

**RATES OF AO RAIFFEISENBANK  
FOR CLIENTS – LARGE AND MEDIUM-SIZED ENTERPRISES INCLUDING LEGAL ENTITIES AND  
INDIVIDUAL ENTREPRENEURS**

## General provisions

The present Rates of AO Raiffeisenbank for clients – large and medium-sized enterprises including legal entities and individual entrepreneurs (hereinafter - Rates) are applied on the following conditions:

1. The commission fees are established in the Rates at the discretion of the Bank. The establishment, modification, addition, cancellation (hereinafter - changes) of the amount of the specific commission fees in the Rates is made at the discretion of the Bank. The Bank informs the Clients about changes in the Rates by sending information to the Bank-Client system (for Clients using the Bank-Client system) or by other means available to the client, including by means of publication on the Bank's website in the Internet [www.raiffeisen.ru](http://www.raiffeisen.ru) not later than ten (10) business days before the changes take effect.
2. All rates are applied to operations, which are performed in the usual manner and are guaranteed to each Client. On the basis of a separate agreement between the Client and the Bank, the Client may be provided additional services not covered by the present Rates on a fee basis. In the above case, the Bank has the right to establish a special commission rate.
3. The Client transfers/gets connected to the Service Package on the basis of a written application (according to the form of the Bank) for connection to the Service Package.
4. Service for all current accounts of the Client is carried out within a single Service Package. All subsequent accounts opened by the Client in the Bank are serviced in accordance with the previously selected Service Package. Providing service for Client's accounts simultaneously within two or more Service Packages is not allowed.
5. Services not included in the price of the Service Package shall be paid for additionally in accordance with the respective rate applicable during the Service Package period.
6. No commission is charged for the transfer of taxes, duties, fees and other payments to the accounts of budget organizations and non-budget funds.
7. The Bank commissions specified in the Rates in Russian rubles, as well as the Bank's expenses on performance of Client's operations in Russian rubles are charged from respective Client's accounts with the Bank, opened in Russian rubles. The value of commission fee for each transaction shall be rounded to whole numbers of kopecks according to the standard rules of rounding. If the funds in the Client's accounts with the Bank, opened in Russian rubles are insufficient, as well as in the absence of such accounts, the Bank shall debit the Client's accounts with the Bank, opened in foreign currency, in the equivalent amount calculated using the exchange rate of the Bank of Russia on the date of debiting commission. At the same time the required amount in foreign currency is calculated to the hundredth values with rounding upward.
8. The Bank is entitled to write off the commissions stated in the Rates and expenses incurred by the Bank due to performing Client's operations, without additional orders by the Clients on the basis of their consent (acceptance) provided to the Bank at the beginning of service under the Service Package. If a commission fee is charged in a currency other than the currency of the Client's account, then, to calculate the amount of write-off, the exchange rate of the Bank of Russia is used at the date of charging the commission.
9. The Bank reserves the right, in addition to the present Rates, to compensate at the expense of the Client all the actual costs incurred by the Bank in connection with transactions on behalf of the Client, including: commissions of correspondent banks and third banks, fees, duties, telecommunication and postal expenses, and other incidental expenses, if any.
10. Unless otherwise stated in the Rates, the commission is charged by the Bank at the day of the respective services, while services are provided by the Bank only if the funds in the Client's account are sufficient to pay for the above mentioned services (including the lack of restrictions on the disposal of funds deposited in the Client's accounts).
11. In case of charging commission for services in accordance with the Rates and in the event of insufficient funds in the Client's account, the commission may be debited by the Bank partly and as cash inflows to the account, in the order established by the legislation of the Russian Federation.
12. Cash withdrawal from the Client's accounts is carried out upon prior request (unless otherwise indicated) until 14-00 (local time) of the day preceding the day of receipt of cash.
13. The amount of commission paid by the Client shall not be refundable.
14. If the value added tax (VAT) is not specified in the Rates, then, the given operations and services are exempt from VAT in accordance with current RF legislation.
15. The commissions for services, the proceeds of which are subject to VAT in addition to the fees specified in the Rates are marked with "\*\*\*". The commissions for services, the proceeds of which are subject to VAT, which is included in the commission fees specified in the Rates, are marked with "\*\*\*\*". VAT deduction is carried out at the rate established by the current legislation of the Russian Federation.
16. In the absence of the possibility of writing off the commission at the date of the invoice, recalculation of commissions and re-issuance of invoices at the rate applicable at a later date of writing off the commission shall not be made.
17. No commission fee is charged for the transfer of the balance of funds from the account on request of the Client after the termination of the bank account agreement.

### Notes:

The Bank – AO Raiffeisenbank.

The Client(s) - legal entities and individual entrepreneurs related to the segment "Large" or "Medium"  
rub. - Russian rubles.

EUR - Euro

% - commission fee as a percentage of the amount of an carried out operation (unless otherwise stated).

min. - minimum size of commission.

max. - maximum size of commission.

The Bank-Client system shall mean one of the following systems: «ELBRUS Internet», «ELBRUS Mobile».

