the next business day.

*** Tariffs for performing transactions can be viewed on the system’s website, in the “Service Conditions/Tariffs” section.

2.10.2. Procedure for gaining access to the Active-Transactions Service

To gain access to the Active-Transactions Service go into a bank branch and obtain a PIN envelope containing a PIN21 code for accessing the key-generation procedure

* You (or your authorised proxy) need(s) to go there in person.

** Your identity as a Bank customer is confirmed by an ID document.

*** When you first connect to Raiffeisen CONNECT, a PIN2 code is issued together with the Login and Password.

PIN2 Obtaining	Keys generation	Keys and PIN2 code blocking												
<p>To gain access to active transactions through Raiffeisen CONNECT, you must perform the key - generation procedure.</p> <p>You will be asked to download an applet for generating electronic keys, certified by a certificate from THAWTE (the software certificate attests to the fact that this product is owned by ZAO Raiffeisenbank Austria).</p> <p>To continue the key - generation process, you must agree to install and activate the applet on your computer (i.e.click "OK" when you see your security - system alert).</p> <p>When the applet is installed on your computer in automatic mode, the system will perform the generation of electronic keys, the exchange of public keys, and the registration of your public key in the Bank's database.</p> <p>Please wait until the key - generation process is completed, designate the path to the folder where you wish to keep your keys, enter the password that will be required to use your keys, and wait until the applet closes down.</p> <p>The next stage is to read and sign the "Agreement on use of electronic documents and recognition of Handwritten Signature Analogue (HSA) in the system", which will be automatically transferred to the Bank.</p> <p>Upon successful completion of all the stages described above, you will gain access to active transactions through Raiffeisen CONNECT.</p>	<div style="border: 1px solid #ccc; padding: 5px;"> <p style="text-align: center; background-color: #d3d3d3; margin: -5px -5px 5px -5px;">Keys generation</p> <p>Before you start any transaction, please read the Terms of Service.</p> <p>For security reasons the PIN2 code must be inserted with the help of the virtual numpad.</p> <p>To initiate Key Generation, please enter your PIN2 and click "Ok":</p> <p>PIN2: <input style="width: 100px;" type="text"/> <input style="background-color: #ffff00; border: 1px solid #ccc; padding: 2px 5px;" type="button" value="▶Ok"/></p> <table border="1" style="border-collapse: collapse; text-align: center; width: 80px; margin-left: auto;"> <tr><td>4</td><td>5</td><td>6</td></tr> <tr><td>7</td><td>2</td><td>3</td></tr> <tr><td>8</td><td>9</td><td>0</td></tr> <tr><td>1</td><td colspan="2">Del</td></tr> </table> <p style="font-size: small; margin-top: 10px;">Date of last keys generation: Mon 01 Mar 2010 15:57:24</p> </div>	4	5	6	7	2	3	8	9	0	1	Del		
4	5	6												
7	2	3												
8	9	0												
1	Del													
<p>If you encounter any problems, please contact our Helpdesk.</p>														

Fig. 14. Key-Generation

Public and secret keys are generated using the “Key-Generation” menu. The algorithm for generating the electronic digital signature (HSA) is created according to the DSA/DSS standard; the key length is 160 bits; customer-authentication is effected using the “3D-Secure” circuit developed by the VISA international payment system that is recommended for confirmation of electronic transactions.

- Enter your PIN2 code in the Key-Generation form and click “OK”.
 - Wait for the applet to finish loading:
- * If the applet does not start to load within 3 to 5 minutes, this usually means that the Java Virtual Machine (JVM) component that is required for the applet’s operation is not installed in the Internet browser (this issue is addressed in the system’s website, under “FAQs”, “Technical issues and security”, [“After entering the PIN2 code there appears a message that an applet will be loading but nothing happens. What should I do?”](#)).

An additional PIN2 code is used for obtaining and launching the software (Java applet) for registering the pair of keys (the public one and the secret one), registering the public key with the Bank, generating the electronic digital signature (HSA) for your instructions to the Bank, and checking the bank’s HSA.

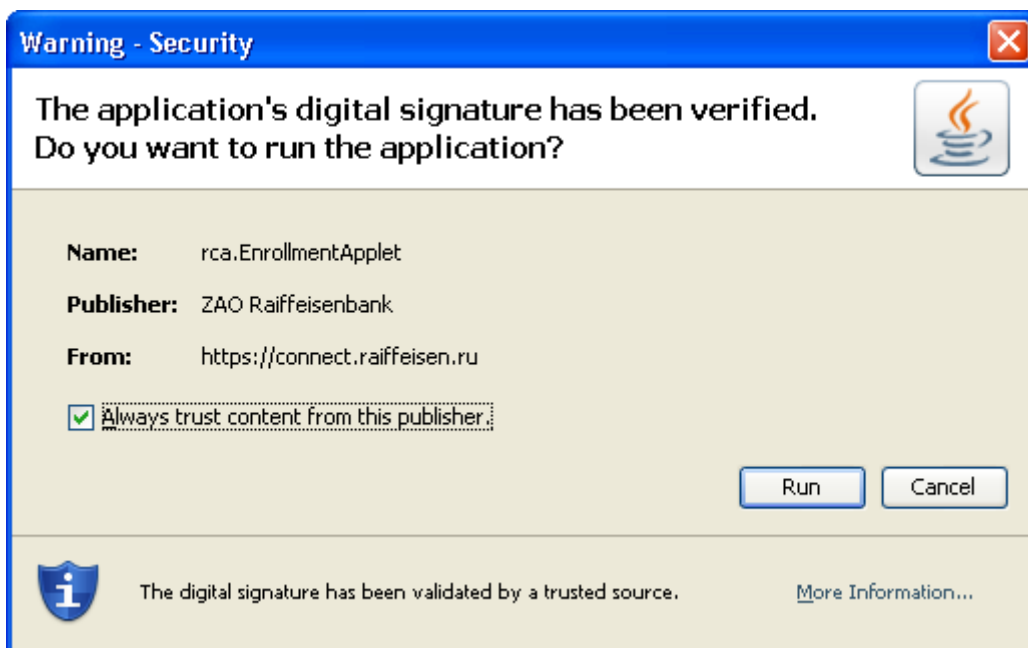


Fig. 15. Security Warning

Accept loading of the executable code (applet) to continue the key-generation procedure. When you do this, the software (Java applet) will be downloaded to you from the system server, and keys will be created on your computer. The dialogue box of the digital-key-generation procedure will appear:

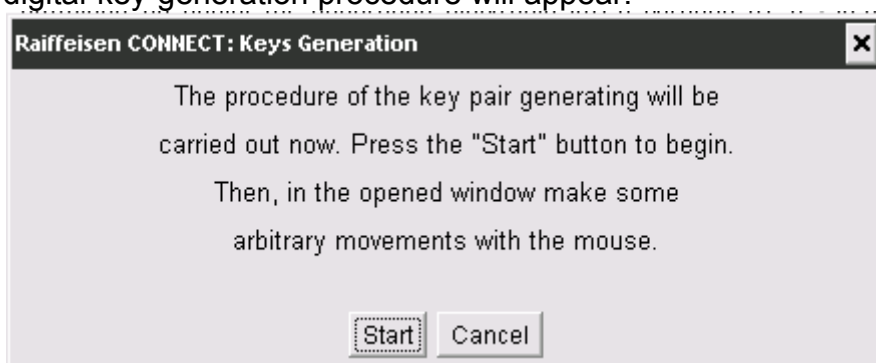


Fig. 16. Key-Generation

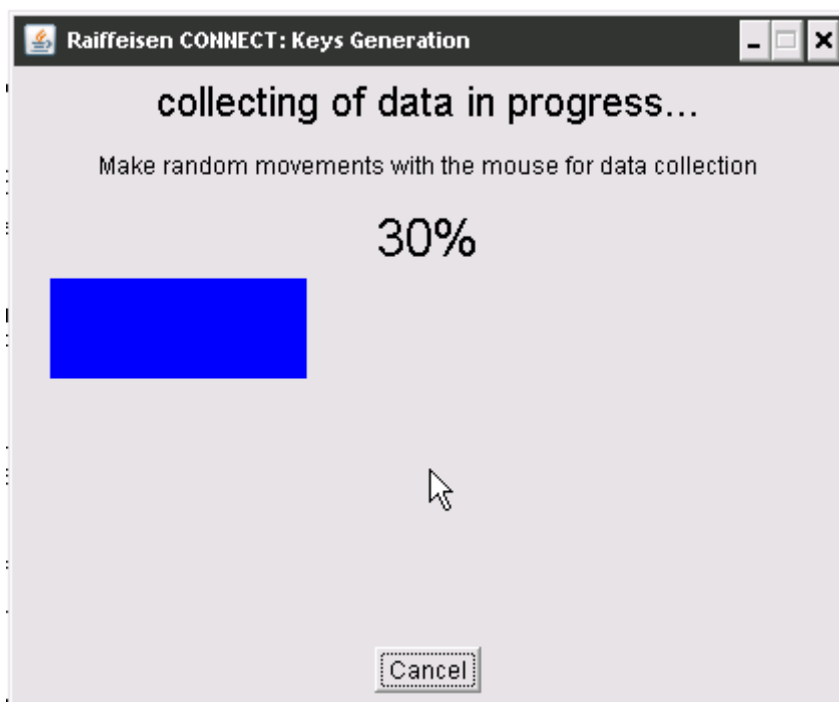


Fig. 17. Key Generation

Click “Start” to begin collecting data. In the window that appears, make some random movements with the mouse until the collection of data (a sequence of random numbers) for key-generation has been completed (the data-collection indicator reaches 100%).

* To store a pair of keys, you will need to think up an access password for the closed key and enter it when saving the keys. The access password may consist of letters and/or numerals, and be 6 to 16 characters long. Enter the path to key-storage and the password for accessing the keys in the following window:



Fig. 18. Generation of key-storage

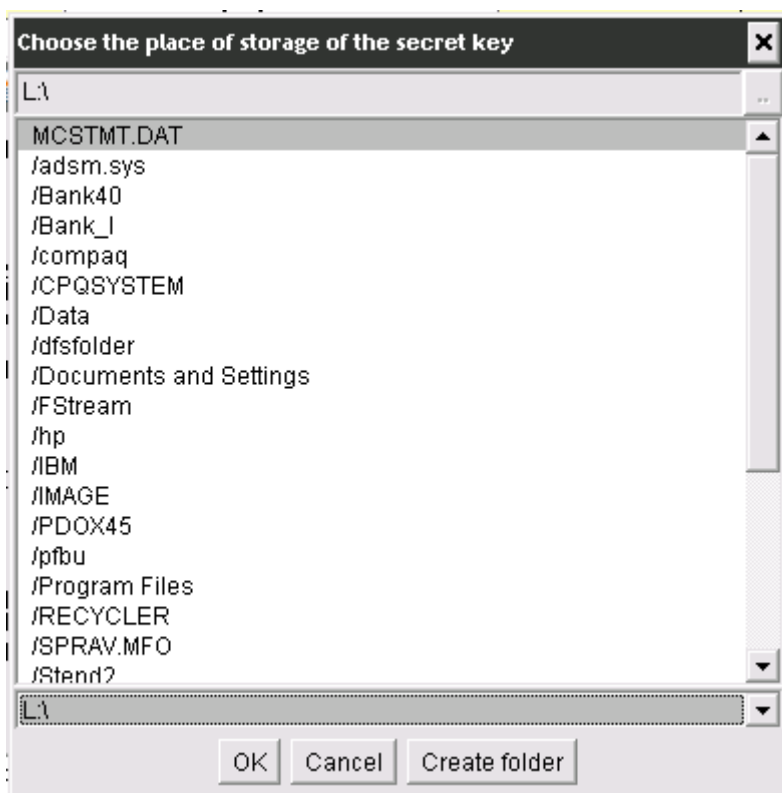


Fig. 19. Location of key-storage

A key-storage folder can be selected in the dialogue box that opens when you click on the dotted button to the right of the “The path to the Storage” field:
Save generated keys. We recommend that you store the keys on removable media, such as floppy disks and flash drives*, in order to ensure confidentiality and allow you to perform transactions from any computer.

The exchange of public keys with the System is performed automatically. Then you will see the message that the keys have been successfully generated.
Once the key-generation procedure has been completed, a window containing the document entitled the Agreement on the Use of Electronic Documents and the Recognition of handwritten signature analogue in the Raiffeisen CONNECT System is opened.

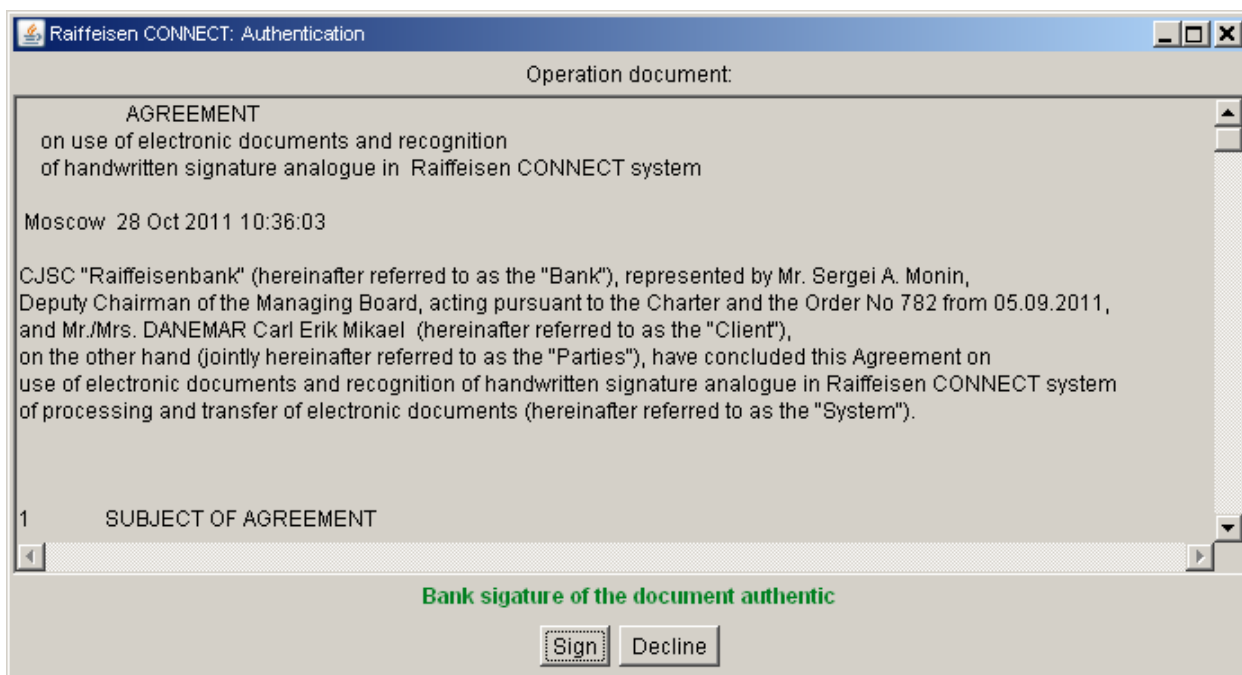


Fig. 20. Agreement on HSA

The full text of the agreement is available on the system’s website; it has been signed by the Bank, and you must now sign it electronically using your digital keys. Your details have already been filled in. Sign the agreement by clicking on “Sign”. In the next dialogue box, enter the path to the keys and the password for accessing the keys and click “OK”. Once the operation has been successfully completed, the following message will appear: “The document signed by your HSA and the bank’s HSA has been automatically saved in the Bank’s database”.

