



SOCIETE GENERALE GROUP

**STANDARD TARIFFS OF PJSC ROSBANK\*  
FOR CLIENTS - LEGAL ENTITIES (NON-CREDIT ORGANIZATIONS)  
AND INDIVIDUAL ENTREPRENEURS BELONGING TO CORPORATE SEGMENT SERVICED AT HEAD  
OFFICE AND STRUCTURAL UNITS OF PJSC ROSBANK LOCATED IN THE TERRITORY OF MOSCOW,  
MOSCOW REGION, ST.- PETERSBURG, LENINGRADSKAYA REGION.**

Entered into force from December 23, 2020  
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*\* In case of discrepancies between the Russian version of the Tariff book and the English one, the Russian version shall prevail.*

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## General Conditions

1. These Standard tariffs shall apply to all operations made by PJSC ROSBANK according to orders of clients - legal entities (non-credit organisations) and individual entrepreneurs belonging to the corporate segment. The corporate segment includes clients - legal entities (non-credit organizations) and individual entrepreneurs meeting the criteria of internal segmentation approved by ROSBANK PJSC
2. Expenses of PJSC ROSBANK paid to the third parties in connection with fulfilment of orders of clients shall be reimbursed by the said clients at actual cost.
3. PJSC ROSBANK shall reserve the right to change the applied to the customers Tariff book, to make any changes, additions or cancel this Tariff book with prior notice to customer in accordance with the agreement concluded between the Bank and the Client..
4. This Tariffs Book shall be applied only to the standard services provided according to usual banking practice. PJSC ROSBANK shall reserve the right to raise special and/or extra fees to be determined by the amount of extra done work and/or contingencies.
5. Fees and expenses of PJSC ROSBANK charged to the third parties according to orders of clients - legal entities (non-credit organisations) and individual entrepreneurs shall be debited from the account of the client, if they cannot be received from the said third parties for the reasons, which are beyond control of PJSC ROSBANK.
6. Operations under documentary letters of credit shall be made in conformity with the Uniform Customs and Practice for Documentary Credits (2007 Revision, ICC Publication no. 600 or later revisions), as well as in accordance with the current legislation of the Russian Federation.
7. Collection operations shall be made in conformity with the ICC Uniform Rules for Collections, (1996? Revision, ICC Publication No. 522 or later revisions), as well as in accordance with the current legislation of the Russian Federation.
8. Fees for services provided according to the tariffs in RUB set in this Tariffs Book and, in order to recover costs in rubles of the Russian Federation stipulated by clause 2 of this Tariff book, PJSC ROSBANK on the basis of the client's advanced acceptance shall debit the monetary funds from any customer's settlement account in rubles of the Russian Federation, opened in the Bank.

In case the account (-s) balance in Russian Rubles is insufficient for payment/reimbursement of the above said amounts (customer's indebtedness) PJSC ROSBANK has the right to debit any customer's foreign currency current account opened with the Bank without any customer's instruction for the amount which is the equivalent of the client's debt at the exchange rate of the Bank of Russia effective on the date of the debiting.

9. Fees for services provided according to the tariffs in USD set in this Tariffs Book and, in order to recover costs stipulated by clause 2 of this Tariff book denominated in foreign currency PJSC ROSBANK on the basis of the client's advanced acceptance shall debit the monetary funds from the customer's current account opened in a foreign currency which is the relevant to the currency of incurred fees/costs.

In case the account (-s) balance in the relevant foreign currency account is insufficient for payment/reimbursement of the above said amounts (customer's indebtedness) PJSC ROSBANK has the right to debit customer's settlement/current accounts in Russian Rubles and other foreign currencies without any customer's instruction for the amount which is the equivalent of the client's debt at the exchange rate/cross rate of the Bank of Russia, effective on the date of the debiting.

10. Taxes applied according to the legislation of the Russian Federation shall not be included in the amount of fees and collected from the client in addition, except as otherwise explicitly stipulated in this Tariffs Book.
11. Features of applying Tariffs for services provided by PJSC ROSBANK to clients - legal entities (non-credit organisations) and individual entrepreneurs with the use of corporate bank cards:
  - 11.1. To reflect operations with the use of corporate bank cards, special card account («SCA», «card account») shall be maintained in RUB, USD and EUR. Fees set in the Tariffs in RUB shall be collected from SCA in USD and EUR at the rate of the Bank of Russia set on the date of the operation on SCA. Fees set by the Rates in USD shall be collected from SCA in RUB equivalent at the rate of the Bank of Russia set on the date of an operation on SCA. Fees set in the Tariffs in USD shall be collected from SCA in EUR at the cross rate of the Bank of Russia set on the date of the operation on SCA («Entry Date»).
  - 11.2. Cash withdrawn from ATMs and Cash Points (CP) of PJSC ROSBANK, third party banks and partner banks<sup>1</sup> with the use of corporate bank cards of PJSC ROSBANK in FCY different from that of SCA shall be converted at the rate set by the Bank on the date of the operation on SCA.
  - 11.3. Extra fees can be charged for withdrawal of cash with the use of corporate bank cards issued by PJSC ROSBANK from devices of third party banks in favor of the third party bank. Payment of such fees shall not release the Client/Enterprise (Entrepreneur) from payment of the corresponding fee to PJSC ROSBANK set in the Tariffs.

<sup>1</sup> Partner Bank means the bank-participant of the local network of PJSC ROSBANK, which has concluded with PJSC ROSBANK a relevant agreement. The list of partner banks is posted on information stands in network units of the of Bank, as well as on the official site of the Bank: <http://www.rosbank.ru/>

11.4. In case of withdrawal of FCY cash different from USD, EUR and RUB from devices of third party banks within and outside RF and in case of non-cash operations on purchase of goods and services outside RF in FCY different from USD and EUR, amounts of operations shall be converted into USD at the following rates:

- At the current rate of VISA payment system increased by 2,75 % - Visa Business cards, 1.75% - Visa Platinum Business cards;
- At the current rate of Mastercard payment system.

The above amounts in USD shall be converted into the corresponding amounts of SCA currency at the current rate set by the Bank on the date of the operation on SCA.

11.5. In making operations on purchase of goods and services according to the RF legislation within and outside RF in the currency different from that of SCA (except for cases described in Clause 11.4.), conversion shall be made at the current rate set by the Bank on the date of an operation on SCA.