No. In numerical order	Name of service	Rate				
		"SALARY"	"EXACT CALCULATION"	"FULL THROTTLE"	"BEST VALUE"	"WITHOUT BORDERS"
<b>1.</b>	<b>Service Packages</b>					
1.1.	Services for Package, per month	1 500 rubles	4 500 rubles	9 000 rubles	19 000 rubles	49 000 rubles
1.2.	Discount for the Service Package, provided maintaining the average monthly balances on current accounts in rubles, per month	Not applicable	Over 2 000 001 - 30%	2 000 001 to 5 000 000 - 10% over 5 000 001 - 30%	5 000 001 to 10 000 000 - 10% over 10 000 001 - 30%	5 000 001 to 20 000 000 - 10% over 20 000 001 - 30%
	Opening an account	Included	Included	Included	Included	Included
	Maintaining an account in rubles	Included	Included	Included	Included	Included
	Maintaining an account in euro: - the total amount of average daily balance in accounts in euros below 150 000 euros per calendar month inclusive - the total amount of average daily balance in accounts in euros over 150 000 euros per calendar month	Without commission 0,15% of the average daily balance of euro per calendar month	Without commission 0,15% of the average daily balance of euro per calendar month	Without commission 0,15% of the average daily balance of euro per calendar month	Without commission 0,15% of the average daily balance of euro per calendar month	Without commission 0,15% of the average daily balance of euro per calendar month
	Maintaining an account in foreign currency (except euro)	Without commission	Without commission	Without commission	Without commission	Without commission
	Maintaining an current account in rubles which is connected to the identification of incoming payments service	2 000 rubles	2 000 rubles	2 000 rubles	2 000 rubles	Included
	Money transfers in Russian rubles per each transfer on the basis of payment documents received from the Client via the Bank-Client system: - the number of payments included in the Service Package - in excess of the limit on the number of payments included in the Service Package	5 payments 50 rubles	30 payments 25 rubles	150 payments 18 rubles	400 payments 15 rubles	Not limited
	Transfer of funds in foreign currency of the transaction amount	0.3% min. 50 max. 200 Euro	0.2% min. 50 max. 150 Euro	0.1% min. 50 max. 150 Euro	0.05% min. 25 max. 50 Euro	0.05% min. 25 max. 40 Euro
	Purchase/sale of foreign currency at the Bank's exchange rate of the transaction amount	0.4%	0.3%	0.25%	0.2%	0.05%
	Connection and maintenance the Bank-Client system «ELBRUS Internet»	Included	Included	Included	Included	Included
	Bank service "SMS for business", per one telephone number	300 rubles per month	200 rubles per month	100 rubles per month	Included	Included
	Mobile Bank-Client System "ELBRUS Mobile" Maintenance	Included	Included	Included	Included	Included
	Investigations at the Client's request, per investigation of the transfer	2 500 rubles	1 000 rubles	1 000 rubles	Included	Included
	Provision of service a Personal currency control manager	20 000* rubles per month	20 000* rubles per month	20 000* rubles per month	20 000* rubles per month	Under agreement*
	Salary Card Project	Not applicable	Not applicable	Not applicable	Included	Included
	Issue and service of a Customs card	Not applicable	Not applicable	Not applicable	Not applicable	Under agreement
	Issue and service of a Business 24/7 Cash In Card and/or a Business 24/7 Card, per month	150 rub. per card	150 rub. per card	150 rub. per card	Included	Included
	Issue and service of a Debit corporate card (the first year of service)	3 000 rub. per card	3 000 rub. per card	3 000 rub. per card	Included	Included
	Translation to servicing under other Service Packages	Without commission	Without commission	Without commission	Without commission	Without commission
<b>2</b>	<b>In the period of service under Service Package, the following Rates are in effect</b>					
<b>2.1.</b>	<b>Maintenance of current accounts</b>					
2.1.1	Provision of duplicate statements or accounting documents	200 rubles	200 rubles	200 rubles	200 rubles	Without

	upon Client's request	per sheet	per sheet	per sheet	per sheet	commission
2.1.2	Providing a statement of account in the system SWIFT (MT 940), per month	2 000 rubles per each settlement of account	2 000 rubles per each settlement of account	2 000 rubles per each settlement of account	2 000 rubles per each settlement of account	2 000 rubles per each settlement of account
2.1.3	Preparation and Issuance of references relating to the information on the settlement and cash services	2 000 rubles per reference	1 000 rubles per reference	500 rubles per reference	Without commission	Without commission
2.1.4.	Preparation of copies of documents related to the settlement and cash services	400 rub.* per document	400 rub.* per document	400 rub.* per document	400 rub.* per document	50 rub.* per document
2.1.5	Preparation and issuance of references related to opening and maintaining accounts at the request of auditing firms	5 000 rubles per an inquiry	2 500 rubles per an inquiry	1 500 rubles per an inquiry	1 000 rubles per an inquiry	Without commission
2.1.6	Certification of copies of internal documents of the Client (orders of appointment, etc.) and legal documents	500 rubles * per sheet	500 rubles * per sheet	500 rubles * per sheet	500 rubles * per sheet	50 rubles * per sheet
2.1.7	Authentication of handwritten signatures of the Client (the Client's authorized persons) in the bank card with specimen signatures and stamp, preparation and certification of copies of legal documents accompanying the card	3 000 rub.* per set of documents, including card	3 000 rub.* per set of documents, including card	1 000 rub.* per set of documents, including card	500 rub.* per set of documents, including card	50 rub.* per set of documents, including card
2.1.8	Investigations (including sending to another credit institution letters of refund, cancellation, update or change of the details of the transfer, request of other information on transfer, etc.) at the Client's request	2 500 rubles per investigation of the transfer	1 000 rubles per investigation of the transfer	1 000 rubles per investigation of the transfer	Included	Included
2.1.9	Issue of a chequebook	250 rubles per book	250 rubles per book	Without commission	Without commission	Without commission
2.1.10	Maintaining an current account in rubles which is connected to the identification of incoming payments service	2 000 rubles	2 000 rubles	2 000 rubles	2 000 rubles	Included
<b>2.2.</b>	<b>Settlement services in Russian rubles</b>					
2.2.1	Crediting funds in Russian rubles to the current account	Without commission	Without commission	Without commission	Without commission	Without commission
2.2.2	Transfer of funds in Russian rubles to the Bank ruble accounts	Without commission	Without commission	Without commission	Without commission	Without commission
2.2.3	Transfer of funds in Russian rubles to pay taxes, duties, levies and other payments to the budget and non-budgetary funds	Without commission	Without commission	Without commission	Without commission	Without commission
2.2.4	Transfer of funds in Russian rubles under payment documents received from the Client on paper/ payment demands presented for acceptance, payment requests with advance acceptance to withdraw funds from the account of the Client and collection orders/settlement documents from the line of non-timely performed orders/orders in the line awaiting permission to conduct operations	500 rubles per transfer	250 rubles per transfer	250 rubles per transfer	250 rubles per transfer	250 rubles per transfer
2.2.5	Transfer of funds in Russian rubles to the accounts opened in other credit institutions, per each transfer on the basis of payment documents received by the Bank from the Client via the Bank-Client system - in excess of the limit on the number of payments included in the Package	50 rubles per transfer	25 rubles per transfer	18 rubles per transfer	15 rubles per transfer	Not applicable
2.2.6	Transfer of funds in Russian rubles an amount greater than 100000000.00 (one hundred million) to the accounts opened	25 rubles per transfer	25 rubles per transfer	25 rubles per transfer	25 rubles per transfer	25 rubles per transfer

