

**TARIFFS FOR ISSUE AND SERVICE OF CORPORATE CARDS
OF AO RAIFEISENBANK (hereinafter – the Bank)**

№	Service	Card Type				
		<i>Visa Corporate/ MasterCard Corporate</i>	<i>Premium Visa Corporate</i>	<i>Premium Visa Corporate with Priority Pass</i>	<i>Business 24/7 Cash in</i>	<i>Business 24/7</i>
1. Issue and service of debit corporate card (hereinafter – the Card)						
1.1	The Card maintenance, first year	RUB 3 000 ¹	RUB 5 000 ¹	RUB 15 000 ¹	RUB 150 per month ²	RUB 150 per month ²
1.2	Service Card, with the second year	RUB 3 000 ³	RUB 5 000 ³	RUB 15 000 ³	RUB 150 per month ²	RUB 150 per month ²
1.3	Re–issue the Card for a new period of validity	RUB 300	RUB 300	RUB 300	RUB 300 per month ²	RUB 300 per month ²
2. Transactions on the Card						
2.1	Cash withdrawal:					
	- in Bank’s ATMs, in partner banks ATMs ⁴	0,5 %	0,5 %	0,5 %	--	1,0%
	- in ATMs of other banks in Russian Federation	1.0 %, min. RUB 150	1.0 %, min. RUB 150	1.0 %, min. RUB 150	--	1,4%
	- in ATMs of other banks abroad	1.0 %, min. RUB 150	1.0 %, min. RUB 150	Free of charge	--	--
	- in cash advance points of other banks	1.0 %, min. RUB 150	1.0 %, min. RUB 150	1.0 %, min. RUB 150	--	--
2.2	Emergency cash advance in case the Card is lost abroad	Free of charge			--	--
2.3	Cash–in using Bank’s ATMs	Free of charge			0.2% of the transaction amount	0.2% of the transaction amount
2.4	The transaction abroad in a currency that is different from currency of account ⁵	2,0 %	1,15 %	0,15 %	--	--
2.5.	Provision of the service «SMS–notification», monthly	Free of charge				
2.6	Monthly account transactions limit for cash withdrawal, for the purposes of transactions specified in paragraph 2.1	RUB 3 000 000			--	/ RUB 1 500 000
2.7	Daily limit for cash withdrawal transactions on the card specified in paragraph 2.1. This limit	RUB 310 000			--	RUB 1 500 000

¹ The fee is charged when issuing cards no later than the 2nd business day from the date of issue Cards.

² The fee is accrued at the last business day of month. The fee is charged at the first business day of the month is following after month when service was provided.

³ The fee is charged annually not later than the 2nd business day.

⁴ A complete list of partner banks published on the official website of the Bank www.raiffeisen.ru.

⁵ The commission is included in amount of transaction, shall be debited from Client’s Account.

	is set for each card.				
3. Report about issued cards					
3.1	Commission fee for preparation of the Notification on accounts about issued cards, for request ^{6/}			RUB 1 500	
4. Additional commissions					
4.1	Commission fee for the airport lounge access by using the Priority Pass card for the accompanying person of the cardholder of Premium Visa Corporate with Priority Pass	Not applicable	Not applicable	RUB 2 000, VAT excluded ⁷	Not applicable
<p>% – commission percentage of the transaction amount (unless otherwise expressly provided). min. – minimum commission for a transaction.</p>					

3. General terms and conditions

1. The Tariffs for corporate card issue and service (hereinafter – Tariffs) shall apply to legal entities (credit institutions excluded), individual entrepreneurs or any individuals engaged in private practice in accordance with the Russian Federation effective law, serviced by Bank's branches.

2. Commission rates shall be set in the Tariffs at Bank's discretion. The Tariffs may be changed or supplemented by the Bank. The Bank shall inform Clients of changes introduced to the Tariffs, by placing announcements in Client service areas, by posting the information on Bank's website as well as any means at Bank's discretion, no later than 10 (ten) business days before it changing. Bank's commissions and any Bank's expenses in respect of RF roubles transactions shall be written off Clients' accounts with the Bank opened in RF roubles. For these purposes, the amount of each commission shall be rounded up to a whole number, according to standard rounding-off rules.

3. If insufficient funds are on the Client's Account opened in Russian roubles to which cards are issued, the Bank will debit funds from other Client's accounts in the Bank.

4. Commission amounts specified in the Tariffs and Bank's expenses resulting from Client's transactions shall be written off from Client's account with the Bank, provided that Client's prior consent (acceptance) has been obtained.

5. Limits for cash withdrawal transactions shall be set in RF roubles. If cash withdrawal transaction is made in foreign currency, foreign currency equivalent of such limit amount shall be used to determine transaction limit. The equivalent shall be calculated according to the rates of the Bank of Russia as of the date of transaction.

⁶To access this service the Client shall send a request under the Bank-Client System in the form of Electronic document to the Bank. The answer of the Bank shall be sent under the Bank-Client system within 3 (three) banking days from the date of getting a request.

⁷The incomings of commission is taxable Value-Added Tax (VAT) which is collected at the rate specified by effective laws of Russian Federation in addition to the commission.