12. The Client hereby grants the right and charge JSCB ROSBANK without any additional authorization (consent) of the Customer, to debit funds from any settlement account of the Client, opened in PJSC ROSBANK, for payment of commissions and other expenses associated with the fulfillment of Customer orders and other transactions in accordance with these Standard Tariffs (Tariff book). The instruction contained in this paragraph of Standard Tariffs is the in advanced acceptance of the debiting of funds from accounts of the Client, opened in PJSC ROSBANK, on the basis of settlement documents set by PJSC ROSBANK with no limit on the number of of settlement documents of PJSC ROSBANK, as well as on the amount and requirements of the obligations arising from Bank account agreements under which current accounts are opened in PJSC ROSBANK, with the possibility of partial execution of settlement documents of PJSC ROSBANK upon receipt of money resources on the settlement accounts of the Client with PJSC ROSBANK.

When making any operations with the use of corporate bank cards, the date of any operation on SCA (Entry Date) can differ from the Date of Transaction with the Card (Transaction Date). Entry Date and Transaction Date shall be indicated in the SCA statement prepared by PJSC ROSBANK for delivery to the Client/ Enterprise (Entrepreneur)

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#### I. Account opening and maintenance

№	List of chargeable Bank services	Tariff / rate
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№	List of chargeable Bank services	Tariff / rate
1.1.	<b>Account opening<sup>2</sup>:</b>	
1.1.1.	Settlement account, special bank account	3200 RUB
1.1.2.	Accumulative account	No charge
1.1.3.	Issuing by the authorised employee of the Bank the signature specimen and seal imprint card to the Bank account of the client, including certifying signatures made by the client	No charge
1.2.	<b>Maintenance of settlement, special<sup>2</sup> bank account<sup>3</sup>:</b>	
1.2.1.	Maintenance of an account	In RUB, USD & HKD - 1600 RUB a month In EUR and other currencies - 0.06% of the average account balance for a calendar month* In CHF - 0.2% of the average account balance for a calendar month*
	* The average account balance is calculated as the ratio of the amount of outgoing balances for each calendar day to the number of calendar days in the billing period. The billing period (with the exception of the first and last period) is set equal to the calendar month. The first billing period is equal to the number of calendar days from the date of opening the account to the end of the month of concluding the bank account agreement. The last billing period is equal to the number of days from the beginning of the calendar month until the date of termination of the bank account agreement. The commission for each settlement period is payable monthly no later than the 15th day of the month following the settlement. Commission for the last billing period is charged on the date of termination of the bank account agreement.	
1.3.	<b>Account closing:</b>	
	Settlement, special bank account	No charge
1.4.	<b>Account statement:</b>	
1.4.1.	Regular statements of settlement, special bank account with advising documents, except for issue of statements of account via SWIFT system	No charge
1.5.	<b>Duplicates</b>	
1.5.1.	Issue under a written inquiry of the client of duplicates of advising, payment documents and account statements	150 RUB per each document
1.6.	<b>Certificates:<sup>4</sup></b>	
1.6.1.	Issue of certificates on the Client's written request for: <sup>5</sup> <ul style="list-style-type: none"> <li>• Authorised capital payment;</li> <li>• Opened accounts;</li> </ul>	in electronic form: RUB 200 for each type of certificate. Max. 1000 Russian rubles per document <sup>6</sup> .

<sup>2</sup> Not applicable to collateral, nominal, escrow accounts. Fees for opening and maintaining collateral, nominal, escrow accounts are charged in accordance with the agreement of the corresponding account concluded between the Bank and the Client.

<sup>3</sup> For the clients serviced at Head Office: Account maintenance fee shall be debited from the account of the client not later than on the 15<sup>th</sup> day of the month, following the reporting one. The total fee amount shall be calculated, proceeding from quantity of opened accounts of the client (settlement, special). On opening or closing of the account within a month, account maintenance fee shall be charged for a month as a whole.

Account maintenance fee shall not be charged in each of the following cases:

- Operations on the account have not been made within the whole reporting month, under condition of non-available funds on the account during the same period;
- There are no funds on the account during the whole reporting month free from foreclosure/suspension imposed by authorities, where operations on the account have not been made during the same period.

For the clients serviced at Network: Account maintenance fee shall be charged by direct debiting from the client's settlement account not later than on the 15<sup>th</sup> day of the month, following the reporting one. On opening or closing of the account within a month, account maintenance fee shall be charged for a month as a whole.

Account maintenance fee shall not be charged in each of the following cases:

- Operations on the account have not been made within the whole reporting month, under condition of non-available funds on the account during the same period;
- There are no funds on the account free from foreclosure/suspension imposed by authorities on the date of the fee for account maintenance debiting.

In the absence of transactions on the account operations during a calendar year, the Bank has the right to charge a fee in the amount of 10 000 rubles a month, but not more than the actual account balance. The Commission is charged beginning with the first calendar month following the reporting calendar year.

<sup>4</sup> The service is provided if the client's account balance is sufficient to pay the Bank's fee.

<sup>5</sup> The commission is charged for the text of the certificate of constant content, regardless of the number of copies.

The certificate is produced within 5 (five) business days from the date of request received by the Bank. In case of urgent issuance of a certificate (within 2 (two) business days), the commission is charged in double size. The service for the urgent provision of certificates and information letters is provided subject to present ability to make it by the Bank.

<sup>6</sup> The limitation of the maximum amount of the commission is applied if several types of certificates listed in clause 1.6.1 are included at the request of the Client in one document

№	List of chargeable Bank services	Tariff / rate
	<ul style="list-style-type: none"> <li>• Turnovers on accounts,</li> <li>• Loan indebtedness</li> <li>• The absence of documents placed in the queue of orders not executed on time;</li> <li>• Open accounts and cash balances on them at a certain date.</li> </ul>	in hard copy: RUB 500 for each type of certificate. Max. 2500 Russian rubles per document <sup>6</sup>
1.6.2.	Preparation of other certificates related to the opening and maintenance of accounts at the written request of the Client <sup>7</sup>	1500 RUB per each certificate
1.7.	Giving information to the auditor company of the client under written inquiry of the client* *Fee is paid within 30 days from the date of the service (giving information to the auditor company of the client).	2500 RUB