	in other credit institutions, per each transfer on the basis of payment documents received by the Bank from the Client via the Bank-Client system or hard copy					
2.2.7	Transfer of funds in Russian rubles to the accounts opened in other credit institutions by Banking electronic urgent payments system, if payment documents received by the Bank from the Client via the Bank-Client system	1 000 rubles per transfer	1 000 rubles per transfer	1 000 rubles per transfer	1 000 rubles per transfer	1 000 rubles per transfer
2.2.8	Cancellation of the payment document (payment order) not executed by the Bank, including payments within the Bank	500 rubles per document	350 rubles per document	Without commission	Without commission	Without commission
2.2.9	Receipt of payment requests and collection orders for collection from the Client	500 rubles per document	500 rubles per document	Without commission	Without commission	Without commission
<b>2.3.</b>	<b>Settlement services in foreign currency</b>					
2.3.1	Crediting funds in foreign currency to the current account	Without commission	Without commission	Without commission	Without commission	Without commission
2.3.2	Transfer of funds in foreign currency to accounts opened with the Bank	Without commission	Without commission	Without commission	Without commission	Without commission
2.3.3	Transfer of funds in foreign currency	0.3% of the transaction amount min. 50 max. 200 Euro	0.2% of the transaction amount min. 50 max. 150 Euro	0.1% of the transaction amount min. 50 max. 150 Euro	0.05% of the transaction amount min. 25 max. 50 Euro	0.05% of the transaction amount min. 25 max. 40 Euro
2.3.4	Transfer of funds in Euro to accounts with banks that are members of the international banking group Raiffeisen	0.24% of the transaction amount min. 40 max. 160 Euro	0.16% of the transaction amount min. 40 max. 120 Euro	0.08% of the transaction amount min. 40 max. 120 Euro	0.04% of the transaction amount min. 20 max. 40 Euro	0.02% of the transaction amount min. 20 max. 32 Euro
2.3.5	Urgent Euro payments with the date on which funds are credited to the account of the bank - beneficiary's being value date "today"	15 Euro per transfer	15 Euro per transfer	15 Euro per transfer	15 Euro per transfer	15 Euro per transfer
2.3.6	Transfer of funds in US dollars to the "Guaranteed OUR" - type of commission in correspondent banks (guaranteed delivery of the original amount of the payment without deducting commissions of intermediary banks to the beneficiary bank)	40 U.S. dollars per transfer	40 U.S. dollars per transfer	40 U.S. dollars per transfer	40 U.S. dollars per transfer	40 U.S. dollars per transfer
2.3.7	Transfer of funds in rare currencies - AED, BAM, BGN, BHD, CZK, DZD, EGP, HKD, HRK, HUF, INR, ISK, KWD, LTL, LVL, MAD, MXN, NZD, PLN, RON, RSD, SAR, THB, TND, TRL, ZAR and so on.	20 U.S. dollars per transfer	20 U.S. dollars per transfer	20 U.S. dollars per transfer	20 U.S. dollars per transfer	20 U.S. dollars per transfer
2.3.8	Cancellation of the settlement document (application for transfer in foreign currency) not executed by the Bank, including payments within the Bank	Without commission	Without commission	Without commission	Without commission	Without commission
<b>2.4.</b>	<b>E-banking system (Remote banking service)</b>					
2.4.1	Connecting the Bank-Client system «ELBRUS Internet» to the hardware of the Client, with the Client's staff training to operate the system and the Bank's specialist onsite support (subject to availability of the service at the Bank)	2 500 rubles for connection	2 500 rubles for connection	2 500 rubles for connection	2 500 rubles for connection	Without commission
2.4.2	The "SMS for Business" Bank Service, per month	300 rubles per one telephone number	200 rubles per one telephone number	100 rubles per one telephone number	Included	Included