The document is also saved on your computer in the folder that you have specified for storing the keys (a subfolder is created with the current date as its name). The document will have the extension “xml”; to view it, open it from inside any text editor (“Notepad”, “WordPad”, “MS Word”). If necessary, change the file extension to “txt”.

Eliminate any possibility of third parties’ gaining access to your keys.

* The same document-signing procedure will be carried out whenever you send a document to the Bank. As soon as you have generated the set of digital keys you will be able to send the Bank instructions, such as orders to transfer funds and open deposits. If you suspect that your keys have become accessible to third parties, block them immediately in the section “Blocking Keys and the PIN2 Code”.

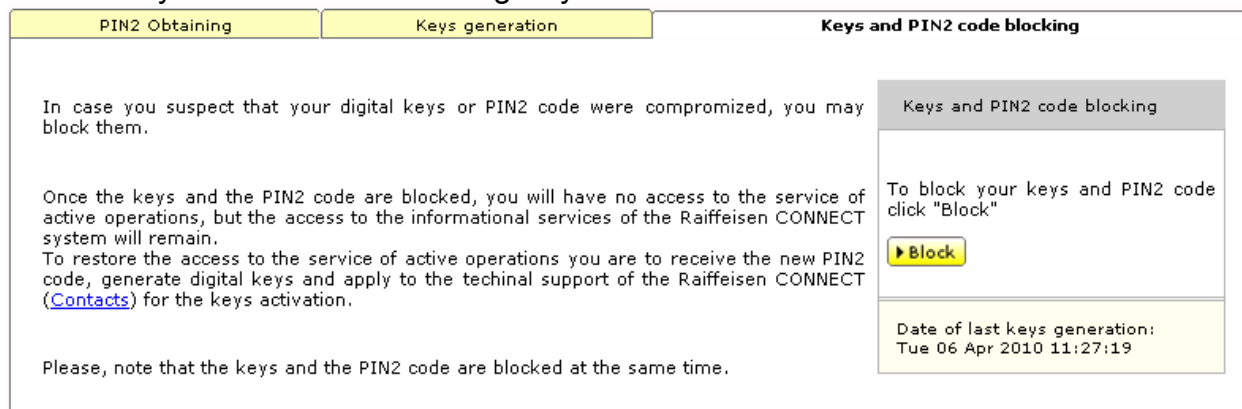


Fig. 21. Blocking Keys

For more information on security issues, please read Section 3 of the User Manual.

2.11. Performing Transactions

In order to perform active transactions, log into the system (the “Customers Login” menu on the system website), highlight the account by clicking the mouse and select the required transaction from the “Select the Service” list on your personal page. Once the order has been submitted, its status will be shown in the “List of Orders” section.

List of Orders

Show orders for the period from to

Date of Input	Current status	Date of current status	Description	Bank's message			
09.02.2010	Processed	09.02.2010 11:14	Service payment for OJSC "Mobile TeleSystems" (MTS) (918*****) of 300.00 RUR from card 46*****8791 USD				
08.02.2010	Processed	08.02.2010 11:52	Service payment for OJSC "Mobile TeleSystems" (MTS) (918*****) of 300.00 RUR from card 46*****8791 USD				
31.01.2010	Processed	01.02.2010 09:49	Transfer from 423*****055 USD to 408*****055 RUR amount=70 rate=3E+1				

Buttons for operating with the List of orders:

- cancel the order
- make a service payment with the same requisites
- view the order details
- print the payment order or the receipt for the service payment

Fig. 22. List of Orders

You can also cancel an order after it has been sent to the Bank in the “List of Orders” section. To do this, you need to click on “” and then confirm your intention in the pop-up window by clicking “OK”. An order can only be cancelled when it has “Registered” status.

2.11.1. Submitting a rouble-transfer order

Mark the rouble account from which you want to effect the payment on your personal page containing information on your accounts (the “Current Accounts” bookmark), and select the “Rouble transfers” option in the service-selection field.

Application for transfer in rubles

Current account: 40820810801000 140,110.00 RUR

Holder's name:
 Previous Day Account Balance: 140,110.00 RUR
 Balance Available: 820,833.06 RUR

Attention! You are to fill in this form only in Russian.

You can use your previous (saved) template Негосударственный пенсионный фонд «Райффайзен» (04.07.2011 13:38)
 [New] [Save] [Delete]

Application for transfer in rubles

Surname / Name / Patronymic

Please debit the transfer amount to my account 40820810801000

Amount

Beneficiary's bank

BIC 044525700 [Check BIC]

Name ЗАО "РАЙФФАЙЗЕНБАНК" Г. МОСКВА

corr.acc 3010181020000000700

Beneficiary

legal entity/private individual legal entity private individual

Name Негосударственный пенсионный фонд «Райффайзен»

Individual Taxpayer Identification Number, ITN 7714011709

Tax-Registration Code, TRC 770401001

Account 40703810700002402373

Details of payment

Currency operation code {VO} [List]
 Selected VO code is added automatically to the field "Details of payment".
 Пенсионный взнос на ИПС N _____, участник (ФИО)

The commission for the operation would be taken in accordance with the [Bank tariffs](#).

	You performed transaction in Raiffeisen CONNECT	Your card will be charged	Your account will be charged	Account will be credited
Transfers within Raiffeisenbank	till 17:00 Mon-Fri	till the end of the current operational day		same day
	after 17:00 Mon-Thu after 17:00 Moscow time Fri, Sat-Sun	till the end of the next operational day		next operational day
Transfers to other banks	till cut-off time Mon-Fri	till the end of the current operational day		The terms of Beneficiary's account crediting depend on the processing time of the Beneficiary's bank
	after cut-off time Mon-Fri, Sat-Sun	till the end of the next operational day		

Cut-off time for payment orders in rubles:

- 3:30 p.m. (local time) - for branches located in Moscow time zone, or branches located in time zone where local time differs from Moscow time in +1 and +2 hours
- 2:30 p.m. (local time) - for branches located in time zone where local time differs from Moscow time in -1 hour
- 4:30 p.m. (local time) - for branches located in time zone where local time differs from Moscow time in +3 and more hours

Proceed with signing the order [Ok]

Fig. 23. Application for rouble transfer

The payment order needs to be completed in accordance with the requirements set out in Regulations 2-P of the Russian Central Bank.

Complete the relevant document fields:

32 — “Payment Amount” — not more than 11 digits, or 8 digits + separator (decimal point) + 2 decimal digits

59 — “Beneficiary” / “Name” — not more than 100 characters

(61) — “Beneficiary” / “TIN” — 10 or 12 digits; the field is only mandatory for corporate beneficiaries

59 — “Beneficiary” / “Account Number” — 20 digits of the beneficiary’s account number

57 — “Beneficiary’s Bank” / “BIC” — 9 digits; once you have entered the BIC, click on “BIC Verification” — the rest of the beneficiary bank’s details will be completed automatically, if they are available in the directory)

70 — “Purpose of Payment” — the maximum field length is 210 characters; please note that you need to either specify the VAT or indicate that this payment is exempt from VAT.

Once you have completed the order, click “OK” at the bottom of the form to go to the procedure for creating an HSA for the document. You can get advice on the rules for filling in this document from the branch where your account is held.

* If you think that you might make similar payments in the future, it will be a good idea to save the document data as a template (it is advisable that the template title reflect the purpose of payment); you should load the saved template the next time you make such a payment. You can also save templates for tax-payment orders and currency payment orders.

Restrictions

This type of funds-transfer order (payment order) may only be submitted for transfers from rouble accounts, and in the transfer currency (roubles).

To effect payments from a resident to a non-resident, the appropriate supporting documents need be submitted. If they are not, the payment will not be effected.

