

Tariffs of JSC "Raiffeisenbank"

for clients - legal entities related to the segment "International Business", leading business in two or more countries and meeting other criteria established by business, having concluded a bank account agreement with JSC "Raiffeisenbank" starting from 08.06.2020

General provisions

The present Tariffs of JSC "Raiffeisenbank" for clients legal entities related to the segment "International Business", leading business in two or more countries and meeting other criteria established by business, having concluded a bank account agreement with JSC "Raiffeisenbank" starting from 01.06.2020 (hereinafter referred to as Tariffs), apply on the following:

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 not later than five (5) 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's connection / transfer to a Service Package is possible on the basis of a written or electronic application form sent via the Bank-Client system (according to the form of the Bank).
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.
- Notifications on the withdrawal of the following amounts in cash in Russian Rubles through the Bank's cash desk should be directed to the Bank
 - 1 business day prior (until 14:00 local time) for amounts from 200,000 (two hundred thousand) rubles to 500,000 (five hundred thousand) rubles inclusively

- 2 business day prior (until 14:00 local time) for amounts from 500,000 (five hundred thousand) rubles to 5 000,000 (five million) rubles inclusively
 - 3 business days prior (until 14:00 local time) for amounts over 5,000,000 (Five million) rubles
- Notifications on the withdrawal of cash amounts in foreign currency through the Bank's cash desk should be directed to the Bank within 2 (two) business days.
- The Bank may impose restrictions on the withdrawal of cash in foreign currency on the Account in case of restrictions imposed by the legislation of the Russian Federation. You can get full information about possible restrictions on withdrawing cash in foreign currency on the Account on the official website of the Bank.
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.
 18. Special bank accounts are not subject to fees for services that are not provided for by the relevant bank account agreement, account regime and/or contradict the Current legislation of the Russian Federation.

Notes:

Bank – JSC “Raiffeisenbank”.

Clients (Client) – legal entities, individual entrepreneurs and private practitioners engaged in private practice in accordance with the procedure established by the legislation of the Russian Federation, related to the segment “International”.

rubles – roubles of the Russian Federation.

\$ – dollars of the USA.

Euro - Euro.

% – commission fee as a percentage of the amount of a carried out operation (unless otherwise.

min. – minimum amount of commission.

max. – maximum amount of commission.

Mobile Service - application for mobile devices of Clients (portable technical devices of Clients in the form of smartphone or electronic tablet based on iOS and Android operating systems), which is one of the channels of remote banking services, intended for transfer to the Bank of electronic documents and/or other electronic data.

The "Bank-Client" system refers to the "Raiffeisen Business Online" remote banking system.

Extended Day - payment execution mode in case of payment sign (status "D"), after the end of the client time specified on the Bank 's official website. On weekends and holidays the Bank has the right to take into account transactions on the day of carrying out (a separate operating day opens) or on the first working day.

1. Service Packages	GLOBAL	GLOBAL LIGHT
1.1. Services for Package, per month	8500 rubles	2900 rubles
1.2. Opening the first account		
- by submitting documents for opening an account through the Online Account Opening system	Included	Included
- by submitting documents for opening an account through a Bank branch on paper	100 000 rubles	100 000 rubles
1.2.1. Opening a special account with an incoming payment identification service	Included	Included
1.2.2. Opening an additional account	Included	Included
1.3. Maintaining an account in rubles	Included	Included
1.3.1. Maintaining a special account with an incoming payment identification service	Included	Included
1.4. Money transfers in Russian rubles per each transfer on the basis of payment documents received from the Client via the Bank-Client system, except for outgoing payments in rubles under the Agreement on making transfers in the Fast Payment System:		
- the number of payments included in the Service Package	150 payments	60 payments
- in excess of the limit on the number of payments included in the Service Package	23 rubles	30 rubles
1.5. Transfer of funds in foreign currency of the transaction amount	0.2% of the transaction amount min. 100 max. 200 Euro	0.2% of the transaction amount min. 100 max. 200 Euro
1.5.1. Transfer of funds in Chinese yuan of the transaction amount	0,13 % of the transaction amount min. 45 max. 180 Euro	0,13 % of the transaction amount min. 45 max. 180 Euro
1.5.2. Transfer of funds in Kazakh tenge of the transaction amount	0,13 % of the transaction amount min. 45 max. 180 Euro	0,13 % of the transaction amount min. 45 max. 180 Euro
1.6 Foreign currency accounts maintenance		
1.6.1.	0,033% of incoming balance on accounts in Dollars USD per day 0,033% of incoming balance on accounts in Euro per day 0.02% of incoming balance on accounts in Chinese yuan per day 0.033% of incoming balance on accounts in Japanese yen per day	
- with the amount of the incoming balance in dollars USD accounts more than 20,000,000 dollars USD at the beginning of each calendar day		
- with the amount of the incoming balance in euro accounts more than 10,000,000 euro at the beginning of each calendar day		
- with the amount of the incoming balance on accounts in Chinese yuan more than 700,000,000 Chinese yuan at the beginning of each calendar day		
- with the amount of the incoming balance on accounts in Japanese yen more than 133,000,000 Japanese yen at the beginning of each calendar day		
1.6.2.		

- with the amount of the incoming balance on accounts on accounts in: Belorussian rubles more than 2,500,000 Belorussian rubles at the beginning of each calendar day Kazakh tenge more than 500,000,000 Kazakh tenge at the beginning of each calendar day Turkish liras more than 18,000,000 Turkish liras at the beginning of each calendar day Armenian drams more than 390,000,000 Armenian drams at the beginning of each calendar day	0.02% of incoming balance on accounts in Belorussian rubles, Kazakh tenge, Turkish liras, Armenian drams
1.6.3. - with the amount of the incoming balance on accounts in: Swiss francs more than 1,000,000 Swiss francs at the beginning of each calendar day UK pounds sterling more than 800,000 UK pounds sterling at the beginning of each calendar day Norwegian kroner. more than 10,000,000 Norwegian kroner at the beginning of each calendar day Swedish kronurs more than 10,000,000 Swedish kronurs at the beginning of each calendar day Hong Kong dollars more than 7,500,000 Hong Kong dollars at the beginning of each calendar day Australian dollars more than 1,500,000 at the beginning of each calendar day Canadian dollars more than 1,200,000 Canadian dollars at the beginning of each calendar day Polish zloty more than 5,000,000 Polish zloty at the beginning of each calendar day Singapore dollars more than 1,300,000 at the beginning of each calendar day New Zealand dollars more than 1,500,000 New Zealand dollars at the beginning of each calendar day Czech korunas more than 24,000,000 Czech korunas at the beginning of each calendar day Danish kroner more than 7,500,000 Danish kroner at the beginning of each calendar day	0.033% of incoming balance on accounts in Swiss francs, UK pounds sterling, Norwegian kroner. Swedish kronurs, Hong Kong dollars, Australian dollars, Canadian dollars, Polish zloty, Singapore dollars, New Zealand dollars, Czech korunas, Danish kroner, Indian rupees, Vietnamese dong, Azerbaijani manats, Georgian lari