2.4.3	Mobile Bank-Client System "ELBRUS Mobile" Maintenance	Included	Included	Included	Included	Included
2.4.4	Provision of "USB-token" device	1 900 rub.*	1 900 rub.*	1 900 rub.*	1 900 rub.*	1 900 rub.*
2.4.5	Replacement of «USB-token» device due to its loss or failure	1 900 rub.*	1 900 rub.*	1 900 rub.*	1 900 rub.*	1 900 rub.*
<b>2.5.</b>	<b>Foreign exchange control transactions</b>					
2.5.1	Implementation of the Bank's currency control agent functions for transaction report forms under agreements between residents and non-residents for export and import of goods, works, services and results of intellectual activity, including exclusive rights to them	0.2% of the transaction amount min. 10 max. 1 000 Euro*	0.1% of the transaction amount min. 10 max. 600 Euro*	0.1% of the transaction amount min. 10 max. 500 Euro*	0.1% of the transaction amount min. 10 max. 400 Euro*	0.1% of the transaction amount min. 10 max. 300 Euro*
2.5.2	Implementation of the Bank's currency control agent function for transaction report forms under credit or loan contracts between residents and non-residents	0.2% of the transaction amount min. 10 max. 1 000 Euro*	0.1% of the transaction amount min. 10 max. 600 Euro*	0.1% of the transaction amount min. 10 max. 500 Euro*	0.1% of the transaction amount min. 10 max. 400 Euro*	0.1% of the transaction amount min. 10 max. 300 Euro*
2.5.3	Implementation of the Bank's currency control agent function for transactions that do not require a transaction report form	0.1% of the transaction amount min. 10 max. 200 Euro*	0.08% of the transaction amount min. 5 max. 140 Euro*	0.08% of the transaction amount min. 5 max. 100 Euro*	0.08% of the transaction amount min. 5 max. 70 Euro*	0.08% of the transaction amount min. 5 max. 50 Euro*
2.5.4	Immediate execution / re-execution / servicing of transaction report form Receipt of an e-mail copy on the same day, with sending the original to the service department	5 000 rub.* per transaction report form	5 000 rub.* per transaction report form	3 000 rub.* per transaction report form	1 000 rub.* per transaction report form	1 000 rub.* per transaction report form
2.5.5	Closing of a transaction report form - when transferred to settlement service to another authorized bank; - in the absence of foreign exchange transactions, through accounts at AO Raiffeisenbank	3 000 rub.* per transaction report form	3 000 rub.* per transaction report form	3 000 rub.* per transaction report form	3 000 rub.* per transaction report form	3 000 rub.* per transaction report form
2.5.6	Providing with copies of documents of the exchange control files, over 10 pages per day for one client	100 rub. * per page	100 rub. * per page	100 rub. * per page	100 rub. * per page	100 rub. * per page
2.5.7	Changing the recipient's details in the invoice, if the Client has not timely notified the Bank of the need to change the details	5 000 rub.* per document	5 000 rub.* per document	5 000 rub.* per document	5 000 rub.* per document	5 000 rub.* per document
2.5.8	Consulting services related to execution of currency transactions and filling in currency control documents	1 000 rub.*	1 000 rub.*	1 000 rub.*	1 000 rub.*	1 000 rub.*
2.5.9	Issuance of currency control notifications	1 200 rub.* per notification	1 200 rub.* per notification	1 200 rub.* per notification	1 200 rub.* per notification	1 200 rub.* per notification
2.5.10	The prior expertise of documents during the acceptance of a contract/agreement for the Bank's service, opening passport of deal, expected transaction performance	1 000 rub.*	1 000 rub.*	1 000 rub.*	1 000 rub.*	1 000 rub.*
2.5.11	Verification of a hard copy of currency control documents submitted by the Client to the Bank	500 rub.* per document	500 rub.* per document	500 rub.* per document	500 rub.* per document	500 rub.* per document
<b>2.6.</b>	<b>Conversion operations</b>					
2.6.1	Purchase/sale of foreign currency in exchange for Russian rubles or other foreign currencies, from/to Bank at the Bank's	0.4% of the transaction amount	0.3% of the transaction amount	0.25% of the transaction amount	0.2% of the transaction amount	0.05% of the transaction amount

	exchange rate					
2.6.2	Purchase/sale of foreign currency in exchange for Russian rubles or other foreign currencies via R-Dealer System	At the Bank's exchange rate	At the Bank's exchange rate	At the Bank's exchange rate	At the Bank's exchange rate	At the Bank's exchange rate
<b>2.7.</b>	<b>Cash operations</b>					
2.7.1	Contribution of cash to the Bank	0.3% of the transaction amount min. 100 rub.	0.25% of the transaction amount min. 100 rub.	0.2% of the transaction amount min. 100 rub.	0.1% of the transaction amount min. 100 rub.	0.05% of the transaction amount min. 100 rub.
2.7.2	Withdrawal of cash in Russian rubles at the Bank for purposes of salary payments and other payments stipulated by the RF Labour Code	0.3% of the transaction amount	0.25% of the transaction amount	0.2% of the transaction amount	0.15% of the transaction amount	0.1% of the transaction amount
2.7.3	Withdrawal of cash in Russian rubles at the Bank for other purposes, except for those specified in the clause 2.7.2: - In case of a total withdrawal in the amount of up to 1 500 000 rubles per calendar month inclusive -In case of a total withdrawal in the amount from 1 500 000 rubles to 10 000 000 rubles per calendar month inclusive - In case of a total withdrawal amount is over 10 000 000 rubles per calendar month inclusive	0.3% of the transaction amount 1.5% of the transaction amount 10% of the transaction amount	0.25% of the transaction amount 1.5% of the transaction amount 10% of the transaction amount	0.2% of the transaction amount 1.5% of the transaction amount 10% of the transaction amount	0.15% of the transaction amount 1.5% of the transaction amount 10% of the transaction amount	0.15% of the transaction amount 1.5% of the transaction amount 10% of the transaction amount
2.7.4	Withdrawal of cash in foreign currencies at the Bank	1.0% of the transaction amount	0.5% of the transaction amount	0.5% of the transaction amount	0.4% of the transaction amount	0.3% of the transaction amount
<b>3</b>	<b>Additional products in the period of service under the Package</b>					
<b>3.1.</b>	<b>Nominal account</b>					
3.1.1.	Opening and maintaining an nominal account					
<b>3.2.</b>	<b>Business 24/7 Cash In Card, Business 24/7 Card</b>					
3.2.1.	Issue and service of a Business 24/7 Cash In Card and/or a Business 24/7 Card, per month	150 rubles per card	150 rubles per card	150 rubles per card	Included	Included
<b>3.3.</b>	<b>Debit corporate card</b>					
3.3.1.	Issue and service of a Debit corporate card (the first year of service)	3 000 rub. per card	3 000 rub. per card	3 000 rub. per card	Included	Included
<b>3.4.</b>	<b>Personal manager of currency control</b>					
3.4.1.	Provision of service a Personal currency control manager	Not applicable	Not applicable	Not applicable	Not applicable	Under agreement*
<b>3.5.</b>	<b>Salary Card Project</b>					
3.5.1.	Salary Card Project	Not applicable	Not applicable	Not applicable	Included	Included
<b>3.6.</b>	<b>Customs Card</b>					
3.6.1.	Issue and service of a Customs card	Not applicable	Not applicable	Not applicable	Not applicable	Under agreement

## Notes to the Rates

### Part 1.

#### Note to clause 1

- Terms and Conditions of Service Packages apply to all Client's accounts opened with AO Raiffeisenbank.
- Commission fee for the Package is not contingent on the number of Client's accounts.
- The starting date of servicing Client's accounts when connecting Service Package/transferring from one to another type of Service Package shall be the first banking day of the month following the month when the Bank received the Client's application for connecting the Package/transferring to the Package. The Bank has the right to change the starting date of servicing Client's accounts under the Service Package, if the application was received less than five (5) banking days before the beginning of next month.