Deadline for submitting rouble payment orders (including payments to the budget):

- For the Bank’s branches that are located within the Moscow time zone and in regions that are one or more hours ahead of the Moscow time zone: 16.30 local time;
- For the Bank’s branches that are located in regions that are one hour behind the Moscow time zone: 15.30 local time

Payment orders received before the said time will be executed on the same business day. The deadline for executing payment orders received after the said time is the following business day. If the Bank receives an order for the transfer of funds between accounts opened with the Bank by 18.00 local time, the payment will be debited from the remitting customer’s account on the same day and credited to the beneficiary’s account on or before the following business day, depending on the time zone in which the beneficiary’s region is located.

You then move automatically to the procedures for HSA-generation and for sending the document to the Bank.

* The HSA-generation procedure is the same for all types of document. It is described in detail in Section 2.9.2, “Procedure for Accessing the Active-Transactions Service”. Once the document has been sent, a message appears stating that the order for the transaction has been received for processing.

The document is also saved on your computer, in the folder you have indicated for storing keys (a sub-folder is created with the current date as its title).

2.11.2. Submitting a Tax-Payment Order

Mark the rouble account from which you wish to effect payment on your personal page containing information on your accounts (the “Current Accounts” bookmark), and select the “Tax payments (RUR)” service.

Complete the relevant document fields:

Full name — first name, middle name(s) and surname of the sender of the payment (this is filled in automatically)

(1011) — “Taxpayer Status” — 2 digits; the default value is “01”

(602) — “TIN” — 10 or 12 digits; this field indicates your tax number

(102) — “RBC” — 9 digits; this field indicates your registration-basis code

32 — “Payment Amount” — not more than 11 digits, or 8 digits + separator (decimal point) + 2 decimal digits

59 — “Beneficiary” / “Name” — not more than 100 characters

(61) — “Beneficiary” / “ITN” — 10 or 12 digits; this field indicates the tax number of the corporate beneficiary

(103) — “Beneficiary” / “TBC” — this field indicates the corporate beneficiary’s registration-basis code

59 — “Beneficiary” / “Account Number” — 20 digits of the beneficiary’s account

57 — “Beneficiary’s Bank” / “BIC” — 9 digits; once you have entered the BIC, click on “BIC Verification”; the rest of the bank details are filled in automatically, if they are available in the directory

(104) — BCC, budget-classification code

(105) — OKATO code

(106) — payment-basis indicator

(107) — tax-period indicator

(108) — document-number indicator

(109) — document-date indicator

(110) — payment-type indicator

70 — “Purpose of Payment” — the maximum field length is 210 characters. Once you have completed the order, click “OK” at the bottom of the form to go to the procedure for creating an HSA for the document.

Restrictions

This type of funds-transfer order (payments to the budget) may only be submitted for transfers from rouble accounts, and in the transfer currency (roubles). Due to the restrictions imposed by currency-control regulations on the payments of non-resident individuals, it is not possible to effect payments from non-residents’ accounts. You then move automatically to the procedures for HSA-generation and for sending the document to the Bank.

* The HSA-generation procedure is the same for all types of document. It is described in detail in Section 2.9.2, “Procedure for Accessing the Active-Transactions Service”. Once the document has been sent, a message appears stating that the order for the transaction has been received for processing. The document is also saved on your computer, in the folder you have indicated for storing keys (a sub-folder is created with the current date as its title).

2.11.3. Submitting a deposit opening order

Mark the account you require on your personal page containing information on your accounts (the “Current Accounts” bookmark), and select “Deposit Opening” in the service-selection field. Populate the appropriate document fields:

* Interest on deposits is calculated at the end of the period.
Populate the appropriate document fields:

Deposit opening

Current account: RUR

Holder's name: Carl
Previous Day Account Balance: RUR
Balance Available: RUR

You can use your previous (saved) template

Select the deposit type
The deposit can be replenished unlimitedly during the deposit period. The interest will be monthly paid to your current account in the Bank. [Rates of the Deposites.](#)

Deposit period

Deposit amount

Please, prolong my deposit, for the same term at the bank that will be valid on the day of such prolongation until further orders from me.

Deposit term in months	Min amount	Max amount	Interest, %
6	15000	499999.99	10
6	500000	999999.99	10
6	1000000	1999999.99	10.1
6	2000000	4999999.99	10.2
6	5000000	19999999.99	10.3
6	20000000	99999999.99	10.4

The term deposit may be closed before maturity date only in a Bank branch. The Raiffeisen CONNECT system does not support this service. General terms for deposits may be found at the Banks web-site www.raiffeisen.ru

You performed transaction in Raiffeisen CONNECT	Your card will be charged	Your account will be charged	Account will be credited
till 18:00 Moscow time Mon-Sat	till the end of the current operational day	till the end of the current operational day	till the end of the current operational day
after 18:00 Moscow time Mon-Sat, Sun	till the end of the next operational day	till the end of the next operational day	till the end of the next operational day

Proceed with signing the order

Fig. 24. Deposit-Opening

- select the type of a deposit;
- indicate the period of a deposit;
- enter the deposit amount;
- You can indicate additional terms for a deposit by checking the fields:
 - “Extension” (for automatic renewal of the agreement on the same conditions for the next period);
 - “Capitalisation” (whereby interest on the deposit will be added to the deposit amount).

Restrictions

Deposits may be opened from accounts in roubles, US dollars and euros.

The minimum deposit amounts:

RUR 15,000;

USD 500;

EUR 500.

The system does not allow you to close a deposit ahead of schedule. To do this, please contact the Bank branch where your account is serviced.

If you place your application to open a deposit before 6 pm (Moscow time) on a transaction day, the deposit will be opened on the same day with the rates of the current transaction day. If you place your application to open a deposit after 6 pm (Moscow

time) on a transaction day, the deposit will be opened on the following day with the rates of the following transaction day.

Once you have completed the order, click “OK” at the bottom of the form. The completed order appears on screen.

Please, check that the data has been entered correctly.

Your application for operation

Name Carl
 Deposit type Rentier
 Term deposit 6M
 Deposit amount 1000000
 Currency RUR
 Transfer from account 40820810801000

You performed transaction in Raiffeisen CONNECT	Your card will be charged	Your account will be charged	Account will be credited
till 18:00 Moscow time Mon-Sat	till the end of the current operational day	till the end of the current operational day	till the end of the current operational day
after 18:00 Moscow time Mon-Sat, Sun	till the end of the next operational day	till the end of the next operational day	till the end of the next operational day

Proceed with signing the order

Fig. 25. Confirmation of Order to Open a Deposit

* To change data that has already been entered, open form for ordering the opening of a deposit by clicking the “Back” button.

To proceed to the procedure for generating an HSA for the document, click “OK”. You then move automatically to the procedures for HSA-generation of the document (the order) and for sending it to the Bank.

* The HSA-generation procedure is the same for all types of document. It is described in detail in Section 2.9.2, “Procedure for Accessing the Active-Transactions Service”.

Once the document has been sent, a message appears stating that the order for the transaction has been received for processing.

The document is also saved in the folder you have indicated for storing keys (a sub-folder is created with the current date as its title).

2.11.4. Submitting a replenishment of a deposit account

Select the account that you wish to replenish.

Fill in the form:

Replenish of term deposit

Term deposit: «Universal», opening date: 15.07.2009
 Initial Amount: 1,000,000.00
 Deposit amount: 15,654,000.00

Holder's name: Carl
 Current account: 40820810801000 RUR
 Previous Day Account Balance: 140,110.00 RUR
 Balance Available: 820,833.06 RUR

Amount RUR *

Replenish will be done from this current account number. If in the moment of processing replenishing term deposit there is no enough funds on the appropriate current account then transaction will be declined.