Indian rupees more than 11,000,000 Indian rupees at the beginning of each calendar day Vietnamese dong more than 3,000,000,000 Vietnamese dong at the beginning of each calendar day Azerbaijani manats more than 200,000 Azerbaijani manats at the beginning of each calendar day Georgian lari more than 300,000 Georgian lari at the beginning of each calendar day			
1.7.Connection and maintenance the Bank-Client system		Included	Included
1.8. Maintenance of Mobile Service		Included	Included
1.9. Provision of service a Personal currency control manager		20 000* rubles per month	20 000* rubles per month
1.10. Providing a statement of account in the system SWIFT (MT 940/941/942), per month		Enabled for the first 2 connected accounts. 2000 rubles per month for each subsequent account	Enabled for the first 2 connected accounts. 2000 rubles per month for each subsequent account
1.11. Account statements via SWIFT system in SWIFT (CAMT.052 / CAMT.053) format		2000 rubles for each account	2000 rubles for each account
1.12. Transfer of funds in Russian rubles to the accounts of individuals exeping for the transfer within the payment registry of wages and other types of payments, provided for in the Agreement transfers of cash and issuance of Bank cards, as well as in addition to any transfers within the framework of the Agreement on making transfers in the Fast Payment System:		Included	- without comission if monthly transaction amount is not over 150 000 rubles -monthly transaction amount is over free limit and is under 5 million rubles – 0.75% of the transaction amount -monthly transaction amount is over 5 million rubles – 10% of the transaction amount max.1 000 000 rubles
1.13. Outgoing payments in Russian rubles, received by the Bank from the Client via Remote Banking System for processed by extended banking day		Included	Included
2	In the period of service under Service Package, the following Rates are in effect		
2.1.	Maintenance of current accounts		
2.1.1	Provision of statements or accounting documents on paper upon the Client's request	3000 rubles per sheet	3000 rubles per sheet
2.1.2	Preparation and Issuance of references relating to the information on the settlement and cash services by the Clint's request in paper or in electronic version via the Bank-Client system:		

	- notification delivery via Bank-Client system, e-mail - notification delivery in the outlet - notification delivery by courier service - notification signing QES (qualified electronic signature)	90 rubles, per notification; 4000 rubles, per notification; 6500** rubles, per notification; 190 rubles, per notification	90 rubles, per notification; 4000 rubles, per notification; 6500** rubles, per notification; 190 rubles, per notification
2.1.2.1	Preparation and Issuance of non-standart notifications by the Clint's request in paper or in electronic version via the Bank-Client system: - notification delivery via Bank-Client system, e-mail - notification delivery in the outlet - notification delivery by courier service - notification signing QES (qualified electronic signature)	2090 rubles, per notification; 6000 rubles, per notification; 8500** rubles, per notification; 2190 rubles, per notification	2090 rubles, per notification; 6000 rubles, per notification; 8500** rubles, per notification; 2190 rubles, per notification
2.1.3	Preparation of copies of documents related to the settlement and cash services, copies and duplicates of VAN invoices	4000 rubles * per document	4000 rubles * per document
2.1.4	Preparation and issuance of references related to opening and maintaining accounts at the request of auditing firms	2500 rubles per an inquiry	2500 rubles per an inquiry
2.1.5	Certification of copies of internal documents, submitted by the Client when opening an account	500 rubles * per page	500 rubles * per page
2.1.6	Certification of copies of internal documents, submitted by the Client when changing information	500 rub.* per page	500 rub.* per page
2.1.7	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	1000 rubles per investigation of the transfer	1000 rubles per investigation of the transfer
2.1.8	Issue of a chequebook	1500 rubles	1500 rubles
2.1.9	The bank's request for documents from the public registers of foreign states	150 Euro * Per document	150 Euro * Per document
2.2.	Settlement services in Russian rubles		
2.2.1	Crediting funds in Russian rubles to the current account	Without commission	Without commission
2.2.2	Transfer of funds in Russian rubles to the Bank ruble accounts	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
2.2.4	Outgoing payments in rubles based on settlement documents received by the Bank from the Client on paper	1000 rubles per transfer	1000 rubles per transfer
2.2.5	Outgoing payments in rubles for payment requests submitted for acceptance, payment requests with pre-approved acceptance for debiting funds from the Client's account, and collection orders/settlement documents from the queue	25 rubles per transfer	25 rubles per transfer