#### Note to clause 1.1

- The service discount for the Service Package is calculated based on the existing Rates.
- Unused limit on the number of payments in Russian rubles included in the Service Package does not accumulate and is not transferred to the next month.

#### Note to clauses 1.1, 1.2

- Commission fee under clause 1.1. for the calendar month, in which the first Client's account was opened, will be charged in proportion to the number of days remaining until the end of the relevant month.
- Commission fee under clause 1.1. is charged on the last business day of each calendar month. Commission is charged on the first business day of the month following the month of service.
- Commission fee under clause 1.1. for the calendar month, in which no debiting transactions (including debiting commission fees of the Bank) and crediting to the account occurred, is not charged.
- Commission fee under clause 1.1. for the calendar month, in which the last account with the Bank was closed by the Client, is not charged.
- Discount under clause 1.2 is calculated for the reporting period. The reporting period is counted from the first calendar day of the month to the last calendar day of the month. To calculate the commission the amount of opening balances of all current accounts in rubles for each calendar day is taken into account, to be divided by the number of days in the reporting period.
- Opening an account includes:
  - current accounts in Russian rubles and foreign currency,
  - a special bank account (paying agent, bank payment agent (sub-agent), supplier),
  - accounts in Russian rubles subject to issuing debit corporate cards.
- The commission for maintaining an account in euro in the calendar month of connecting of the Client is equal to the proportional of the number of remaining days of the month. The reporting period is counted from the first calendar day of the month to the last calendar day of the month. To calculate the commission the amount of opening balances of all accounts in euro for each calendar day is taken into account, to be divided by the number of days in the reporting period. The commission is collected up to 5th banking day of the month following after the month of current accounts in euro currency maintenance. Amounts of the commissions are set in Russian rubles and it's the equivalent to the exchange rate of the Central Bank of the Russian Federation. Amounts of the commissions are calculated not less than once a month. The currency of the obligation for the commission calculating is defined as the currency of the Russian Federation. The commission is not collected for the maintenance of the euro transit account.
- Connection and maintenance to the Bank-Client system «ELBRUS Internet» includes up to 2 devices «USB-token» for persons with signature authority relating to Group I of signatures or possessing the right of single signature.
- Investigations includes sending to another credit institution letters of refund, cancellation, update or change of the details of the transfer, request of other information on transfer, etc.

### Part 2.

#### Section 2.1

##### Note to 2.1.2

- Service under clause 2.1.2. is available after signing of the relevant agreement / contract, subject to compliance with the necessary requirements of the Bank.
- Commission fee under clause 2.1.2 is charged on the last business day of each calendar month. Commission shall be charged not later than the fourth business day of the month following the month of service.

##### Note to 2.1.3

The list of issued notifications:

- Notification on account(s) existence;
- Notification on account(s) turnover;
- Notification on absence/existence of salary payment from the account;
- Notification on account(s) balance at the end of the operational day;
- Notification on placed deposits (including absence/existence of deposits) (for the period no more than 1 year from the date of getting a request on the notification);
- Notification on absence/existence of bank file of unpaid settlement documents;
- Notification on absence/existence of account(s) restrictions;
- Notification on absence/existence of bank file of unpaid settlement documents and and of account(s) restrictions;
- Notification on fact and amount of charter capital credit to the account;
- Notification on the list of authorized persons who have access to the Bank-Client System;
- Notification on interest charged on balance's account;
- Notification on conversion rate while payment execution.

A request shall be processed within 3 (three) banking days from the date of getting a request. Templates of notifications are available on the Bank's website on the Internet at <http://www.raiffeisen.ru/>.

The list of other issued notifications:

- Notification on daily average account(s) balance;
- Notification on interest charged on account (interest rate);
- Notification on retained tax amounts due to transfer to the budget from interests charged on account(s) balance;
- Notification on commissions of account maintenance;
- Notification on absence/existence of limits of authorized signatories for account payments;
- Other notifications on account maintenance according to the agreed form.



A request on other notifications shall be processed within 5 (five) banking days from the date of getting a request, at the same time the Bank reserves the right to increase dates of request's execution.

In case of getting information on several items of notifications in one notification, tariff rates of these items will be summarized.

**Note to 2.1.5**

- Execution of the request no later than five (5) banking days from receipt of the request. Bank reserves the right to increase the terms of execution of the request.

**Note to 2.1.6**

- Certification of a copy of a document is carried out upon providing the corresponding original document.

**Note to 2.1.7**

- Certification of a copy of a document is carried out upon providing the corresponding original document.

- Service under clause 2.1.7. is available upon entry to the bank card of specimen signatures and seal of no more than two authorized signatories.

**Note to 2.1.10**

- Commission under clause 2.1.10 is charged in addition to the commission for maintaining an account in rubles. Commission is charged no later than the 5th business day of the month following the month of reference accounts. Commission for the calendar month, in which the last account with the Bank was closed by the Client, is not charged.

**Section 2.2.**

**Note to 2.2.4, 2.2.5, 2.2.6**

- Commission under clauses 2.2.4, 2.2.5 is charged during the payment.

- Commission under clauses 2.2.4., 2.2.5. 2.2.6 includes commissions of third banks.