The term deposit may be closed before maturity date only in a Bank branch. The Raiffeisen CONNECT system does not support this service.
 General terms for deposits may be found at the Banks web-site www.raiffeisen.ru

You performed transaction in Raiffeisen CONNECT	Your card will be charged	Your account will be charged	Account will be credited
till 18:00 Moscow time Mon-Sat	till the end of the current operational day	till the end of the current operational day	till the end of the current operational day
after 18:00 Moscow time Mon-Sat, Sun	till the end of the next operational day	till the end of the next operational day	till the end of the next operational day

Proceed with signing the order

Fig. 26. Replenishment of a deposit account

“Amount” for replenishment - no more than 11 digits or 8 digits + period (dot) + 2 decimal places.

Restrictions

Currently, the system allows replenishing the Universal, Rentier and Replenished deposit accounts.

Deposits may be replenished from the Current account from which it was opened. If a request on deposit replenishment is made by 18:00 (Moscow time) on a business day, the transaction will be processed on that day. If a request is made after 18:00 (Moscow time), the transaction will be processed on the following operational day. Operations with deposits are not accessible on dates of deposit opening, closing and prolongation.

2.11.5. Submitting a partial withdrawal from a deposit account

Select the account for partial withdrawal. Enter the amount to be withdrawn from the deposit account:

Partially withdrawal of term deposit	
Term deposit: «Universal», opening date: 03.10.2008	Holder's name: IVANOV Ivan
Initial Amount: 300,000.00	Current account: 423***** 257 EUR
Deposit amount: 510.00	Previous Day Account Balance: 0.40 EUR
If you partial withdrawal money before 5 p.m. (local time) of transaction day then your deposit and current account will be affected today. Else it will be done next transaction day.	
Amount	<input type="text"/> EUR *
Partially withdrawal will be done to this current account number.	
The term deposit may be closed before maturity date only in a Bank branch. The Raiffeisen CONNECT system does not support this service. General terms for deposits may be found at the Banks' web-site www.raiffeisen.ru	
Proceed with signing the order <input type="button" value="▶ Ok"/>	

Fig. 27. Partial withdrawal from a deposit account

“Amount” to be withdrawn from the deposit account - no more than 11 digits or 8 digits + period (dot) + 2 decimal places.

Restrictions

Currently, the system allows partial withdrawals to be made from the Universal deposit account. The system does not allow to close the account. You may withdraw up to the minimum allowable balance (15000RUR or 500USD/EUR).

Withdrawals may only be made from the deposit account from the account from which it was opened.

If an request on partial withdrawal is made by 18:00 (Moscow time) on a business day, the transaction will be completed on that day. If a request for partial withdrawal is made after 18:00 (Moscow time), the transaction will be completed on the following operational day.

Operations with deposits are not accessible on dates of deposit opening, closing and prolongation.

2.11.6. Submitting an order to convert funds

Select the account in the required currency from which you wish to convert funds, on your personal page containing information on your accounts (the “Current Accounts” bookmark), and select the “Internal Transfers/FX” option in the service-selection field. Complete the relevant document fields:

Internal money transfers/FX

Current account: EUR Previous Day Account Balance: 0.34 EUR
Balance Available: 0.34 EUR

The service "Internal money transfers/FX" is used for transferring funds to your accounts in branches "A".
For transferring funds to your accounts in branches "B" you may use the following services:

- "Payment Order (RUR)" for transferring funds from your RUR accounts
- "Domestic money transfers" for transferring money from your accounts in foreign currencies

If necessary, prior to completing ruble or foreign-currency transfer to your account in a branch "B", use the service "Internal money transfers/FX" for converting funds to an account in branch "A" of appropriate currency.

Please, select the account to credit RUR (Card 510069****8881) ▼
(it is required to select it from the list)
In this list there are only your accounts opened in [branches "A"](#)

Amount to debit

Amount to credit

Exchange rate **40.14**

Dear clients, the Bank reserves the right to alter the exchange rates in the Raiffeisen CONNECT system up to several times a day. Your FX order will be processed with the exchange rate which was shown in the system at the moment of signing the order.

The operation is free of charge. There are [limitations](#) for transfer amounts in the system.

You performed transaction in Raiffeisen CONNECT	Funds will be transferred to your card	You will be able to make a money transfer through Raiffeisen CONNECT including recently deposited amount	Credit/debit card account will be credited
till 18:00 Moscow time Mon-Sat	Within the next operational day	current day, no later than 18:00 Moscow time	same day
after 18:00 Moscow time Mon-Fri	in one operational day during the day	next operational day	next operational day
after 18:00 Moscow time Sat, Sun	in one operational day during the day		

Proceed with signing the order

Fig. 28. Order for Internal Transfer/FX

Select from the list the account to which the funds are to be converted (the list is opened when you click on the arrow at the end of this field); “Amount to be Debited” — not more than 11 digits, or 8 digits + separator + 2 decimal digits. In this case, the conversion rate (the current value of the currency exchange rate set for the CONNECT system) will be filled in automatically when you select the account to which the funds are to be credited; the amount to be credited will be calculated automatically after the amount to be debited is entered.

* The conversion rate is the currency-conversion coefficient; depending on the transaction direction (USD => EUR or EUR => USD), the resulting amount is obtained either by multiplying or dividing by this coefficient. A digital value of the coefficient that is greater than 1 is selected for convenience of comparison with the Central Bank’s exchange rate. You then need to carry out the document-signing procedure.

Restrictions

Internal-transfer and conversion transactions may only be performed between accounts of one and the same customer that he sees in the list of his accounts in CONNECT. The maximum amount per order is USD 40,000 or the equivalent. The cut-off time for submitting such orders is as follows: documents received before 18.00 (Moscow time)

are executed on the same banking day; those received after that time are executed on the following banking day. Text with this information can be found in the window for entering the parameters of the order. You then move automatically to the procedures for HSA-generation and for sending the document to the Bank.

* The HSA-generation procedure is the same for all types of document. It is described in detail in Section 2.9.2, "Procedure for Accessing the Active-Transactions Service". Once the document has been sent, a message appears stating that the order for the transaction has been received for processing. The document is also saved in the folder you have indicated for storing keys (a sub-folder is created with the current date as its title).

2.11.7. Submitting an order to transfer currency within RF

Mark the currency account from which you wish to effect the payment, at your personal page containing information on your accounts (the "Current Accounts" bookmark), and select the "Currency Transfers within RF" option in the service-selection field. To fill in the payment data, you can also use a previously saved template. When filling in the "BIC" field, it is recommended that you verify the correctness of the data you have entered by clicking on "BIC Verification". If the SWIFT code is shown as the code of the beneficiary's bank, you need to verify that you have entered the data correctly by clicking on "SWIFT Verification". You can get advice on the rules for filling in this document from the branch where your account is held.

Restrictions

Currency transfers are governed by Russian currency laws, so some transactions may only be performed after additional information or supporting documents (substantiation) have been provided. In order to perform currency transactions, residents of RF need to provide a branch of Raiffeisenbank with supporting documents (until the documents are provided, the transfer will not be carried out). Only currency transfers by residents of RF to their accounts in Russia, and by non-residents of RF to non-residents of RF, will be automatically executed without the provision of supporting documents.

Restrictions on transactions

Residents of RF may transfer to their own account with another bank not more than USD 10,000 (or the equivalent) per transaction.

Residents of RF may transfer to other people's accounts abroad not more than USD 5000 (or the equivalent) per day; the maximum amount per order for non-residents of RF is USD 25,000 or the equivalent.

No rouble transfers can be performed using the "Currency Transfers" service. Currency-transfer orders will be executed on the following banking day. Text with this information can be found in the window for entering the parameters of the order. You then move automatically to the procedures for HSA-generation and for sending the document to the Bank.

* The HSA-generation procedure is the same for all types of document. It is described in detail in Section 2.9.2, "Procedure for Accessing the Active-Transactions Service".