	of unexecuted orders/the queue of orders waiting for permission to conduct operations		
2.2.6	Transfer of funds in Russian rubles an amount greater than 100000000.00 (one hundred million) 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 or hard copy	25 rubles per transfer	25 rubles per transfer
2.2.7	Transfer of funds from an account in Russian rubles using the Bank of Russia urgent transfer service to accounts opened with other credit institutions, if the settlement document was received by the Bank from the Client via the Bank-Client system	200 rubles per transfer	200 rubles per transfer
2.2.8	Cancellation of the payment document (payment order) not executed by the Bank, including payments within the Bank	Included	Included
2.2.9	Receipt of payment requests and collection orders for collection from the Client	Included	Included
2.3.	Settlement services in foreign currency		
2.3.1	Crediting funds in foreign currency to the curren account	Without commission	Without commission
2.3.2	Transfer of funds in foreign currency to accounts opened with the Bank	Without commission	Without commission
2.3.3	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
2.3.4	Cancellation of the settlement document (application for transfer in foreign currency) not executed by the Bank, including payments within the Bank	Included	Included
2.4.	E-banking system (Remote banking service)		
2.4.1	Connecting the Bank-Client system 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
2.4.2	The "SMS for Business" Bank Service, per month	200 rubles per one telephone number	200 rubles per one telephone number
2.4.3	Provision of "USB-token" device	10 000 rub.*	10 000 rub.*
2.4.4	Replacement of «USB-token» device due to its loss or failure	10 000 rub.*	10 000 rub.*
2.4.5	Integration between Raiffeisenbank and 1C using DirectBank technology	Free of charge	Free of charge
2.4.6	Integration between Raiffeisenbank and 1C using DirectBank and Smartegra technology	Free of charge	Free of charge
2.4.7	Integration Service API-orchestrator of AO Raiffeisenbank	Free of charge	Free of charge
2.5.	Foreign exchange control transactions		
2.5.1	Implementation of the Bank's currency control agent function for outgoing transactions in Russian rubles under contracts (loan agreements) registered by Bank or not requiring registration	0.10% of the transaction amount min. 1 000 max. 60 000 rub.*	0.10% of the transaction amount min. 1 000 max. 60 000 rub.*

2.5.2.	Implementation of the Bank's currency control agent function for outgoing transactions in foreign currency under contracts (loan agreements) registered by Bank or not requiring registration	0.20% of the transaction amount min. 3 000 max. 90 000 rub.*	0.20% of the transaction amount min. 3 000 max. 90 000 rub.*
2.5.3.	Implementation of the Bank's currency control agent function for incoming transactions in Russian rubles under contracts (loan agreements) registered by Bank	0.10% of the transaction amount min. 2 000 max. 60 000 rub.*	0.10% of the transaction amount min. 2 000 max. 60 000 rub.*
2.5.4.	Implementation of the Bank's currency control agent function for incoming transactions in foreign currency under contracts (loan agreements) registered by Bank or not requiring registration	0.10% of the transaction amount min. 2 000 max. 60 000 rub.*	0.10% of the transaction amount min. 2 000 max. 60 000 rub.*
2.5.5.	Implementation of the Bank's currency control agent function for transactions carried out through accounts opened in another authorized bank, under contracts (loan agreements) registered and accepted for servicing by the Bank	0.10% of the transaction amount min. 1 000 max. 30 000 rub.*	0.10% of the transaction amount min. 1 000 max. 30 000 rub.*
2.5.6.	Implementation of the Bank's currency control agent function for transactions under contracts serviced by another authorized bank	0.2% of the transaction amount min. 3 000 max. 90 000 rub.*	0.2% of the transaction amount min. 3 000 max. 90 000 rub.*
2.5.7	Urgent acceptance of contract (loan agreement) for registration by Bank Urgent introduction of changes to section 1 of the Currency Control Register for contracts (loan agreement) previously registered by Bank	3 000 rub.* per contract	3 000 rub.* per contract
2.5.8	Removal from the register of contracts previously registered by Bank: - when transferring transactions to another bank; - when there have been no foreign currency transactions via the account in JSC Raiffeisenbank when assigning all obligations under the contract (loan agreement) to another resident	20 000 rub.* per contract	20 000 rub.* per contract
2.5.9	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
2.5.10	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
2.5.11	Consulting services related to execution of currency transactions and filling in currency control documents	3 000 rub.*	3 000 rub.*
2.5.12	Issuance of currency control notifications	1 200 rub.* per notification	1 200 rub.* per notification
2.5.13	The preliminary expert examination of documents needed for the acceptance of contract (loan agreement) for registration by Bank/ making currency transaction	1 000 rub.*	1 000 rub.*
2.5.14	Verification of a hard copy of currency control documents submitted by the Client to the Bank	500 rub.* per document	500 rub.* per document
2.5.15	Preparation of Currency Control Register via electronic communication channels at the Client's request	The commission is included to the commission under clause 2.5.1	The commission is included to the commission under clause 2.5.1

2.5.16	Preparation of Currency Control Register via hard copy at the Client's request	500 rub.* per document	500 rub.* per document
2.5.17	Service for allocating funds from the transit currency account to the current currency account	250 rub.* one-off per transaction	250 rub.* one-off per transaction
2.5.18	Service for entering into the Bank control statement information on a nonresident's payment under a contract/loan agreement registered by Bank	250 rub.* one-off per transaction	250 rub.* one-off per transaction
2.5.19	Service for filling out the Certificate of supporting documents	300 rub.* one-off per line in the certificate	300 rub.* one-off per line in the certificate
2.6.	Cash operations		
2.6.1	Cash deposit via the cash desk of the Bank via Russian rubles	0.2% of the transaction amount min. 100 rub.	0.2% of the transaction amount min. 100 rub.
2.6.2	Cash deposit via the cash desk of the Bank in foreign currency	0.2% of the transaction amount min. 100 rub.	0.2% of the transaction amount min. 100 rub.
2.6.3	Cash withdrawal via Russian rubles at the cash desk of the Bank for wages and similar payments paid	0.5% of the transaction amount	0.5% of the transaction amount
2.6.4	Withdrawal of cash in Russian rubles at the Bank for other purposes, except for those specified in the clause 2.67.3: - In case of a total withdrawal in the amount of up to 1 000 000 rubles per calendar month inclusive - In case of a total withdrawal in the amount from 1 000 000 rubles to 5 000 000 rubles per calendar month inclusive - In case of a total withdrawal amount is over 5 000 000 rubles per calendar month	2% of the transaction amount 3% of the transaction amount 10% of the transaction amount	2% of the transaction amount 3% of the transaction amount 10% of the transaction amount
2.6.5	Withdrawal of cash in foreign currencies at the Bank	1% of the transaction amount	1% of the transaction amount

Part 1.

Note to clause 1.

- Terms and Conditions of Service Packages apply to all Client's accounts opened with JSC "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.
- The unused limit on the number of included payments in Russian rubles in the Package of services does not accumulate and is not carried over to the next month.

Note to clause 1.1.

- 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.

Note to clause 1.2.