**Note to 2.2.6**

- Commission fee under clause 2.2.6 is charged during the payment in addition to the commission referred to clauses.2.2.4 and 2.2.5 respectively.

**Note to 2.2.7**

- Commission fee under clause 2.2.7 is charged during the payment in addition to the commission referred to clause 2.2.5. It includes no more than two (2) payments to the Bank a day. Payment under Banking electronic urgent payments system performed in the presence of possibility for the Bank due to the peculiarities of the settlement through the Bank's correspondent account. If a payment order cannot be carried out by the Bank by Banking electronic urgent payments system than the payment sent to the usual flight no later than the working day following the day of receiving the payment order.

**Section 2.3.**

**Note to 2.3.1**

- At difference of the currency transactions conducted on the account from the Account's currency occur at the internally generated rate of the Bank on the transaction day. The commission for such transactions is charged according to the Tariffs which are operate on the transaction day.

**Note to 2.3.3 - 2.3.7**

- Commission fees under clauses 2.3.3. - 2.3.4. is charged during the payment.

- Commission fees under clauses 2.3.3. - 2.3.4. are charged in addition to commissions of third banks, if provided.

- List of banks in the international banking group Raiffeisen (directly or indirectly controlled by Raiffeisen Zentralbank Österreich AG) is given on the Bank website <http://www.raiffeisen.ru>. Commission under clause 2.3.4. is applied to transfers in Euro, both in favour of the listed banks and in favour of the beneficiary banks with 11- digit SWIFT code provided matching of the first 8 characters.

- Commission under clause 2.3.5. is charged additionally to the commission under clauses 2.3.3, 2.3.4. and commissions of correspondent banks.

- Commission under clause 2.3.6. is charged in addition to the commission under clause 2.3.3.

- Commission under clause 2.3.7. (transfer of funds in currencies, in which correspondent accounts are absent with AO Raiffeisenbank) is charged in addition to the commission under clauses 2.3.3, 2.3.4. and commissions of correspondent banks.

- When transferring funds to beneficiaries, whose accounts are opened with different credit institutions, the Bank's commission for the transfer of funds is charged regardless of the presence or absence of a bank account opened in a credit institution of the payee.

**Section 2.4.**

**Note to 2.4.1**

- Specialist on-site support under clause 2.4.1. is subject to availability of the service at the Bank

**Note to 2.4.2**

The "SMS for Business" service means the service of providing information on cash flow in the Client's account(s) via the Bank-Client system «ELBRUS Internet» in the form of mini-statements.

- Commission under clause 2.4.2. for the calendar month, in which the Client was connected to the service "SMS for Business," is set in proportion to the remaining days of the respective month.

- Commission under clause 2.4.2. for the calendar month, in which the Client is disconnected from the service "SMS for business", is charged in proportion to number of days of use of the service passed in the current month.

Commission under clause 2.4.2. is charged on the last business day of each calendar month. Commission is charged on the first business day of the month following the month of service.

**Section 2.5.**

**Note to 2.5.1**

- The commission is set in RF rubles and is calculated equivalently at the rate of the Bank of Russia on the date of the invoice not less than one (1) time per month of the amount of transactions on transaction report forms, including receipts / payments using a Bank account, transactions on the accounts abroad, payments for the performance of obligations under import letters of credit, transactions made within the framework of transaction report forms by third parties or through other authorized banks. The obligation currency in the calculation of the commission shall be the currency of the Russian Federation.

**Note to 2.5.2**

- The commission is set in Russian rubles, is calculated in the equivalent at the rate of the Bank of Russia on the date of the invoice not less than once (1) a month.

For operations carried out in the framework of transaction report forms opened/accepted for servicing by the Bank until 30.04.2015:

- of the amount of income/payments upon obtaining/granting loan/credit using accounts in the Bank, in the operations with the accounts abroad, transactions made within the framework of transaction report forms by third parties or through other authorized banks; of the amount of principal repayment under transaction report forms, transferred from other authorized banks (if the credit/loan has been obtained/granted through accounts in another bank).

In operations carried out in the framework of transaction report forms opened / accepted for servicing by the Bank, starting from 01.05.2015:

- of the amount of income / payments upon obtaining/granting loan/credit, repayment of the credit/loan, in payments for services/commissions/bonuses/penalties/fines, reimbursement of costs under the contract of credit/loan using accounts with the Bank, in the operations with accounts abroad, transactions made within the framework of transaction report forms by third parties or through other authorized banks.

The obligation currency in the calculation of the commission shall be the currency of the Russian Federation.

#### **Note to 2.5.3**

- The commission is set in Russian rubles and is calculated in equivalent at the rate of the Bank of Russia on the date of the invoice not less than once (1) per month of the amount of each of the operations subject to foreign exchange control, which do not require a passport of transaction:

- Outgoing payments in Russian rubles and foreign currency, made in favour of non-residents under transactions on goods, works, services, results of intellectual activity, for transactions related to the provision of loans to non-residents, as well as the repayment of principal debt, services payment/commission/bonuses/penalties/fines and reimbursement of expenses under credit/loan contracts with a non-resident; for operations within the framework of agreements on brokerage services; for transactions related to securities, shares, deposits, stakes, fixed-term and derivative financial instruments, including the payment of dividends, income, liabilities on shares and securities; as well as on transactions carried out in the framework of the Federal Law *On clearing and clearing activities*; real estate operations; contractual cession / transfer of the debt; operations of a grant of financial assistance, which is not a charitable donation; other than repayments of excessively transferred funds;

- Outgoing payments in foreign currency in favour of residents on operations under the contract of brokerage services; operations related to the performance and (or) termination of the contract, which is a derivative financial instrument; as well as on transactions carried out in the framework of the Federal Law *On clearing and clearing activities*; on transfers of own funds to another bank, as well as the placement of deposits with other banks; operations on the contract of freight forwarding, transportation, chartering in the provision of services related to the transportation of the goods imported to the Russian Federation, cargo exported from the Russian Federation, transit of goods through the territory of the Russian Federation, as well as under insurance contracts for these goods; operations between residents being commissioners (agents, proxies) and consignors (committees, principals) in providing by commissioners of services related to the conclusion and execution of contracts with non-residents on the transfer of goods, performance of works, provision of services, the transfer of information and results of intellectual activity, including exclusive rights to them;