## II. Transfer operations

№	List of chargeable bank services	Tariff / rate
2.1.	Funds crediting to the client's account <sup>8</sup>	No charge
2.2.	Mandatory payments to budgets of all levels, state off-budget funds	No charge
2.3.	Internal transfers (In favour of clients, PJSC ROSBANK correspondents and clients of correspondents having accounts in PJSC ROSBANK)	No charge
2.4.	Payments in favour of clients of other banks	
2.4.1.	– From account in RUB, received by the Bank <sup>9</sup> :	
	• On paper (including with use of BiPrint system) <sup>10</sup>	400 RUB
	• With use of Internet Client-Bank system <sup>11</sup>	32 RUB
	•	
2.4.2.	– From the account in FCY <sup>12</sup> :	
2.4.2.1.	• With Clause «Debit all fees and expenses from our account»	0,12% of the payment amount - min. 40 USD, max. 250 USD
2.4.2.2.	• with Clause «Debit all fees and expenses of PJSC ROSBANK from our account, other fees and expenses at the expense of beneficiary»	0,12% of the payment amount - min. 40 USD, max. 200 USD
2.4.2.3.	• with Clause «All fees and expenses at the expense of beneficiary»	0,12% of the payment amount - min. 40 USD, max. 200 USD

<sup>7</sup> The service is provided by agreement with the Bank and subject to present ability to make it by the Bank

<sup>7</sup> The service is provided by agreement with the Bank and subject to present ability to make it by the Bank

<sup>8</sup> When a foreign currency is received to be credited to the client's account, the currency of which is different from the currency of payment, conversion is carried out at the exchange rate of the Bank established on the date of the transaction,

<sup>9</sup> Due to the directive instruction of Bank of Russia № 595-P dd. 06.07.2017 all payments exceeding 100 mRUB should be executed only via the Urgent payments service of the Bank of Russia. For execution of payment via Urgent payments service type "urgent" should be indicated in the field "payment type" of the payment order.

<sup>10</sup> The present tariff is applied, including:

- in case of partial execution of payments in favor of clients of other banks for payment documents that are placed in the queue of unexecuted in time and/or in the queue of orders are awaiting approvals to conduct operations with the exception of payment documents for payment of tax and other similar payments to the budget (including in favor of customs authorities, Federal bailiff service) and extra-budgetary funds for the implementation of which the Commission is not charged in accordance with the current legislation of the Russian Federation

- in case of payments on the basis of the order of Operator of the electronic platform from the special account of the participant of purchases opened within the Federal law No. 44-FZ dd 05.04.13 "About contract system in the sphere of purchases of goods, works, services for ensuring the state and municipal needs" and the Federal law No. 223-FZ dd 18.07.2011 "About purchases of goods, works, services by separate types of legal entities".

<sup>11</sup> As well as through any other remote banking system, unless a separate type of agreement for such system provides otherwise.

<sup>12</sup> For clearing payments related to mutual settlements among the participants of payment system making rapid transfers upon instructions of individuals, when PJSC ROSBANK is a settlement bank for a payment system, no commission is charged

№	List of chargeable bank services	Tariff / rate
2.4.2.4.	<ul style="list-style-type: none"> <li>for payments in US dollars - with the clause "Guaranteed OUR" (guaranteed delivery to the beneficiary's bank of the initial payment amount without deducting fees from intermediary banks) *</li> </ul> <p>* Consent to this service is the receipt by the Bank of the code "Guaranteed OUR" as additional information to the payment order in US dollars. It is used only for payments in US dollars with the proviso "all expenses and commissions shall be charged to our account". In the interface of the Internet Client-Bank, such consent is considered as the corresponding mark.</p>	<p>40 USD**</p> <p>** charged additionally to the commission specified in clause 2.4.2.1.</p>
2.4.3.	<p>- from account in RUB via Urgent payments service of the Bank of Russia*</p> <p>* The possibility of sending urgent payments is determined by the sender, with the exception of payments where the beneficiary is the Bank of Russia (in this case, the possibility of sending payments is determined by the beneficiary)</p> <ul style="list-style-type: none"> <li>On paper</li> <li>With use of Internet Client-Bank system<sup>13</sup></li> </ul>	<p>400 RUB</p> <p>300 RUB</p>
2.5.	<b>Inquiries:</b>	
2.5.1.	<p>Providing of information according to Client's request about the operations on settlement/special account and/or sending a request on the payment executed by the Bank to correspondent bank (credit organisation servicing the payee, or to the payee) to specify payment instructions or revoke earlier transferred funds<sup>14</sup></p>	
	– in RUB	500 RUB
	– in FCY	30 USD
2.6.	<p>Transfer of client's funds from a settlement account in Russian rubles to accounts of individuals, except for transfers under the agreement with the Bank on the service provisioning on transfer of funds to accounts of individuals opened in ROSBANK PJSC<sup>15</sup></p>	
	– if the total amount of transfers for a calendar month up to 150 thousand rubles (inclusive)	charged in accordance with the tariffs specified in paragraphs 2.3., 2.4.1., 2.4.3
	– if the total amount of transfers for the calendar month in the range of more than 150 thousand rubles to 500 thousand rubles (inclusive)	1.0% of the amount of transfers exceeding 150 thousand rubles <sup>16</sup>
	– if the total amount of transfers for the calendar month in the range of more than 500 thousand rubles to 5 million rubles (inclusive)	2.0% of the amount of transfers exceeding 500 thousand rubles <sup>16</sup>
	– if the total amount of transfers for a calendar month of more than 5 million rubles	5.0% of the amount of transfers exceeding 5 million rubles <sup>16</sup>

### III. Cash operations

№	List of chargeable bank services	Tariff / rate
3.1.	Issuing check book	No charge

<sup>13</sup> As well as through any other remote banking system, unless a separate type of agreement for such system provides otherwise.

<sup>14</sup> Service is provided on the written request of the client.

<sup>15</sup> The commission is applied for transactions of legal entities or individual entrepreneurs, with revenue up to 16 billion rubles of the Russian Federation per year

<sup>16</sup> The tariff rate is determined on the basis of the amount of transactions carried out during the calendar month for all customer's settlement accounts opened in the respective branch of the Bank

If, as a result of the client's operations, the total amount of transfers during a calendar month exceeds the minimum amount of one of the ranges specified in the paragraph 2.6, a transfer will be charged in the amount provided for this range

The remuneration is charged in addition to the remuneration for the transfer of funds, on the conditions and according to the tariff set in paragraphs 2.3., 2.4.1. and 2.4.3.