Opening of an account includes:

- current accounts in Russian rubles and foreign currency,
- special bank account (paying agent, bank payment agent (sub-agent), supplier, trust management accounts),
- accounts in Russian rubles subject to issuing debit corporate cards.

The commission is charged and debited no later than the fifth working day of the month following the month of opening the first account.

Note to clause 1.2.1.

When opening a special account with the incoming payment identification service, the commission is charged no later than the 5th banking day following the date of opening of this special account.

Note to clause 1.3.1.

The commission is charged no later than the 5th banking day of the month following the month of maintaining a special account with the incoming payment identification service. No commission is charged for a calendar month in which no debiting or crediting operations were performed.

Note to clause 1.4.

- The commission under clause 1.4 is charged 1 (one) once a month for payments made no later than the 5th banking day of the month following the reporting one.

The Commission is charged, among other things, for outgoing payments in rubles received by the Bank from the Customer through the remote banking system, as part of an Agreement on the transfer of funds and the provision of bank cards.

Note to clause 1.5.

- Commission is charged when a payment is made in foreign currency except in Chinese yuan, Kazakh tenge. In addition to the commission of third banks, if provided.

Note to clause 1.5.1.:

- Commission is charged when a payment is made in Chinese yuan. In addition to the commission of third banks, if provided.

Note to clause. 1.5.2.:

- Commission is charged when a payment is made in Kazakh tenge. In addition to the commission of third banks, if provided.

Note to clause 1.6.

1.6.1.

The commission is calculated based on the amount of incoming balances on foreign currency accounts in dollars USD/euro/Chinese yuan/Japanese yen respectively including transit account at the beginning of the banking day.

If the amount of balances at the beginning of banking day exceeds the free threshold for more than two banking days in a row, starting from the 3th banking day, the commission begins to accrue on the entire amount of the incoming balance in accordance with the conditions specified in this clause. The accruing of the commission stops from the banking day when the total balance at the beginning of the banking day returns to the value corresponding to the free threshold. On banking days, the commission is calculated and charged daily. For the remaining days, the commission is calculated and charged on the first banking day following the specified days. The amount of the commission is set in Russian rubles and is calculated in the equivalent at the exchange rate of the Central Bank of the Russian Federation on the date of charges of commission.

1.6.2.

The commission is calculated from the sum of incoming balances on accounts in Belorussian rubles, Kazakh tenge, Turkish liras and Armenian drams including transit accounts at the beginning of the calendar day. On banking days, the commission is calculated and charged daily. For the remaining days, the commission is calculated and charged on the first banking day following the specified days. The amount of the commission is set in Russian rubles and is calculated in the equivalent at the exchange rate of the Central Bank of the Russian Federation on the date of charges of commission.

1.6.3.

The commission is calculated from the sum of incoming balances on accounts in Swiss francs, UK pounds sterling, Norwegian kroner, Swedish kronor, Hong Kong dollars, Australian dollars, Canadian dollars, Polish zloty, Singapore dollars, New Zealand dollars, Czech korunas, Danish kroner, Indian rupees, Vietnamese dong, Azerbaijani manats, and Georgian lari including transit accounts at the beginning of the calendar day. On banking days, the commission is calculated and charged daily. For the remaining days, the commission is calculated and charged on the first banking day

following the specified days. The amount of the commission is set in Russian rubles and is calculated in the equivalent at the exchange rate of the Central Bank of the Russian Federation on the date of charges of commission.

Note to clause 1.9.

- 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 transactions in foreign currency, currency transactions in Russian rubles, payments under factoring agreements, and letters of credits with the relevant currency legislation;
- registration/acceptance for the service/re-issue/closure of a contract (loan agreement);
- processing of certificates of currency transactions;
- processing of certificates of confirming documents;
- maintenance of the Bank control records of the contracts (loan agreements) serviced by the Bank.

2. Informing the Client on various issues of currency control, including for the purpose of preventing violations of the currency legislation of the Russian Federation, informing the Client about changes in the currency legislation of the Russian Federation, notifying the Client if the currency control cannot accept the submitted documents with notification of the identified shortcomings and ways to eliminate them.

The fee for the provision of the Service is charged no later than the 5th calendar day of the month following the month in which the service was provided. The commission is additional and does not replace the commission for performing the functions of a currency control agent.

- Commission 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.

The service is provided from 09:00 to 18:00 Moscow time on bank days of the Bank.

In order to activate the Service, the Client sends a written request to the Bank electronically via the Bank-Client remote banking system in the form of the Bank for the activation of the Personal Currency Control Manager Service. The request can be provided in the form of the Client, containing the necessary information to activate the Service. The Bank and the Client agree that information contained in the the Client's request, the Bank evaluates independently and has the right to refuse to accept such a request. If the Client decides to deactivate the Service, the Client sends to the Bank in electronic form via the remote banking system of the Bank-Client a written notice drawn up in free form, from the text of which the will to terminate the provision of the Service clearly follows.

Note to clause 1.10.

- The Service is provided upon acceptance by the Bank of the Statement Application in the format MT 940/941/942, provided that the required requirements are fulfilled by the Bank;

- Commission is charged on the last calendar day of the month. The commission shall be charged not later than the fourth working day of the month following the month of service provision.

Note to 1.11

The service is provided after the Bank accepts the Application for the provision of a statement in the CAMT.052 /CAMT.053 format, provided that the necessary requirements are met by the Bank.

The commission is charged on the last calendar day of the month. The commission is debited no later than the fourth business day of the month following the month in which the service was provided.

Note to 1.12

The commission is charged in addition to the commissions under clauses 1.4, 2.2.2, 2.2.4, 2.2.5

Note to 1.13

Additional commission to the outgoing payments in Russian rubles, received Bank from Client via Remote Banking System. Outgoing payments in rubles received by the Bank from the Client via the remote banking system for execution on an Extended Day, received before the expiration of the Extended Day, are executed on an Extended Day. It is charged when it is indicated that an outgoing payment in rubles must be executed during an Extended Day (the symbol "extended day"). When making a transfer (payment) to an account opened and maintained by the Bank, the service is provided without charging a commission.

Part 2.

Section 2.1

Note to 2.1.2.

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/>.