- Outgoing payments in Russian rubles to the Client's own account or the account of another resident with a non-resident bank;

- Incoming payments in foreign currency, identified by the Client as transactions that do not require a transaction report form, for goods, works, services, results of intellectual activity; for transactions related to the provision of loans to non-residents and repayment of principal debt by non-residents, payment of services/commissions/bonuses/penalties/fines, reimbursement of expenses under the loan agreements; operations within the framework of agreements on brokerage services; for transactions related to securities, shares, deposits, stakes, fixed-term and derivative financial instruments, including the payment of dividends, income, liabilities on shares and securities; real estate operations; contractual cession/transfer of the debt; for transactions carried out in the framework of the Federal Law "On clearing and clearing activities"; operations on the contract of freight forwarding, transportation, chartering in the provision of services related to the transportation of the goods imported to the Russian Federation, cargo exported from the Russian Federation, transit of goods through the territory of the Russian Federation, as well as insurance contracts for these goods; operations between residents being commissioners (agents, proxies) and consignors (committees, principals) in providing by commissioners of services related to the conclusion and execution of contracts with non-residents on the transfer of goods, performance of works, provision of services, the transfer of information and results of intellectual activity, including exclusive rights to them; other than repayments of excessively transferred funds. The obligation currency in the calculation of the commission shall be the currency of the Russian Federation.

#### **Note to 2.5.4**

- Subject to the provision of the full set of documents under the Bank-Client system until 12:00 Head office of the Branch time. Receiving issued documents in the form of a copy by e-mail on the same day, with sending the originals to the service department.

#### **Note to 2.5.6**

- Preparation of copies of documents from the Client's currency control file up to 10 pages per day in accordance with clause 19.9 of the Instruction of the Central Bank of the Russian Federation №138-I dated 04.06.2012 «The Procedure of presentation by residents and non-residents to the authorized banks of documents and information relating to currency exchange transactions, the order of registration of passports of deal and the order of accounting by the authorized banks of foreign currency transactions and monitoring their conduct».

#### **Note to 2.5.8**

- The list of currency control documents is published on the official website of the Bank <http://www.raiffeisen.ru/> in the Information for Residents booklet in the Foreign Exchange Control Section. To access this service the Client shall send a request under the Bank-Client System in the form of Electronic document "Information for currency control" with the subject field "CC Consultation/Request" to the Bank. The response to a request message shall be sent under the Bank-Client system «ELBRUS Internet» within 3 (three) banking days from the date of getting a request. At the same time the Bank reserves the right to give a hard copy of the original response letter duly signed by an authorized Bank's person to the Client's service branch (without sending it under the Bank-Client system «ELBRUS Internet»). The Bank's response period may be extended in case of a request for service is sent not under the Bank-Client system «ELBRUS Internet».

#### **Note to 2.5.9**

- To access this service the Client shall send a request under the Bank-Client System in the form of Electronic document "Information for currency control" with the subject field "CC Information/Issuance of notifications" to the Bank. The notifications shall be issued on the basis of the information available in the Bank currency control records and of the information about currency transactions available to the Bank, including but not limited to the following: availability/non-availability of prepared passports of deal; case of opening of the passport of deal for contract(s)/agreement(s); status of calculations under the passport of deal; date when the Bank received the information from the Federal Customs Service about customs declarations; date when the Bank received currency control documents from the Client; availability/non-availability the information about non-compliance with the repatriation requirements on the basis of analysed "Expected period" and "Advance payment return period" fields in the Bank control records; availability/non-availability of the currency control regulations found by the Bank for the previous reporting dates.

A request received under the Bank-Client system «ELBRUS Internet» shall be processed within 3 (three) banking days from the date of getting a request. The notifications and/or information shall be sent under the Bank-Client system «ELBRUS Internet» within 3 (three) banking days from the date of getting a request. At the same time the Bank reserves the right to give a hard copy of the original response letter duly signed by an authorized Bank's person to the Client's service branch (without sending it under the Bank-Client system «ELBRUS Internet»). The Bank's response period may be extended in case of a request for service is sent not under the Bank-Client system «ELBRUS Internet».

#### **Note to 2.5.10**

- To access this service the Client shall send to the Bank a request under the Bank-Client System in the form of Electronic document "Information for currency control" with the subject field "CC request about prior review of a contract/agreement and other documents used as the ground for making currency transaction" with document's enclosure (including a contract, draft contract and/or other documents) used as the ground for opening of the passport of deal, holding currency transaction.

The expertise shall be conducted only in respect of requirements of the currency control effective legislation of the Russian Federation. The prior expertise shall be conducted as for the contracts/agreements that need the passport of deal's preparation as well as for the contracts/agreements that do not need the passport of deal's preparation.

A request received under the Bank-Client system «ELBRUS Internet» shall be processed within 3 (three) banking days from the date of getting a request provided that all the documents were submitted. The Bank's response with recommendations and attachment of the passport of deal's draft, if required, shall be sent under the Bank-Client system «ELBRUS Internet» within 3 (three) banking days from the date of getting a request. At the same time the Bank reserves the right to give a hard copy of the original response letter duly signed by an authorized Bank's person to the Client's service branch (without sending it under the Bank-Client system «ELBRUS Internet»). The Bank's response period may be extended in case of a request for service is sent not under the Bank-Client system «ELBRUS Internet».