<b>№</b>	<b>List of chargeable bank services</b>	<b>Tariff / rate</b>	
3.2.	Cash withdrawal in foreign currency from the client's account (except for coin)	1% of the amount	
3.3.	Cash deposit in foreign currency to the client's account (except for coin)	0,2%	
3.4.	Cash withdrawal in RUB from settlement account of Customer – legal entity under a check: <ul style="list-style-type: none"> <li>• for purchase of agricultural products (cash symbol 46);</li> <li>• On operations in governmental and other securities (except notes) (Cash symbol 60);</li> <li>• Other withdrawals (Cash symbol 53)</li> </ul> Based on total amount of cash withdrawals on cash symbols 46, 53, 60 within a calendar month: <ul style="list-style-type: none"> <li>– Up to 300 KRUB (inclusive);</li> <li>– Above 300 KRUB up to 1 MRUB (inclusive);</li> <li>– Above 1 MRUB up to 2 MRUB (inclusive);</li> <li>– Above 2 MRUB</li> </ul>	1% of withdrawal amount 2,5% of withdrawal amount 3,5% of withdrawal amount 10% of withdrawal amount	
	Cash withdrawal in RUB from settlement account of customer – legal entity under a check: <ul style="list-style-type: none"> <li>• For salary and social payments (cash symbol 40)</li> </ul>	0,5% of withdrawal amount	
	<ul style="list-style-type: none"> <li>• For scholarships (cash symbol 41)</li> </ul>		
	<ul style="list-style-type: none"> <li>• For payment of pensions, allowances and insurance compensations (cash symbol 50)</li> </ul>		
	<ul style="list-style-type: none"> <li>• For expenses not related to salary and social payments (cash symbol 42)</li> </ul>	0,5% of withdrawal amount	
	Cash withdrawal in RUB from settlement account of customer – legal entity under a check for other purposes (cash symbols not listed above)	10% of withdrawal amount	
	Cash withdrawal in RUB from settlement account of customer – individual entrepreneur under a check: <ul style="list-style-type: none"> <li>– amounts of up to 3 MRUB within a calendar month, inclusive</li> </ul>	0,5% of withdrawal amount	
	– Above 3 MRUB within a calendar month	10% of withdrawal amount	
	3.5.	Acceptance of bank notes of foreign countries (group of countries) and bank notes of the Bank of Russia causing doubts about their authenticity for expert examination	No charge
	3.6.	Acceptance of foreign currency in cash for collection	4% of the amount
3.7.	Acceptance of RUB in cash for crediting to the client's account		
	– Banknotes	0,2% of the amount (min. 100 RUB)	
	– Coins	1% of the amount (min. 10 RUB)	
3.8	Recalculation of collected revenue	As agreed	

#### IV. Currency control<sup>17</sup>

<b>№</b>	<b>List of chargeable bank services</b>	<b>Tariff / rate</b>
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<sup>17</sup> Fee amount (rate) is VAT taxable. VAT included.



<b>№</b>	<b>List of chargeable bank services</b>	<b>Tariff / rate</b>
4.1.	Performance of functions of the currency control agent <sup>18</sup> :	0,16% of each receipt/payment <sup>19</sup> min. 850 RUB, maximum 82,000 RUB of operation
4.2.	Currency legislation counselling	
	– verbal advice on currency control issues	No charge
	– written advice on issues related to exchange transactions and filling out the currency control documents	RUB 1000 per request including VAT
	– analytical report on the Client's exchange transactions	RUB 1000 per request including VAT
4.3.	Deregistration of an export contract, import contract, credit contract, loan agreement when transferred for servicing to another authorized bank*  *No fee is charged when transferring a contract/credit agreement for servicing to the Head Office/other branch of PJSC ROSBANK	15,000 RUB
	– in the absence of foreign exchange transactions through accounts opened with PJSC ROSBANK <sup>20</sup>	RUB 8000 per request including VAT
4.4.	Providing bank control record <sup>21</sup> in hard copy	RUB 500 for each document
4.5.	Providing duplicates and copies of documents from the currency control file in hard copy or in the form of scanned images of documents	RUB 50 per page including VAT
4.6.	Bank verification of currency control documents submitted in hard copy	RUB 500 per currency control document including VAT
4.7.	Urgent registration of the contract	RUB 2500 including VAT
4.8.	Urgent amendments to section 1 of the bank control record	RUB 1000 including VAT

#### V. Conversion operations

<b>№</b>	<b>List of chargeable bank services</b>	<b>Tariff / rate</b> (In percent of transaction amount)			
		<b>Amount of conversion operation</b> (In MRUB or an equivalent)			
		Up to 3 M RUB inclusive	From 3 M RUB to 10 M RUB, inclusive	From 10 M RUB to 15 M RUB, inclusive	Above 15 M RUB
5.1.	FCY purchase/sale against RUB at the rate of PJSC ROSBANK on the date of operation	0,3%	0,2%	0,15%	0,1%
5.2.	Conversion when cash withdrawing from SCA and performing transactions of goods, services purchasing in currency different from the SCA currency	See Clause 11. of Section «General Conditions»			

<sup>18</sup> The service includes currency control of transactions under all contracts, both requiring and not requiring registration. The Commission is charged for the performance by ROSBANK of the functions of the currency control agent for currency transactions carried out between residents and non-residents under contracts, except for non – trading operations of the 70th group, the list of which is presented in Annex 1 to the Bank of Russia Instruction No. 181-I of 16.08.2017 "on the procedure for submission of supporting documents and information by residents and non-residents during currency transactions, on uniform forms of accounting and reporting on currency transactions, the procedure and terms of their submission" (hereinafter-instruction No. 181-I).

<sup>19</sup> Fee for currency control is charged to the client's account not later than on the third bank day following the date:

- performance of currency operation\* and/or submitting by Client of Certificate of currency transaction (for payments);
- identification by the client of funds credited to its account (for receipts) confirmed by the Bank;
- Adoption by Bank of documents relating to currency transaction account of the client opened in Bank non-resident received from the client.

\*when making payments using letters of credit the date of foreign currency transaction shall be the date of execution by Bank of the payment under the letter of credit.