Once the document has been sent, a message appears stating that the order for the transaction has been received for processing. The document is also saved in the folder

you have indicated for storing keys (a sub-folder is created with the current date as its title).

2.11.8. Submitting an order to transfer currency abroad

Mark the currency account from which you wish to effect the payment, at your personal page containing information on your accounts (the “Current Accounts” bookmark), and select the “Currency Transfers Abroad” option in the service-selection field. To fill in the payment data, you can also use a previously saved template.

NB! The document form must only contain Latin characters!

If the SWIFT code is shown as the code of the beneficiary’s bank, you need to verify that you have entered the data correctly by clicking on “SWIFT Verification”. You can get advice on the rules for filling in this document here or in the Bank’s branch.

Restrictions

Currency transfers are governed by Russian currency laws, so some transactions may only be performed after additional information or supporting documents (substantiation) have been provided. In order to perform currency transactions, residents of RF need to provide a branch of Raiffeisenbank with supporting documents (until the documents are provided, the transfer will not be carried out). Only currency transfers by residents of RF to their accounts in Russia, and by non-residents of Russia to non-residents of RF, will be automatically executed without the provision of supporting documents

Restrictions on transactions:

Residents of RF may transfer to their own account with another bank not more than USD 10,000 (or the equivalent) per transaction.

Residents of RF may transfer to other people’s accounts abroad not more than USD 5000 (or the equivalent) per day; the maximum amount per order for non-residents of RF is USD 25,000 or the equivalent.

No rouble transfers can be performed using the “Currency Transfers” service. Currency-transfer orders will be executed on the following banking day. Text with this information can be found in the window for entering the parameters of the order. You then move automatically to the procedures for HSA-generation and for sending the document to the Bank.

* The HSA-generation procedure is the same for all types of document. It is described in detail in Section 2.9.2, “Procedure for Accessing the Active-Transactions Service”. Once the document has been sent, a message appears stating that the order for the transaction has been received for processing. The document is also saved in the folder you have indicated for storing keys (a sub-folder is created with the current date as its title).

2.11.9. Payment for Services

To submit an order to pay for services, you need to:

- Go to the “Debit Cards” or “Credit Cards” bookmark;
- Select the card from which you want to effect payment, and click on the “Service Payments” option in the vertical menu in the left-hand corner;
- Select the appropriate mobile-phone operator;

Complete the fields of the form and click “OK”.

Service payments / mobile payments

OJSC "Mobile TeleSystems" (MTS)

Select a card: RUR Eurocard Standard 510069****1937 76553.17 RUR

Cardholder name: _____

Outstanding balance: 43,305.32

Available balance: 76,553.17

Account holder name: _____

Current account: 42301810001000 RUR

You can use your previous (saved) template: _____

Phone number: +7 () _____

Amount to debit: _____ RUR

limitations for the payment amount:
 minimum amount: 10 RUR, maximum amount: 15000 RUR
 Remaining daily service payments limit: 15,000.00 RUR
 Remaining monthly service payments limit: 15,000.00 RUR

The operation is free of charge.

Proceed to signing the order form **Ok**

Fig. 29. Service Payments. Entering the Details

. check the input data

Your application for operation

Cardholder name: ALEXANDER

Account holder name: _____

Selected card: 510069****8881 RUR

Payment amount and currency: 500.00 RUR

Phone number: (916)111-11-11

Category/Beneficiary: Mobile Payments/OJSC "Mobile TeleSystems" (MTS)

Personal account: 7329511390

The further operations will be implemented only in the presence of your digital keys for generating your handwritten signature analogue. To carry out the keys generation procedure, turn to the "Keys generation" menu. Click "OK" to turn to the procedure of signing the application form.

Proceed to signing the order form **Back** **Ok**

Fig. 30. Service Payments. Confirmation of the Order

- sign the payment order with your digital keys (HSA).
- you can check the status of the order in the “List of Orders” section, in the left-hand menu. If the order has “Executed” status but the funds have not been credited to the provider’s account you can contact the payment system’s support service on the telephone number indicated on the chit.

You can view and print out the chit in the “List of Orders” menu.



**Райффайзен
БАНК**

000 RUCARD
Moscow, Electrichesty per., 3/10
Tel.: (495)737-3293
Service payment

44090 26.02.2010 10:14:19
Payment was made in the Raiffeisen CONNECT

Card: 422*****3578 RUR
Auth. code: 635279

Amount: 226.20 including taxes
Comission: 0%

Receipt number: 897083
Account: 73230**
Phone number: (919)111-11-11
Service payment: MTS

Fig. 31. Service Payments. Chit

2.11.10. Instant Card to Card transfer

If you want to perform an on-line transfer of funds between your cards issued by ZAO «Raiffeisenbank» please go to the section «Debit cards» or «Credit cards» and choose the option «Instant Card to Card transfer».

Card to Card transfer

Card to debit:

Cardholder name: ALEXANDER
Outstanding balance: 550.00
Available balance: 5,350.04
Accountholder name:
Current account: 40817810901000

Card to credit:
please choose from the list

Amount to debit: RUR *

Amount to credit: EUR *

Exchange rate: 41.0000

Dear clients, the Bank reserves the right to alter the exchange rates in the Raiffeisen CONNECT system up to several times a day. Your card to card transfer will be processed with the exchange rate which was shown in the system at the moment of signing the order.

The service "Instant Card to Card transfer" is used for online money transfer between the cards issued by ZAO „Raiffeisenbank“. Available balances on both cards will be changed immediately. The account balance will be changed as follows: if the transaction is performed on an operational day till 18:00 (Moscow time), the account will be credited on the same day; if the transaction is performed after 18:00 (Moscow time) or on weekend, the account will be credited on next operational day.

You performed transaction in Raiffeisen CONNECT	Your card will be charged	Your account will be charged	Beneficiary's account will be credited	Beneficiary's account will be credited
till 18:00 Moscow time Mon-Sat	immediately	till the end of the current operational day	immediately	till the end of the current operational day
after 18:00 Moscow time Mon-Sat, Sun		till the end of the next operational day		till the end of the next operational day

The operation is free of charge. The limit of this transaction is a part of cash limit of your tariff plan. If the transaction exceeds this limit, the operation might be declined by the Bank after the registration.

Proceed to signing the order form

In the field «Card to debit» please select the card from which the transfer should be done from the dropdown list. In the field «Card to credit» please specify the card to which the transfer is made. If you want to credit your own card, choose it from the dropdown list, in case of a transfer to another Raiffeisenbank's client, choose the option «Another card» and fill in the full card number (16 digits)

Enter the transferred amount. In case of foreign exchange the conversion will be performed automatically in accordance with the current exchange rate. Press the «Ok» button and sign the application for the transfer with your digital keys.

If you make an instant transfer to a credit card or to the card which is issued to the loan account, you will automatically repay the indebtedness in case it exists.

Please note that the amount of the transfer cannot exceed the debited card's open-to-buy balance. Also, there are limits for transferred amounts which are similar to daily and monthly card's cash limits. If the transfer is performed from a credit card, the grace period will not be applicable to the transferred amount. After performing the transfer, the fee for the transaction will be charged from the card's account in accordance with the Tariffs.

2.12 Mutual Funds

When you select the "Mutual Funds" option in the menu, a bookmark containing a list of the funds for whose shares you have previously entered into contracts of sale, and the current quotations of available shares, are displayed.

When you click on the fund's name, a page from the Raiffeisen Capital website illustrating the selected fund's value-variation behaviour opens in a separate window. The "Mutual Funds" section in the vertical menu on the left contains the option: Payment of investment shares (see Section 2.11.8.)

Submitting an order to pay for investment shares

To submit such an order, you need to select the "Payments for Fund's units (RUR)" option in the "Mutual Funds" section.