#### **Note to 2.5.11**

- The list of currency control documents is published on the official website of the Bank <http://www.raiffeisen.ru/> in the Information for Residents booklet in the Foreign Exchange Control Section. The verification is performed in case a hard copy of currency control documents was submitted by a Client. The commission shall be charged for each currency control document issued and it shall be charged irrespective of whether the verification resulted in the acceptance of a currency control document by the Bank or whether the currency control document was rejected in accordance with the requirements of legal control regulations of the Russian Federation. This commission is additional and does not replace the commission charged for providing services of the currency control agent.

### **Section 2.6**

#### **Note to 2.6.1**

- Information on current rates can be obtained from the Bank employees. The Bank rate may vary during a business day.  
- The commission under clause 2.6.1. for carrying out operations on purchase/sale of foreign currency in exchange for Russian rubles or other foreign currency from / to the Bank is charged by its inclusion in the rate of the Bank (at the purchase by the Client of foreign currency from the Bank in exchange for RF rubles, the exchange rate of the Bank to sell the currency in exchange for Russian rubles is increased by the amount of the commission, at the sale by Client of foreign currency to the Bank in exchange for RF rubles the exchange rate of the Bank for the purchase of such currency in exchange for RF rubles is reduced by the amount of the commission).

#### **Note to 2.6.2**

- For Clients who have signed an agreement to hold the deliverable FX transaction with the use of the "R-DEALER", posted on the Bank's Web site at [http://www.raiffeisen.ru.](http://www.raiffeisen.ru/) The connection service is included in the transaction price.

### **Section 2.7.**

#### **Note to 2.7.1**

- Commission under clause 2.7.1. is charged in the currency of the operation at the moment of crediting cash to the account of the Client.

#### **Note to 2.7.2, 2.7.3**

- Commission under clauses 2.7.2., 2.7.3. is charged in the currency of the operation at the moment of withdrawal of cash from the Customer's account.  
- When calculating the commission under clause 2.7.3 the accounting period of withdrawal of amounts is a calendar month. If the amount of withdrawal falls on two or more chargeable intervals (for one-time withdrawal or if any given total amount of the previous withdrawals during the current calendar month), the commission is calculated as the sum of commissions under the Rates, calculated for the withdrawal amounts, falling on each such interval.

### **Part 3.**

### **Section 3.**

#### **Note to 3.1.1., 3.2.1, 3.3.1., 3.4.1, 3.5.1, 3.6.1.**

- Services under clauses 3.1.1, 3.2.1, 3.3.1, 3.4.1, 3.5.1 and 3.6.1 are available after the conclusion of the relevant agreement / contract, subject to compliance with the necessary requirements of the Bank.

#### **Note to 3.1.**

The Rates are posted on the Bank's Web site at <http://www.raiffeisen.ru/>

#### **Note to 3.1.1**

- Commission for opening a nominal account is charged no later than the 5th business day following the date of the opening of the nominal account.  
- Commission for maintaining a nominal account is charged for the calendar month in which the account was opened is set at ½ of the specified size of the commission, if the account opening took place after the 15th. Commission is charged no later than the 5th business day of the month following the month of reference accounts. Commission for the calendar month, in which the last account with the Bank was closed by the Client, is not charged.

#### **Note to 3.2.**

The Rates are posted on the Bank's Web site at <http://www.raiffeisen.ru/>

#### **Note to 3.2.1**

- Commission under clause 3.2.1. is charged on the last business day of each calendar month. Commission is charged on the first business day of the month following the month of service.

#### **Note to 3.3.1**

- Commission under clause 3.3.1. is charged at the moment of issuing Visa Corporate, MasterCard Corporate and/or Raiffeisen Visa Corporate & Zelenski Loyalty Pass Cards, but no later than the second business day from the date of issuance of the Card.

#### **Note to 3.4.1**

- The service – the provision of the personal service of currency control includes the following:

1. The Bank shall act as a currency control agent in respect of the Client's currency transactions controlled by a Personal currency control manager, in particular:

- control of the compliance of currency payments/deposits, currency transactions in Russian rubles, payments under factoring agreements, and letters of credits with the relevant currency legislation;
- opening/acceptance for the service/re-issue/closure of a passport deal;
- handling of certificates of currency transactions;
- handling of certificates of confirmation documents;
- maintenance of the Bank control records of the a passport deal serviced by the Bank.

2. The advisory services with regard to the currency transactions and filling in of the currency control documents (hereinafter referred to as "the FEC Documents"). The full list of the FEC Documents is available in the Information for Residents booklet in the Currency Control Section on the official website of the Bank. The advisory services shall be provided as telephone consultations or e-mail responses. If the Client is connected to the Bank-Client system ELBRUS Internet, the response letters may be sent via the Bank-Client system ELBRUS Internet.

- Commission under clause 3.4.1. is charged not later than on the 5th calendar day of the month following the month when the service was provided. The fee is additional and does not replace the fee charged for providing the Services of the currency control agent.  
The fee for the calendar month in which the personal service of currency control was provided to the Client shall be equal to ½ of the specified amounts of fee in case this connection took place after the fifteenth day of the month.  
The fee for the calendar month in which the Client waived the Service shall be charged in proportion to the number of service days.

**Note to 3.5.1**

Salary Card Project includes the following services:

- fulfilment of Payments statement;
- the service "R-Control" (SMS – notification about transactions by a card or transactions by an account);
- transfers to another banks due to execution of payment order in Russian rubles via Raiffeisen CONNECT system.

Operate if accounts are opened to more than 50 employees.

These conditions apply only to clients that have not signed the Agreement about transfers of cash to the company's employees accounts and issuance of bank cards (in the framework of the salary card project).

**Note to 3.6.1**

- AO Raiffeisenbank is a member of two payment systems available on the market that coordinate the issuance of microprocessor cards (customs cards) – Payment system "Customs Card" and Payment service "PAYHD". The Client choose one of the payment systems for issuing a Card. The Client shall apply to a Bank's manager for receiving the service.

- Commission for issue/reissue of the Customs Card is charged for the first issue of the Customs Card, then for each reissue of the Customs Card by any cause.