If the amount of payment/receipt of the document includes information on the operations of several contracts, the Commission shall be charged within each contract.

<sup>20</sup> No commission is charged when transferring a contract / loan agreement for servicing to the Head Office / another branch of PJSC ROSBANK.

<sup>21</sup> At the written request of the client on the basis of clause 17.4 of the Bank of Russia Instruction No. 181-I dated August 16, 2017.

## VI. Documentary operations<sup>22</sup>

№	List of chargeable bank services	Tariff / rate
6.1.	Documentary letters of credit (except for stand-by letters of credit)	
6.1.1.	L/C pre-advising	30 USD
6.1.2.	L/C advising, increase of the amount of earlier advised letter of credit <sup>23</sup>	0,1% of the amount of letter of credit or increase – min. 50 USD, max. 1000 USD
6.1.3.	Confirmation of letter of credit by ROSBANK, as well as prolongation and increase of the amount of the letter of credit confirmed by ROSBANK <sup>23</sup> a) with providing ROSBANK with 100% collateral	0,2% of the amount of letter of credit or increase – min. 50 USD for a quarter or its part, including the period of deferred payment under a letter of credit
	b) without collateral	As agreed
6.1.4.	Opening, prolongation or increase of the amount of the letter of credit opened by ROSBANK <sup>23</sup> : a) when providing 100% collateral to ROSBANK	0,15% of the amount of letter of credit or increase – min. 50 USD for a quarter or its part, including the period of deferred payment under a letter of credit
	b) without providing ROSBANK with 100% collateral, or containing especially complex terms, including revolving, stipulating different terms of delivery within one letter of credit, etc.	As agreed
6.1.5.	Issue, prolongation and increase of the amount of irrevocable reimbursement obligation of ROSBANK <sup>23</sup> : a) with providing ROSBANK with 100% collateral	0,2% of the amount of irrevocable reimbursement obligation or increase - min. 50 USD for a quarter or its part
	b) without providing ROSBANK with 100% collateral	As agreed
6.1.6.	Changes in terms related to prolongation: <ul style="list-style-type: none"> <li>• Of issued the letter of credit (within the period, fee for which has been paid as per Clause 6.1.4),</li> <li>• Of the Letter of credit confirmed by ROSBANK (within the period, fee for which has been paid as per Clause 6.1.3)</li> <li>• Of Irrevocable reimbursement obligation (within the period, fee for which has been paid earlier as per Clause 6.1.5)</li> </ul>	50 USD
6.1.7.	Change in terms of advised letter of credit, as well as issued letter of credit or irrevocable reimbursement obligation not connected with its increase or prolongation	50 USD
6.1.8.	Acceptance, verification, delivery of documents, payment/ acceptance of a draft / negotiation	0,15% of the amount of  <u>documents</u> (for verification of documents resubmitted for payment upon reissue, no commission is charged) <u>payment</u> (if partial payment of documents is provided by the letter of credit conditions) <u>draft</u> (if the letter of credit is executed through acceptance of drafts) <u>min. 50 USD</u>
6.1.9.	Payment of reimbursement claims presented in accordance with the irrevocable reimbursement undertaking issued earlier by ROSBANK or reimbursement authorities delegated by	50 USD per each payment

<sup>22</sup> Fee on documentary operations is charged in the currency of the operation, unless otherwise agreed with the client

<sup>23</sup> Fee is charged for each of enlisted operations.

No	List of chargeable bank services	Tariff / rate
	corresponding bank	
6.1.10	Cancellation of the letter of credit or irrevocable reimbursement undertaking before expiration	50 USD
6.2.	Guarantees and stand-by letters of credit	
6.2.1.	Advising of guarantee/stand-by letter of credit or increase of the amount of guarantee/stand-by letter of credit	0,1% (of the amount of guarantee or increase) – min. 50 USD, max. 300 USD (fee of VAT, inclusive)
6.2.2.	Confirmation of stand-by letter of credit by ROSBANK, as well as prolongation of confirmation or increase of the amount of confirmation (fee is charged for each of the listed operations) a) when providing 100% collateral to ROSBANK  b) unsecured	0,2% (of the amount of letter of credit or increase) – min. 50 USD equivalent* for a quarter or its part, including the period of deferred payment under the letter of credit* * the equivalent of USD 50.00 is calculated in the currency of the transaction at the CBR rate valid on the date of each of these operations.  As agreed
6.2.3.	Issuance, prolongation, increase of the amount of a guarantee, stand-by letter of credit or counter-guarantee, aval of notes with providing ROSBANK with 100% collateral (fee is charged for each of the listed operations)	0,3% of the amount of guarantee or increase – min. equivalent* 50 USD for a quarter or its part * the equivalent of USD 50.00 is calculated in the currency of the transaction at the CBR rate valid on the date of each of these operations.
6.2.4.	Issuance, prolongation, increase of the amount of a guarantee, stand-by letter of credit or counter-guarantee, aval of notes without providing collateral or in case of especially complex conditions (fee is charged for each of the listed operations)	As agreed
6.2.5.	Change of conditions of a guarantee / stand-by letter of credit issued by ROSBANK, not related to increase of the liability amount or its prolongation	50 USD
6.2.6.	Change of conditions of a guarantee / stand-by letter of credit advised by ROSBANK (including prolongation)	50 USD
6.2.7.	Payment under guarantee or counter-guarantee issued by ROSBANK (including under stand-by letters of credit)	0,15% (of the payment amount) – min. 50 USD
6.3.	Collection <sup>24</sup>	
6.3.1.	Collection of shipping documents against the payment	0,15% (of the amount of documents) - min. 100 USD, max. 700 USD <sup>25</sup>
6.3.2.	Collection of shipping documents without payment	0,075% (of the amount of documents) – min. 100 USD, max. 700 USD
6.3.3.	Collection of commercial and bank's checks (except for checks which nominal value is denominated in USD)	2% of nominal value, min. 5 USD
6.3.4.	Amendment of collection letter conditions	40 USD
6.3.5.	Storage of securities under collection	40 USD for a quarter or its part
6.3.6.	Actions of ROSBANK in case of payer's refusal to pay	40 USD per each package of documents

## VII. Remote banking systems

No	List of chargeable bank services	Tariff / rate
7.1.	"Internet Client-Bank" system	
7.1.1.	Generation of one key on USB-token <sup>26</sup>	1450 RUB
7.1.2.	Subscriber's fee for the system usage	No charge

<sup>24</sup> Fees on collection operations are charged in RUB at the CBRF rate on the day of payment.