Payment for Fund's units (RUR)

Current Fund

Holder's name: ИВАНОВИЧ Иван

Total units value for 05.04.2010: 148,340.52

Multiple Purchase Application Number: 4/78/ФТФЛМЭП15

Multiple Purchase Application Date: 22.01.2010

Cut-off time for orders on internal payments (funds transfer between accounts opened in the Bank) - 05:00 p.m. (local time). Order on internal payments received before cut-off time will be processed within current working day. Remitter's client account will be debited within current working day and credited to beneficiary's account not later the next working day (Depends on the Branch time zone where beneficiary's account is opened).

In accordance with Russian legislation mutual funds are credited to your account during next 3 working days since money was received by Asset management Company.

	before cut-off time	after cut-off time
If money was transferred:		
mutual funds will be credited:	within five working days	within six working days
at price:	for a date, prior to the date of mutual funds crediting	
mutual funds will be shown in the Raiffeisen CONNECT system:	within six working days	within seven working days

The minimum sum of the initial investment is 15 000 rubles. The minimum sum of every subsequent investment is 3 000 rubles.

Surname / Name / Patronymic

Please, select the account to debit

(it is required to select it from the list)

Amount to debit

This operation is free of charge.

Proceed with signing the order

Fig. 32. Payments for Fund's units

By selecting this option, the “Payments for Fund's units (RUR)” bookmark opens. It contains:

- a field with the list “Current Fund”;
- the holder's name;
- the total units value on the closest available date;
- the number of the Application for multiple purchase of shares;
- the date when the Application for multiple purchase of shares was submitted.

If the Bank receives an order for the transfer of funds between accounts opened with the Bank by 18.00 Moscow time, the payment will be debited from the remitting customer's account on the same day and credited to the beneficiary's account on or before the following business day, depending on the time zone in which the beneficiary's region is located.

The law provides that share-calculation deadlines shall be as follows:

Issuing of a payment order to pay for the shares: before the maximum time / after the maximum time

Calculation of shares: within five business days / within six business days

By price: as at the day immediately preceding the share-calculation day

Display in Raiffeisen CONNECT: within six business days / within seven business days

The minimum amount of an initial investment is RUR 15,000, and of subsequent investments — RUR 3000.

- Full name
- Field with the list “Account to be Debited”
- (you need to select from the list the account from which the funds are to be debited)
- Field for entering the “Amount to be Debited” (Restriction: not more than 11 digits, or 8 digits + separator (decimal point) + 2 decimal digits)
- No fee is charged for the transfer
- Click “OK” and proceed to the signing of the order.

Once you have completed the order, click “OK” at the bottom of the form to go to the procedure for creating an HSA for the document. You then move automatically to the procedures for HSA-generation and for sending the document to the Bank.

* The HSA-generation procedure is the same for all types of document. It is described in detail in Section 2.9.2, “Procedure for Accessing the Active-Transactions Service”.

Restrictions on orders for additional purchase of shares: transfers may only be effected from a rouble account. There is a restriction on the cut-off time for submitting orders for the purchase of investment shares. If the Bank receives an order for the purchase of investment shares by 18.00 (Moscow time), the payment will be debited from the remitting customer’s account on the same day and credited to the beneficiary’s account on or before the following business day, depending on the time zone in which the beneficiary’s region is located.

3. SECURITY ISSUES

We have used all international standards and best banking practices to develop our online service. This enables us to ensure that the services we offer are as integrated as possible into the existing banking infrastructure, and that we have full control over the functionality and operation of our banking services, thereby guaranteeing our Customers complete security, convenience and reliability when using our online services. Complete confidentiality of our services is ensured by state-of-the-art SSL and DSS/DSA data-protection systems.

Confidential information is transmitted through an https (SSL) protocol. The Customer software for the generation of Handwritten Signature Analogue (HSA) is signed by the Bank. Access to information is protected by a unique User Name and Password. The Customer receives his unique User Name and Password once he has filled out the application for accessing our online services.

Secure Sockets Layer (SSL) is a protocol used to ensure data-protection for communication between web-browsers and web-servers. The main purpose of the security protocol is to provide server-authentication, guaranteeing that the user has visited the right website, and to generate a secure channel to transmit encrypted data between the browser and the server, thereby ensuring that no-one is able to corrupt or gain access to the information. Any web page starting with “https” is transmitted in encrypted mode using the SSL protocol. The letter “s” following the familiar “http” (Hypertext Transfer Protocol) signifies “secure”. You do not have to do anything special to establish an SSL connection — the SSL Customer software is built into your browser. NB!

In the bottom right-hand bottom corner of your browser (Microsoft Internet Explorer) you should see the padlock symbol. This means that all information is transmitted in a secure mode using the SSL (Secure Sockets Layer) protocol. You can verify the authenticity of the certificate (SSL) of the Raiffeisen CONNECT server by checking the data indicated below (click on the symbol in the bottom right-hand corner of your browser).

To whom the certificate was issued: ZAO Raiffeisenbank

Issuer: Thawte SGC CA

Also make sure that the certificate has not expired.

3.1. Recommendations on the secure storage and transmission of information for Raiffeisen CONNECT Users


All financial transactions are signed by the digital signatures of the Bank and the Customer.

Access to the customer software for HSA-generation is gained using the PIN2 code. To protect against spyware, the PIN2 code is entered using the virtual keyword.

This information may help you to ensure proper security of data-transmission through open communications channels (the Internet). If you are not technically knowledgeable, please contact the system administrator for technical support. Should you experience any problems, you may also contact the Raiffeisen CONNECT Helpdesk at online@raiffeisen.ru.

What you can do to protect your information when transferring it via the Internet
You can ensure that confidential information is transferred securely by following the recommendations below:

NB!

In the bottom right-hand bottom corner of your browser (Microsoft Internet Explorer) or near the address line you should see the padlock symbol . This means that all information is transmitted in a secure mode using the SSL (Secure Sockets Layer) protocol. You can verify the authenticity of the certificate (SSL) of the Raiffeisen CONNECT server by checking the data indicated below (click on the symbol in the bottom right-hand corner of your browser).

To whom the certificate was issued: ZAO Raiffeisenbank

By whom the certificate was issued: Thawte SGC CA

Please check that the certificate has not expired.

The certificate should look like this:

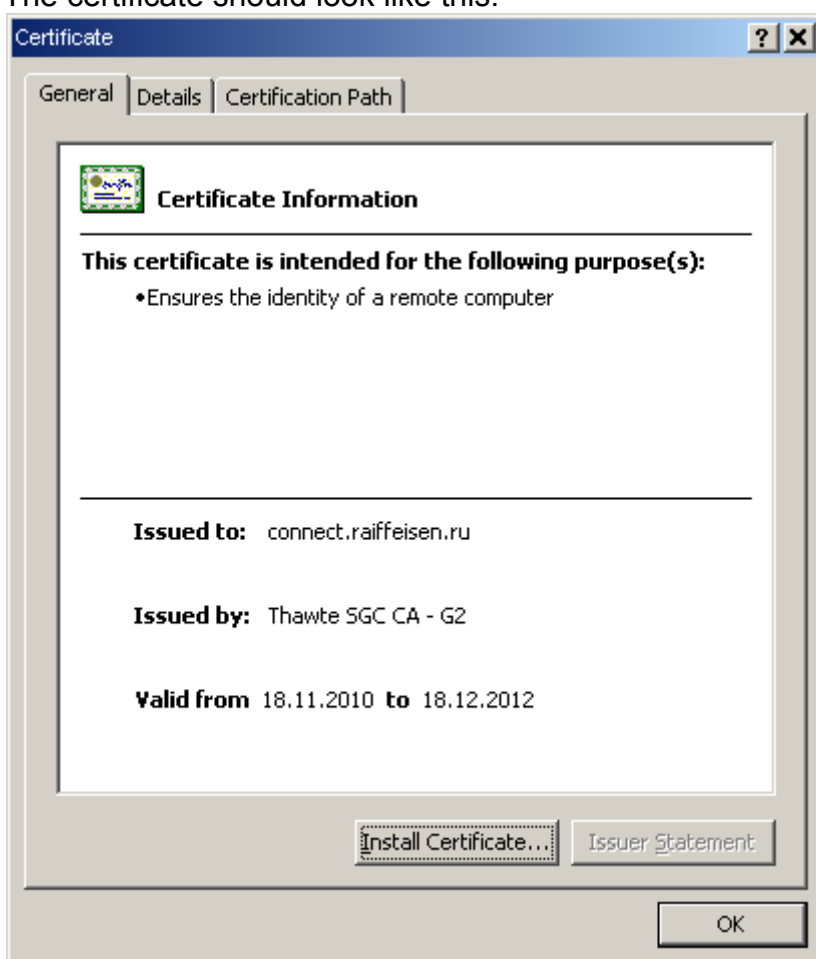


Fig. 33. Security Certificate

In Fig. 31, you can see a valid certificate, which confirms that you are connected to connect.raiffeisen.ru. If you click on “Certification Path”, you will see the current status of the Certificate. If the Certificate’s current status is anything other than “OK”, please log out immediately and notify your personal account-manager or the Raiffeisen CONNECT Helpdesk (online@raiffeisen.ru). Check your last visit date. If you suspect that there has been any unauthorised access to the system using your passwords, please notify the Raiffeisen CONNECT Helpdesk (online@raiffeisen.ru) immediately. Keep your Personal Identification Number (PIN2) secret, and never disclose it to others. Do not keep your PIN2 on paper; if this is unavoidable, make sure that you keep your PIN2 separately from your User Name and Password. Make sure that no one can see your PIN2 when you access the system. Never disclose your PIN2 or Password to any employees of the Bank or any persons claiming to be employees of the Bank.

No employee of any bank may under any circumstances ask you for any information relating to your PIN2. Do not store your PIN2 on your computer. This will prevent any unauthorised access to the system. If you suspect that someone knows your PIN2 or Password, you should change it immediately. You can get a new PIN2 code from any branch.

For security purposes, the system password has a limited effective period of 180 days, after which you will need to change it. Try always to leave the Internet banking system by clicking on “Logout”, which will terminate your Internet session immediately. We do not recommend that you use our online services in public-access locations such as Internet cafés, libraries, etc., as their systems are not properly secure.

Make sure that your computer is virus-free. Install and activate antivirus software, and try to update it regularly. You will only be able to detect any virus and prevent its infecting your computer if you regularly update your antivirus software. Here are a couple of websites of developers of antivirus software: www.kaspersky.ru, www.drweb.ru.

We also suggest that you use software that detects and deactivates “Spyware”. Spyware is software that tries to remember your keyboard sequences and transfer them to others. Moreover, if your computer is infected with this sort of Trojan (which normally arrives with e-mails or in the form of freeware/shareware) your PIN2 and Password may be unprotected. We recommend SpyBot: www.drweb.ru.

We recommend that you use a firewall when accessing the Internet, or install a personal firewall on your computer. When you use a firewall, any unauthorised access to your computer through the Internet will become difficult if not impossible. For Windows 98/NT, we recommend Outpost: www.agnitum.ru.

Always use software (operating systems, applications) from verified and reliable sources. Do not use or install any software from unknown sources.

Be sure to check regularly for new versions of the software installed on your computer, and for the latest patches. Computer software is constantly being updated. We therefore recommend that you regularly check your software versions for any updates. New versions must always be tested, particularly when the updates relate to security.

If you run a modem connection, please check the dialled number. If you do not recognise the dialled number, delete it immediately.

Specialist shops offer a wide range of software from well-known producers that enables you to improve your computer's security by yourself, including anti-virus software, firewalls, Trojan guards, dialler guards, etc. These normally contain information on the latest software updates.

Configure your browser so that cache settings do not allow the storage of confidential information (SSL pages).

Deactivate the form function in your browser. This will help to prevent the storage of data (user name, password, etc.) on your hard drive, thereby preventing any unauthorised use of confidential information by others.

In order to enable you to effectively monitor events such as changes to personal data, generation of digital keys and submission of orders for external transfers in Raiffeisen CONNECT, email alerts will be sent to you.

If you have subscribed to the Raiffeisen MOBILE SMS-Alerting service, an SMS alert will also be sent to you when an order for external transfer has been submitted, and also when the Raiffeisen MOBILE SMS-Alerting service has been unsubscribed or the mobile-phone number has been changed.

If you suspect unauthorised access to the system, you should immediately contact Raiffeisenbank's Call Center on 8-800-700-00-72.

For further recommendations on Internet security, please go to

<http://www.cert.org/homeusers/HomeComputerSecurity/>(information is in English).

For further information on the Raiffeisen CONNECT online banking system, please contact online@raiffeisen.ru.

4. COMPUTER REQUIREMENTS FOR WORKING WITH RAIFFEISEN CONNECT

The operation of the Raiffeisen CONNECT System has been tested for the Windows family of operating systems (98, ME, NT, 2000, XP, 2003, Vista and 7 versions) with the Internet browsers Microsoft Internet Explorer (versions 8.0 and higher), Opera (versions 7.0 and higher), and Mozilla (versions 1.0 and higher). It is also possible to work with the System using OS Unix and MacOS.

To operate in CONNECT, your web browser must support encryption with a key length of not less than 256 bits. The Internet security level in your browser settings should enable JavaScript scenarios to be performed. You will need to switch on the "store cookies" option in the browser settings.

In order to perform active transactions with your account, the component Java Virtual Machine

(JVM) also needs to be installed in the Internet browser.

In some cases, it may be necessary to set the Internet browser to work with the system site. Older versions of web browsers may experience difficulties in supporting a secure operating mode on the Internet (SSL 3.0, 256 bits), which is required for logging into the website pages containing information on bank products. Information on computer requirements and the necessary settings is available in the system site, under "Support", "FAQs".

Notes:

1. If anything does not work we recommend that you refer to "Help", "FAQs"

(<http://www.raiffeisen.ru/en/retail/dist/rba/raiffeisen-connect/faq/>)

2. To ask a question on technical support of the system, go to: online@raiffeisen.ru.

5. HOW TO CONTACT US

We will be happy to answer your questions.

Raiffeisenbank's Information Centre:

Moscow +7 (495) 775 52 03

Saint-Petersburg +7 (812) 718 68 15

Chelyabinsk +7 (351) 247 22 22

Ekaterinburg +7 (343) 378 70 03

Krasnodar +7 (861) 210 99 00

Krasnoyarsk +7 (3912) 74 99 00
Nizhny Novgorod +7 (831) 296 95 07
Novosibirsk +7 (383) 210 59 05
Perm +7 (342) 218 35 25
Samara +7 (846) 277 72 72
Tyumen +7 (3452) 520 900
Ufa +7 (347) 293 69 26
Toll free number for calls from other Russian cities 8 800 700 00 72

Round-the-clock support service for Raiffeisenbank Cardholders

Moscow +7 (495) 777 17 17
Saint-Petersburg +7 (812) 718 55 33
Chelyabinsk +7 (351) 247 22 33
Ekaterinburg +7 (343) 378 70 02
Krasnodar +7 (861) 210 99 11
Krasnoyarsk +7 (3912) 74 99 11
Nizhny Novgorod +7 (831) 296 95 03
Novosibirsk +7 (383) 210 59 25
Perm +7 (342) 218 35 18
Samara +7 (846) 277 70 70
Tyumen +7 (3452) 520 920
Ufa +7 (347) 293 69 11
Toll free number for calls from other Russian cities 8 800 700 1717

<http://connect.raiffeisen.ru>

E-mail: online@raiffeisen.ru

Raiffeisenbank CJSC

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Raiffeisenbank CJSC reserves the right to change conditions and tariffs.