For all types of notifications provided by the Bank-Client system, the available time for downloading ready-made notifications is 6 (Six) months from the date of their provision by the Bank.

In case of getting information on several items of notifications in one notification, tariff rates of these items will be summarized. In case the Client requests for notification delivery by e-mail, the Client should specify the e-mail address belonging to the Client.

There is no commission for notifications on loans, provided via Bank-Client system, e-mail or in the outlet.

Note to 2.1.2.1.

A notification issued at the request of the Client in a form other than those established by the Bank (including one requiring adjustments at the request of the Client, or a notification including two or more notification (information) issued in accordance with the established forms of the Bank. The deadline for the execution of a request for non-standard notifications is no later than 5 (five) banking days from the date of receipt of the request, while the Bank reserves the right to increase the deadline for the execution of the request.

For all types of notifications provided by the Bank-Client system, the available time for downloading ready-made notifications is 6 (Six) months from the date of their provision by the Bank.

In case the Client requests for notification delivery by e-mail, the Client should specify the e-mail address belonging to the Client.

Note to 2.1.4.

- 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 2.1.5.

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

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.

- In addition to the commission of third banks, if provided.

Note to 2.1.9.

The commission amount shall be set in rubles of the Russian Federation and shall be calculated in equivalent at the exchange rate of the Bank of Russia on the date of charges of fee and of VAT invoices preparation. The obligation currency in commission calculating is defined as the currency of the Russian Federation. The Service is provided to the Client as part of updating/receiving data in accordance with the internal bank customer identification standards based on the requirements of Federal Law No. 115-FZ of 07.08.2001, Regulation of the Bank of Russia No. 499-P of 15.10.2015, as well as the requirements of the Raiffeisen Bank International Group. The Bank has the right to unilaterally refuse to execute the request to the Client in cases where the Bank is aware of the absence of the data required in accordance with the internal bank standards for customer identification in documents from the public register of a foreign state. In cases where the documents from the public registers of a foreign state do not contain the required data, the Bank has the right to request additional documents from the Client, in accordance with the procedure provided for by the bank account agreement/other agreement (agreement) concluded with the Client.

Section 2.2.

Note to 2.2.1.-2.2.2.:

- 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.

Note to 2.2.4.

The commission is charged for each payment made. The commission is charged 1 (one) time per reporting period (once per transfer), as specified in the commission frequency conditions, for all payments made, and is charged no later than the 10th (tenth) banking day from the date of charging. When a paper-based payment document is executed, the service of transferring funds using the urgent transfer service and the service of executing a payment on the Extended Day are not provided, and the corresponding commissions for these services are not charged.

Note to 2.2.5.

The commission is charged for each payment made. The commission is charged 1 (one) time per reporting period (once per transfer), as specified in the commission frequency conditions, for all payments made, and is charged no later than the 10th (tenth) banking day from the date of charge.

When a payment document is executed, the service of transferring funds using the urgent transfer service and the service of executing a payment on an extended day are not provided, and the corresponding commissions for these services are not charged.

Note to 2.2.6.

Commission is charged when making a payment in addition to the commission specified in Clause 1.4., 2.2.4 and 2.2.5. respectively. Outgoing payments in rubles for an amount exceeding 100,000,000 rubles, when transferred to an account opened and serviced by another credit institution, are executed by the Bank by default using the urgent transfer service of the Bank of Russia. If the client has not selected a money transfer service using the urgent transfer service and (or) a payment execution service on an Extended Day, payments in rubles using the urgent transfer service of the Bank of Russia received before the established Extended Day period are executed on the current day before the Extended Day period, and the commissions provided for in clauses 2.2.7 and 1.13, respectively, are not charged.

The Commission is charged, among other things, for outgoing payments in rubles in excess of 100,000,000 rubles received by the Bank from the Client under the Agreement on the Transfer of Funds and the provision of bank cards.

Note to 2.2.7.

- Commission is charged during the payment in addition to the commission referred to Clause 1.4. Payment using the urgent transfer service of the Bank of Russia shall be made if the Bank has the opportunity due to the peculiarities of settlements through the Bank's correspondent account. If the payment order cannot be carried out by the Bank using the Bank of Russia urgent transfer service, the payment order shall be

sent using the non-urgent transfer service no later than the working day following the day of receipt of the payment order. It is charged when the client chooses a money transfer service using the urgent transfer service of the Bank of Russia. Payments in rubles made using the urgent transfer service of the Bank of Russia received during the Extended Day period are executed on the Extended Day. The commission provided for in clause 1.13 is not charged.

Payments in rubles using the urgent transfer service of the Bank of Russia received before the established Extended Day period can be executed during the business day or during the Extended Day period, depending on the availability of funds on the Account. The commission provided for in clause 1.13 is not charged.

When making a transfer (payment) to an account opened and serviced by the Bank, the service is not provided.

Section 2.3.

Note to 2.3.1.-2.3.2.:

- 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.

Note to 2.3.3.

- Commission under clause 2.3.3. is charged in addition to the commission under clause 1.5. In order to receive this service, you must specify NODEDUCT in the "Additional Information" field when making a transfer in USD.

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 in the form of ministatements.

- Commission 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 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 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 2.4.5.

- The Procedure for Service provision is posted on the Bank's official website www.raiffeisen.ru

Note to 2.4.7.

- The Procedure for Service provision is posted on the Bank's official website www.raiffeisen.ru

Section 2.5.

Note to 2.5.1.