<sup>25</sup> For a quarter (or its part), in case of acceptance of drafts, including the period of deferred payment

<sup>26</sup> No fee is charged for generating a key without a USB token in the ICB system

7.1.3.	SMS-informing* * in the framework of the agreement on the use of electronic documents subject to the conclusion of additional agreement between the Bank and the Client to the abovementioned agreement on provision of the service "SMS - informing"	No charge
7.2	«Direct Integration» System	
7.2.1	1C Service - Direct Bank	
7.2.1.1	Service Connection	2500 RUB
7.2.1.2.	Generation of one key on USB-token <sup>26</sup>	1450 RUB
7.2.1.3.	Generation of one key without using a USB token	No charge
7.2.1.4.	Subscription fee for using the service	1100 RUB per month
7.2.2.	«Host-to-host» Service	
7.2.2.1.	Service Connection	25000 RUB
7.2.2.2.	Generation of one key on USB token	1450 RUB
7.2.2.3.	Generation of one key without using a USB token	No charge
7.2.2.4.	Subscription fee for using the service	2500 RUB per month

### VIII. Operations with Bank cards\*

\*For the cards issued prior to 01.04.2015, Tariffs are specified in Addendum to Contract on the procedure for opening and maintenance of accounts for legal entities and individual entrepreneurs for settlements related to the issue and servicing of corporate bank cards of international payment systems VISA, Mastercard.

№	List of chargeable bank services	Tariff / rate
8.1.	<b>Operations with corporate cards VISA Business Electron, Maestro Business SCA currency - RUB, USD, EUR**</b> <b>**Visa Business Electron, Maestro Business cards issued before January 09, 2019 are subject to Tariffs on the date of conclusion of the relevant agreement with the Client. Cards of this type are not provided and are not reissued.</b>	
8.2.	<b>Operations with corporate cards Visa Business, Mastercard Business SCA currency - RUB, USD, EUR.</b>	
8.2.1.	Initial deposit to SCA	At the Client's discretion, but at least the annual Card fee (subject to the deduction of the fee from the special card account)
8.2.2.	Coverage Amount in case of n/a settlement account with the Bank Visa Business, Mastercard Business	16,000 RUB
8.2.3.	Annual card maintenance fee Visa Business, Mastercard Business Visa Business, Mastercard Business - «Отличный Стиль»***	2,800 RUB 2,900 RUB
***The tariff is valid for cards issued before 02/01/2020 Upon the expiration of the «Отличный Стиль» card or in case of urgent need for its replacement, card will be reissued with corresponding Visa Business or Mastercard Business standard design		
8.2.4.	Non-cash settlements for purchase of goods and services	No charge
8.2.5.	Cash withdrawal at ATMs and cash points <sup>27</sup> of PJSC ROSBANK and partner banks <sup>28</sup> Visa Business, Mastercard Business	1% of the amount
8.2.6.	Cash withdrawal at ATMs and cash points <sup>27</sup> of other banks At ATMs: at Cash points:	1,2 % of the amount, but not less than 150 RUB 1,2 % of the amount, but not less than 250 RUB
8.2.7.	Suspension of operations on SCA executed by using a card due to card loss/stealing/ and/or on a claim of the enterprise (entrepreneur)	No charge
8.2.8.	Issue of monthly card statement	No charge
8.2.9.	Mini statement <sup>29</sup>	15 RUB
8.2.10.	Commission fee for inquiries to counterparts related to refusal of the valid transaction made by Cardholder	750 RUB
8.2.11.	Urgent services on cash withdrawal and Card replacement <sup>30</sup> :	

<sup>27</sup> Only at cash points equipped with e-terminals.

<sup>28</sup> List of partner banks is posted on information stands in the Bank's offices, and official site of the Bank: <http://www.rosbank.ru/>

<sup>29</sup> Only at ATMs of PJSC ROSBANK

<sup>30</sup> This service is providing subject to technical availability.

№	List of chargeable bank services	Tariff / rate
	– Urgent Card replacement	6,000 RUB
	– Urgent Card replacement through VISA/Mastercard international payment system	10,000 RUB
	– Urgent cash withdrawal through VISA/Mastercard international payment system	10,000 RUB
8.2.12.	Transfer of funds from SCA account to the settlement account of the client opened: <ul style="list-style-type: none"> <li>– in PJSC ROSBANK</li> <li>– in other bank (with paper payment order issued for clients not having a settlement account in Rosbank)*</li> </ul> *For clients having a settlement account in Rosbank, funds are transferred to another bank from settlement account, thus, at first, the client should transfer the amount from SCA to settlement account, and afterwards, issues payment order for transfer of the amount to another bank via ICB or issues paper payment order w/o ICB	<ul style="list-style-type: none"> <li>– No charge</li> <li>– See Section «Transfer Operations»</li> </ul>
8.2.13.	Maximum amount of spending limit on Card VISA Business/ Mastercard Business (total monthly limit)*  including <sup>31</sup> : <ul style="list-style-type: none"> <li>- for customers with revenue less than 4 billion rubles</li> <li>- for customers with revenues from 4 billion rubles</li> </ul>	600 000 RUB 3 000 000 RUB
	<ul style="list-style-type: none"> <li>– For purchases<sup>31</sup></li> </ul> Including: <ul style="list-style-type: none"> <li>- for customers with revenue less than 4 billion rubles</li> <li>- for customers with revenues from 4 billion rubles</li> </ul>	600 000 RUB 3 000 000 RUB
	– for cash withdrawal (daily limit) <sup>31</sup>	Not more than 100 000 RUB
	<ul style="list-style-type: none"> <li>– For cash withdrawal (monthly limit)<sup>31</sup></li> </ul> including: <ul style="list-style-type: none"> <li>- for customers with revenue less than 4 billion rubles</li> <li>- for customers with revenues from 4 billion rubles</li> </ul>	300 000 RUB 600 000 RUB
	<ul style="list-style-type: none"> <li>- for operation in the Internet<sup>31</sup></li> </ul> including: <ul style="list-style-type: none"> <li>- for customers with revenue less than 4 billion rubles</li> <li>- for customers with revenues from 4 billion rubles</li> </ul>	600 000 RUB 3 000 000 RUB
	– for operations with mobile operators	Not more than 250 000 RUB
* the used limit for SCA in USD and EUR is counted in RUB at the rate of the Bank of Russia on the date of operation on SCA		
8.2.14.	Interest on funds placed on the Coverage Account (paid by PJSC ROSBANK by crediting SCA monthly not later than on the first banking day of the month following the reporting one)	On accounts in RUB – 0,01% p.a; On accounts in USD и EUR – 0,0001% p.a.
8.2.15.	Interest on excess of the spending limit by the amount of overdue debt <sup>32</sup>	double Key rate the Bank of Russia
8.2.16.	Penalty for overdue repayment of debt on credits of PJSC ROSBANK <sup>32</sup>	0,5% per day of the amount of overdue payment
8.2.17.	SMS – informing of the Cardholder about the transaction (The service is implemented at the conclusion of the additional agreement about providing the service "SMS - informing" to the Contract on the procedure for opening and maintenance of accounts for legal entities and individual entrepreneurs for settlements related to the issue and servicing of corporate bank cards of international payment systems VISA, Mastercard)	40 RUB per one Card a month
8.2.18.	Depositing cash in Russian rubles at ATMs of PJSC ROSBANK to replenish the special card account in RUB	0.3% of the transaction amount
8.2.19.	Depositing cash in Russian rubles at ATMs of partner banks <sup>33</sup> to replenish the special card account in RUB	0.7% of the transaction amount