The commission amount is set in Russian rubles (RUB) and is calculated at the Bank of Russia exchange rate, or at the Bank's internal exchange rate (if no Bank of Russia rate is available), as of the invoice date, with a frequency established by the Bank, but no less than once (1) per month, on each amount corresponding to each contract (loan agreement) and/or transaction code and/or type of service, on the date the service is rendered. If a single payment document contains information on transactions under several contracts (loan agreements) and/or several transaction codes and/or types of services at the same time, the commission is charged on each amount corresponding to each contract (loan agreement) and/or transaction code and/or type of service, for transactions:

- under a contract registered and taken on service by the Bank, including transactions using accounts with the Bank, transactions on accounts held abroad, payments in performance of obligations under import letters of credit, transactions carried out by third parties under contracts registered with the Bank, as well as other forms of performance of obligations under the contract;

- under a loan agreement accepted for servicing by the Bank up to April 30, 2015 (inclusive), from the amount of each disbursement upon granting a loan/credit using accounts with the Bank, when conducting transactions on accounts held abroad, transactions carried out by third parties under loan/credit agreements registered with the Bank; and from the amount of principal repayments under loan/credit agreements registered with the Bank that were previously transferred from other authorized banks (if the loan/credit was obtained/provided through accounts with another bank), as well as other forms of performance of obligations under the contract;

- under a loan agreement accepted for servicing by the Bank starting from May 1, 2015, from the amount of each disbursement upon granting a loan/credit, upon repayment of the loan/credit, upon payment of fees/commissions/premiums/penalties/late-payment interest, and reimbursement of expenses under the loan/credit agreement using accounts with the Bank, when conducting transactions on accounts held abroad, transactions carried out by third parties under loan/credit agreements registered with the Bank, as well as other forms of performance of obligations under the contract;

- that are subject to currency control but do not require registration of a contract (loan agreement), in favor of non-residents under transactions for goods, works, services, and results of intellectual activity; under transactions related to granting loans to non-residents, as well as repayment of principal, payment of fees/commissions/premiums/penalties/late-payment interest, and reimbursement of expenses under loan/credit agreements with a non-resident; under brokerage service agreements; under transactions involving securities, shares/interests, contributions, units, and term and derivative financial instruments, including the payment of dividends, income, and obligations under units and securities; also under transactions carried out pursuant to the Federal Law "On Clearing, Clearing Activities and the Central Counterparty"; transactions with real estate; under agreements for assignment of claims/transfer of debt; transactions involving the provision of gratuitous financial assistance not constituting a charitable donation; except for payments to return overpaid funds; to one's own account or the account of another resident opened with a non-resident bank.

The currency of the obligation for commission calculation purposes is the currency of the Russian Federation (RUB).

If no transactions are performed, no commission is charged by the Bank.

Note to 2.5.2.

The commission amount is set in Russian rubles (RUB) and is calculated at the Bank of Russia exchange rate, or at the Bank's internal exchange rate (if no Bank of Russia rate is available), as of the invoice date, at a frequency established by the Bank, but no less than once (1) per month, on each amount corresponding to each contract (loan agreement) and/or transaction code and/or type of service, on the date the service is rendered. If a single payment document contains information on transactions under several contracts (loan agreements) and/or several transaction codes and/or types of services at the same time, the commission is charged on each amount corresponding to each contract (loan agreement) and/or transaction code and/or type of service, for transactions:

- under a contract registered and accepted for servicing by the Bank, including transactions using accounts with the Bank, transactions on accounts held abroad, payments made in performance of obligations under import letters of credit, transactions carried out by third parties under contracts registered with the Bank, as well as any other method of performing obligations under the contract;
- under a loan agreement accepted for servicing by the Bank on or before April 30, 2015, on the amount of each disbursement upon granting a loan/credit using accounts with the Bank, when conducting transactions on accounts held abroad, transactions carried out by third parties under loan/credit agreements registered with the Bank; and on the amount of principal repayments under loan/credit agreements registered with the Bank that were previously transferred from other authorized banks (if the loan/credit was obtained/provided through accounts with another bank), as well as any other method of performing obligations under the contract;
- under a loan agreement accepted for servicing by the Bank starting from May 1, 2015, on the amount of each disbursement upon granting a loan/credit, upon repayment of the loan/credit, upon payment of fees/commissions/premiums/fines/default interest, and reimbursement of expenses under the loan/credit agreement using accounts with the Bank, when conducting transactions on accounts held abroad, transactions carried out by third parties under loan/credit agreements registered with the Bank, as well as any other method of performing obligations under the contract;
- that are subject to currency control but do not require registration of a contract (loan agreement), in favor of non-residents under transactions for goods, works, services, and results of intellectual activity; under transactions related to granting loans to non-residents, as well as repayment of principal, payment of fees/commissions/premiums/fines/default interest, and reimbursement of expenses under loan/credit agreements with a non-resident; under brokerage service agreements; under transactions involving securities, shares/interests, contributions, units, and term and derivative financial instruments, including payments of dividends, income, and obligations in respect of units and securities; also under transactions carried out pursuant to the Federal Law "On Clearing, Clearing Activities and the Central Counterparty"; transactions with real estate; under agreements for assignment of claims/transfer of debt; transactions involving the provision of gratuitous financial assistance not constituting a charitable donation; except for payments to return overpaid funds; to one's own account or the account of another resident opened with a non-resident bank.

The currency of the obligation for commission calculation purposes is the currency of the Russian Federation (RUB).

If no transactions are performed, no commission is charged by the Bank.

Note to 2.5.3.

The commission amount is set in Russian rubles (RUB) and is calculated in equivalent at the Bank of Russia exchange rate, or at the Bank's internal exchange rate (if no Bank of Russia rate is available), as of the invoice date, at a frequency established by the Bank but no less than once (1) per month, on the amount of each incoming transaction in Russian rubles (RUB):

- under the bank control statement for a contract, including receipts using accounts with the Bank, transactions on accounts held abroad, payments made in performance of obligations under export letters of credit, transactions carried out by third parties under contracts registered with the Bank, as well as any other method of performing obligations under the contract;
- under the bank control statement for a loan/credit agreement accepted for servicing by the Bank on or before April 30, 2015, on the amount of each receipt upon obtaining a loan/credit using accounts with the Bank, when conducting transactions on accounts held abroad, transactions carried out by third parties or through other authorized banks under loan/credit agreements registered with the Bank; and on the amount of principal repayments under loan/credit agreements registered with the Bank that were previously transferred from other authorized banks (if the loan/credit was received to accounts with another bank), as well as any other method of performing obligations under the agreement;
- under the bank control statement for a loan/credit agreement accepted for servicing by the Bank starting from May 1, 2015, on the amount of each receipt upon obtaining a loan/credit, upon repayment of the loan/credit, upon payment of fees/commissions/premiums/fines/penalty interest, and upon reimbursement of expenses under the loan/credit agreement using accounts with the Bank, when conducting transactions on accounts held abroad, transactions carried out by third parties under loan/credit agreements registered with the Bank, as well as any other method of performing obligations under the agreement.

The currency of the obligation for commission calculation purposes is the currency of the Russian Federation (RUB).

If no transactions are performed, no commission is charged by the Bank.

Note to 2.5.4.

The commission amount is set in Russian rubles (RUB) and is calculated in an equivalent amount at the Bank of Russia exchange rate, or at the Bank's internal exchange rate (if no Bank of Russia rate is available), as of the invoice date, at a frequency established by the Bank but no less than once (1) per month, on each amount corresponding to each contract (loan agreement) and/or transaction code and/or type of service, on the date the service is rendered. If a single payment document contains information on transactions under several contracts (loan agreements) and/or several transaction codes and/or types of services at the same time, the commission is charged on each amount corresponding to each contract (loan agreement) and/or transaction code and/or type of service, for transactions:

- under a contract, including transactions using accounts with the Bank, transactions on accounts held abroad, payments made in performance of obligations under export letters of credit, transactions carried out by third parties under contracts registered with the Bank, as well as any other method of performing obligations under the contract;
- under a loan/credit agreement accepted for servicing by the Bank on or before April 30, 2015, on the amount of each receipt upon obtaining a loan/credit using accounts with the Bank, when conducting transactions on accounts held abroad, transactions carried out by third parties under loan/credit agreements registered with the Bank; and on the amount of principal repayments under loan/credit agreements registered with the Bank that were previously transferred from other authorized banks (if the loan/credit was received to accounts with another bank), as well as any other method of performing obligations under the contract;

- under a loan/credit agreement accepted for servicing by the Bank starting from May 1, 2015, on the amount of each receipt upon obtaining a loan/credit, upon repayment of the loan/credit, upon payment of fees/commissions/premiums/penalties/penalty interest, and upon reimbursement of expenses under the loan/credit agreement using accounts with the Bank, when conducting transactions on accounts held abroad, transactions carried out by third parties under loan/credit agreements registered with the Bank, as well as any other method of performing obligations under the contract;

- identified by the client as transactions that do not require registration of a contract (loan agreement): for goods, works, services, results of intellectual activity; under transactions related to loans granted by non-residents, as well as principal repayments by non-residents, payment of fees/commissions/premiums/penalties/penalty interest, and reimbursement of expenses under loan agreements; under brokerage service agreements; under transactions involving securities, shares/interests, contributions, units, and term and derivative financial instruments, including payments of dividends, income, and obligations in respect of units and securities; transactions with real estate; under agreements for assignment of claims/transfer of debt; under transactions carried out pursuant to the Federal Law "On Clearing, Clearing Activities and the Central Counterparty"; under agreements for freight forwarding, carriage, and chartering when providing services related to the carriage of cargo imported into the Russian Federation, exported from the Russian Federation, or in transit across the territory of the Russian Federation, as well as under insurance agreements for such cargo; under transactions between residents acting as commission agents (agents, attorneys-in-fact) and principals when the commission agents provide services related to entering into and performing contracts with non-residents for the transfer of goods, the performance of works, the provision of services, the transfer of information and results of intellectual activity, including exclusive rights thereto; except for payments to return overpaid funds.

The currency of the obligation for the purpose of commission calculation is the currency of the Russian Federation (RUB).

If no transactions are performed, no commission is charged by the Bank.

Note to 2.5.5.

The commission amount is set in Russian rubles (RUB) and is calculated in an equivalent amount at the Bank of Russia exchange rate, or at the Bank's internal exchange rate (if no Bank of Russia rate is available), as of the invoice date, no less than once (1) per month, on each amount (corresponding to each contract (loan agreement) and/or transaction code and/or type of service) identified as a transaction carried out under contracts (loan agreements) registered and accepted for servicing by the Bank and processed via accounts opened with another authorized bank. The currency of the obligation for commission calculation purposes is the currency of the Russian Federation (RUB).

If no transactions are performed, no commission is charged by the Bank.

Note to 2.5.6.

The commission amount is set in Russian rubles (RUB) and is calculated in an equivalent amount at the Bank of Russia exchange rate, or at the Bank's internal exchange rate (if no Bank of Russia rate is available), as of the invoice date, no less than once (1) per month, on each amount (corresponding to each contract (loan agreement) and/or transaction code and/or type of service) identified as a transaction carried out under contracts (loan agreements) registered with other authorized banks, where the making of such payments is permitted by the laws of the Russian Federation.

The currency of the obligation for commission calculation purposes is the currency of the Russian Federation (RUB).

If no transactions are performed, no commission is charged by the Bank.

Note to 2.5.7.

-The acceptance of a contract (loan agreement) is carried out within 1 (one) banking day provided that a to the presentation of a complete set documents has been issued in accordance with the Banking rules for resident on providing Currency control services specified is posted on the official website of the Bank <http://www.raiffeisen.ru/> in the Currency Control rules for residents in the Foreign Exchange Control Section, via remote Bank-Client system from 17:30 of the previous banking day to 12:00 of the current banking day by the time of the head office / branch of the bank.

Note to 2.5.9.

-Preparation of copies of documents from the Client's currency control file up to 10 pages per day in accordance with article 17.4 of the Instruction of Central Bank of Russia №181-I dated 16.08.2017 « On the procedure for residents and non-residents to submit to the authorised banks of supporting documents and information in carrying out currency transactions and on established foreign currency transaction record and report forms, reporting terms and conditions»

Note to 2.5.11.

-The list of currency control documents is posted on the official website of the Bank <http://www.raiffeisen.ru/> in the Banking rules for resident on providing Currency control services 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 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). The Bank's response period may be extended in case of a request for service is sent not under the Bank-Client system.

Note to 2.5.12.

-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/nonavailability of contracts registered by Bank; status of calculations under the Currency Control Register; date when the Bank received information from the Federal Customs Service about customs declarations; date when the Bank received currency control documents from the Client; availability/non-availability of the information about non-compliance with the repatriation requirements on the basis of analyzed "Expected period" fields in the Currency Control Register; availability/non-availability of the currency control violations for the previous reporting dates found by the Bank A request received under the Bank-Client system 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 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). The Bank's response period may be extended in case of a request for service is sent not under the Bank-Client system.