<sup>31</sup> The amount of revenue is calculated on the basis of data as of January 1 of the current year, if the relevant reporting is available, or - as of January 1 of the previous year, if there is no reporting as of January 1 of the current year (including if it is not submitted to the Bank). The Client is obliged to submit to the Bank statements for the financial year, confirming the amount of revenue.

<sup>32</sup> Not charged upon conclusion of SCA overdraft lending supplementary agreement to Contract on the procedure for opening and maintenance of accounts for legal entities and individual entrepreneurs for settlements related to the issue and servicing of corporate bank cards of international payment systems VISA, Mastercard

№	List of chargeable bank services	Tariff / rate
<b>8.3.</b>	<b>Operations with corporate cards: VISA Platinum Business, Mastercard Preferred Businesscard SCA currency – RUB, USD &amp; EUR</b>	
8.3.1.	Initial deposit to SCA	At the Client's discretion, but at least the annual Card fee (subject to the deduction of the fee from the special card account)
8.3.2	Amount of coverage in terms of absence of a current account in the Bank	30000 RUB
8.3.3	Annual card maintenance	6000 RUB
8.3.4	Non-cash Settlements for purchase of goods and services	No charge
8.3.5	Cash withdrawal at ATMs and cash points of PJSC ROSBANK and partner banks <sup>33</sup>	No charge
8.3.6	Cash withdrawal at ATMs and cash points of other banks	No charge
8.3.7	Suspension of operations on SCA executed by using a card due to card loss/stealing/ and/or on a claim of the enterprise (entrepreneur)	No charge
8.3.8	Issue of monthly card statement	No charge
8.3.9	Mini statement <sup>34</sup>	No charge
8.3.10	Commission fee for inquiries to counterparts related to refusal of the valid transaction made by Cardholder	750 RUB
8.3.11	Emergency cash withdrawal and card replacement services <sup>35</sup> :	
	– urgent Card replacement	6000 RUB
	– urgent Card replacement through the international payment system VISA / Mastercard	10000 RUB
	– urgent cash withdrawal through the international payment system VISA / Mastercard	10000 RUB
8.3.12	Transfer of funds from SCA account to the settlement account of the client opened: – in PJSC ROSBANK – in other bank (with the execution of the payment order on paper for customers who do not have an account with Rosbank)* * for customers who have a current account with Rosbank, funds are transferred to another bank from a current account, first the client transfers the amount from SCA to current account, and after that draws up the payment order to transfer the amount to another bank through the ICB, if there is no ICB, draws up the payment order on paper	- No charge - see the section "Transfer Transactions"
8.3.13	Maximum amount of spending limit on VISA Platinum Business / Mastercard Preferred Businesscard (total monthly limit)*  including: <sup>36</sup> - for customers with revenue less than 4 billion rubles - for customers with revenues from 4 billion rubles	3 000 000 RUB 5 000 000 RUB
	– For purchases <sup>36</sup>  including: - for customers with revenue less than 4 billion rubles - for customers with revenues from 4 billion rubles	3 000 000 RUB 5 000 000 RUB

<sup>33</sup> List of partner banks is posted on information stands in the Bank's offices, and official site of the Bank: <http://www.rosbank.ru/>

<sup>34</sup> Only at ATMs of PJSC ROSBANK

<sup>35</sup> This service is providing subject to technical availability.

<sup>36</sup> The amount of revenue is calculated on the basis of data as of January 1 of the current year, if the relevant reporting is available, or - as of January 1 of the previous year, if there is no reporting as of January 1 of the current year (including if it is not submitted to the Bank). The Client is obliged to submit to the Bank statements for the financial year, confirming the amount of revenue.

№	List of chargeable bank services	Tariff / rate
	– for cash withdrawal (daily limit)	Not more than 100 000 RUB
	– For cash withdrawal (monthly limit)	Not more than 300 000 RUB
	- for operation in the Internet <sup>36</sup> including: - for customers with revenue less than 4 billion rubles - for customers with revenues from 4 billion rubles	3 000 000 RUB 5 000 000 RUB
	– for operations with mobile operators <sup>36</sup>	Not more than 250 000 RUB
* calculation of the used limit for SCA in US dollars and euros is carried out at the exchange rate of the Bank of Russia on the date of the transaction on SCA		
8.3.14.	Depositing cash in Russian rubles at ATMs of PJSC ROSBANK to replenish the special card account in RUB	0.15% of the transaction amount
8.3.15.	Depositing cash in Russian rubles at ATMs of partner banks <sup>37</sup> to replenish the special card account in RUB	0.7% of the transaction amount
8.3.16.	Interest for exceeding the spending limit on the amount of undue debt <sup>38</sup>	dual key rate of the Bank of Russia
8.3.17.	Penalty for late repayment of debt to PJSC ROSBANK <sup>38</sup>	0.5% per day of the overdue amount
8.3.18.	SMS-informing the Cardholder about the transaction	
8.3.19.	Additional options * * Information about additional services and privileges on cards is posted on the Bank's website.	
8.4	<b>Transactions with Visa Business Credit and Mastercard Business Credit corporate cards</b> <b>Currency of special card account: RUB, USD, EUR</b> <b>(The service is provided to the Client based on the Credit decision)</b>	
8.4.1.	Annual card fee	is set individually
8.4.2.	Non-cash payments for goods and services	No charge
8.4.3.	Cash withdrawal from ATMs and CDPs <sup>39</sup> of other banks	
	at ATMs:	6% of the amount, but at least RUB 500
	at CDPs:	6% of the amount, but at least RUB 500
8.4.4.	Suspension of transactions on the special card account made with the use of the Card due to its loss/theft and/or upon the Client's application	No charge
8.4.5.	Providing the card statement	No charge
8.4.6.	Mini-statement <sup>40</sup>	RUB 15
8.4.7.	Fee for requesting a counterparty in connection with the rejection of a valid transaction made by the Cardholder	RUB 750
8.4.8.	Emergency services for cash withdrawal and card replacement <sup>41</sup> :	
	urgent replacement of the Card	RUB 6000