Note to 2.5.13.

-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 preliminary 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 registration contract by Bank opening of the passport of deal, holding currency transaction.

The expert examination shall be conducted only in respect of requirements of the currency control effective legislation of the Russian Federation. The preliminary expert examination shall be conducted on the contracts/agreements requiring further registration by Bank as well as on the contracts/agreements not requiring further registration by Bank.

A request received under the Bank-Client system shall be processed within 3 (three) banking days from the date of getting a request provided all documents were submitted. The Bank's response with recommendations and attachment, if required, of currency control documents' projects, shall be sent under the Bank-Client system 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). The Bank's response period may be extended in case of a request for service is sent not under the Bank-Client system.

Note to 2.5.14.

-Commission is charged for each currency control document provided and shall be charged both if, as a result of the verification of the foreign exchange control document, the Bank has accepted, and if the receipt of the foreign exchange control document has been refused on the basis of the requirements of the foreign exchange control regulations in force in the Russian Federation. This fee does not replace the fee for performing the functions of the currency control agent and is charged additionally.

-The list of currency control documents is posted on the official website of the Bank www.raiffeisen.ru in the Banking rules for resident on providing Currency control services 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;
- for each set of supporting documents submitted for the implementation of 1(one) currency transaction.

The commission is charged as in case, as a result of the verification of the presented set of documents, such package was accepted by the Bank (the possibility of carrying out the transaction is accepted by the Currency Control Department) as well as in case the set of documents / transaction was refused on the basis of current currency control requirements of the regulatory acts of the Russian Federation. This commission does not replace the one for currency control providing and is charged additionally.

Note to 2.5.15.

-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 "Request for Currency Control Register" to the Bank. A request shall be processed within 3 (three) banking days from the date of getting a request. The Bank's response period may be extended in case of a request for service is sent other method of the specified. The commission is collected deducted for each Currency Control Register.

Note to 2.5.16.

- To access this service, the Client sends to the Bank a request on the System "Bank-Client" in the form of an electronic document "Information for currency control" with the subject of the message "Request for provision of VBK with printing." The request execution period is not later than 3 (three) banking days from the date of receipt of the request. In case of a service request in a manner other than above, the Bank's response period may be extended. Fees are charged for each copy of the Currency Control Register.

Note to 2.5.17.

The fee is charged no later than the 2nd banking day from the date the Service is provided. The fee is additional to the fee for performing the functions of a currency control agent; it is not included in and does not replace that fee. The fee is withheld for each incoming payment distributed by the Bank from the transit foreign currency account to the current foreign currency account. Fees withheld by the Bank within one banking day are included in a consolidated invoice. If it is not possible to debit the fee on the invoice date, no recalculation of fees and no re-issuance of invoices at the exchange rate (if applicable) in effect on a later fee-debit date shall be made.

The fee does not include VAT, which is charged, in addition to the fee, at the rate established by the laws of the Russian Federation. The procedure for the provision of the Service is posted on the Bank's official website www.raiffeisen.ru.

Note to 2.5.18.

The fee is charged no later than the 2nd banking day from the date the Service is provided. The fee is additional to the fee for performing the functions of a currency control agent; it is not included in and does not replace that fee. The fee is withheld for each incoming payment identified as relating to a contract/loan agreement registered with the Bank.

Fees withheld by the Bank within one banking day are included in a consolidated invoice. If it is not possible to debit the fee on the invoice date (if applicable), no recalculation of fees and no re-issuance of invoices at the exchange rate in effect on a later fee-debit date shall be made.

The fee does not include VAT, which is charged, in addition to the fee, at the rate established by the laws of the Russian Federation. The procedure for the provision of the Service is posted on the Bank's official website www.raiffeisen.ru.

Note to 2.5.19.

The fee is charged no later than the 2nd banking day from the date the Service is provided. The fee is additional to the fee for performing the functions of a currency control agent; it is not included in and does not replace that fee. The fee is withheld for each line in the Certificate of Supporting Documents completed by the Bank.

Fees withheld by the Bank within one banking day are included in a consolidated invoice. If it is not possible to debit the fee on the invoice date (if applicable), no recalculation of fees and no re-issuance of invoices at the exchange rate in effect on a later fee-debit date shall be made.

The fee does not include VAT, which is charged, in addition to the fee, at the rate established by the laws of the Russian Federation. The procedure for the provision of the Service is posted on the Bank's official website www.raiffeisen.ru.

Section 2.6.**Note to 2.6.1., 2.6.2.**

- Commission is charged in the currency of the operation at the moment of crediting cash to the account of the Client. When the Client/ Client's representative makes a transaction or several transactions within one banking day for a cash Deposit to the Bank's cash Desk in an amount from EUR 15 000 to EUR 50,000 (or the equivalent in rubles or other foreign currency), the Client must provide information about the source of the cash. Otherwise the Bank is entitled in accordance with the procedure stipulated in the Bank account agreement/other agreement (agreement) concluded with the Client, not accept such cash funds.

When the Client/ Client's representative makes a transaction or several transactions within one banking day for a cash Deposit to the Bank's cash Desk in an amount equal to or exceeding EUR 50,000 (or the equivalent in rubles or other foreign currency), the Client must provide documents confirming the source of the cash. Otherwise the Bank is entitled in accordance with the procedure stipulated in the Bank account agreement/other agreement (agreement) concluded with the Client, not accept such cash funds or restrict the ability of the Client to commit expenditure transactions for account in the amount of deposited cash for which has not been granted the requested information and/or documents or the documents and/or information were not accepted by the Bank, in accordance with the Bank account agreement. In case of failure to provide documents confirming the source of origin of cash, or if the Bank has not accepted this documents, the Client is entitled to withdraw the deposited funds without charging by the Bank a Commission for cash withdrawal.

Note to 2.6.3. Commission is charged in the currency of the operation at the moment of withdrawal of cash from the Client's account.

Note to 2.6.4.

- Commission is charged in the currency of the operation at the moment of withdrawal of cash from the Client's account.
- When calculating the commission 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.

Note to 2.6.5. Commission is charged in the currency of the operation at the moment of withdrawal of cash from the Client's account.