<sup>37</sup> The list of partner banks is posted on information stands in the Bank's offices, as well as on the Bank's official website: <http://www.rosbank.ru/>.

<sup>38</sup> Not charged in case of conclusion with the client of the Agreement on the procedure for opening and maintaining accounts for legal entities and individual entrepreneurs for settlements related to the issuance and servicing of corporate bank cards of international payment systems VISA International, MasterCard of an additional agreement regulating the terms of lending to SCS in overdraft mode

<sup>39</sup> Only at cash points equipped with e-terminals.

<sup>40</sup> Only at ATMs of PJSC ROSBANK

<sup>41</sup> This service is providing subject to technical availability.

№	List of chargeable bank services	Tariff / rate
	urgent replacement of the Card through the international VISA/Mastercard payment system	RUB 10000
	urgent cash withdrawal through the international VISA/Mastercard payment system	RUB 10000
8.4.9.	Transfer of funds from the special card account to the Client's current account opened with: <ul style="list-style-type: none"> <li>- PJSC ROSBANK</li> <li>- another bank (with paper payment order for clients who do not have a current account with PJSC ROSBANK)*</li> </ul> * for clients who have a current account with PJSC ROSBANK, funds are transferred to another bank from the client's current account with PJSC ROSBANK, wherefore the client first transfers the amount from the special card account to the current account and then issues a payment order to transfer the amount to another bank through the ICB system; if no ICB system is available, the client issues a payment order on paper.	<ul style="list-style-type: none"> <li>- No charge</li> </ul> See Section "Transfer transactions"
8.4.10.	Maximum card spending limit (total monthly limit)*, including <sup>42</sup> : <ul style="list-style-type: none"> <li>- for clients with annual revenues of up to 4 billion rubles</li> <li>- for clients with annual revenues over 4 billion rubles</li> </ul>	RUB 600 000 RUB 3 000 000
	-for purchases <sup>42</sup> <ul style="list-style-type: none"> <li>- for clients with annual revenues of up to 4 billion rubles</li> <li>- for clients with annual revenues over 4 billion rubles</li> </ul>	RUB 600 000 RUB 3 000 000
	- for cash withdrawal (daily limit)	no more than RUB 100 000
	- for cash withdrawal (monthly limit) <sup>42</sup> <ul style="list-style-type: none"> <li>- for clients with annual revenues of up to 4 billion rubles</li> <li>- for clients with annual revenues over 4 billion rubles</li> </ul>	RUB 300 000 RUB 600 000
	- for online transactions <sup>42</sup> <ul style="list-style-type: none"> <li>- for clients with annual revenues of up to 4 billion rubles</li> <li>- for clients with annual revenues over 4 billion rubles</li> </ul>	RUB 600 000 RUB 3 000 000
	for transfer transactions in payment for services of mobile operators	RUB 250 000 per month
	*the used limit for the special card account in US dollars and euros is accounted for at the exchange rate of the Bank of Russia on the date of transaction on the special card account	
8.4.11.	SMS-informing the Cardholder about the transaction <i>(The service is implemented if an additional agreement on "SMS-informing" service provision to the agreement on the procedure of opening and maintaining accounts of legal entities and individual entrepreneurs for settlements related to issue and servicing of corporate bank cards of VISA and Mastercard international payment systems is signed)</i>	RUB 100 per month for one card
8.4.12.	Depositing cash in Russian rubles at ATMs of PJSC ROSBANK to replenish the special card account in RUB	0.3% of the transaction amount
8.4.13.	Depositing cash in Russian rubles at ATMs of partner banks to replenish the special card account in RUB <sup>43</sup>	0.7% of the transaction amount
<b>8.5.</b>	<b>Operations with bank cards Cash-in Business. Settlement account currency – RUB</b>	
8.5.1.	Annual card maintenance	200 RUB
8.5.2.	Cash receipt in RUB for settlement account crediting at ATMs of PJSC ROSBANK with cash-in function	0,1% of the amount of operation, min. 10 RUB
8.5.3.	Non-cash settlements for purchase of goods and services	Service is not provided
8.5.4.	Cash withdrawal at ATMs and cash points of PJSC ROSBANK, partner-banks and other banks	Service is not provided
8.5.5.	Card blockage due to card loss/stealing/and/or upon request of Enterprise	No charge

<sup>42</sup> The amount of revenue is calculated on the basis of data as of January 1 of the current year, if the relevant reporting is available, or - as of January 1 of the previous year, if there is no reporting as of January 1 of the current year (including if it is not submitted to the Bank). The Client is obliged to submit to the Bank statements for the financial year, confirming the amount of revenue.

<sup>43</sup> List of partner banks is posted on information stands in the Bank's offices, and official site of the Bank: <http://www.rosbank.ru/>



№	List of chargeable bank services	Tariff / rate
	(Entrepreneur)	
8.5.6.	Reissue of Cash-in Business bank card	
8.5.6.1.	- upon Customer - Enterprise (Entrepreneur)'s request due to card loss, mechanical damage	No charge
8.5.6.2.	- due to expiry of Cash-in Business bank card	No charge
8.5.7.	Card statement <sup>44</sup>	No charge
8.6.	<b>Operations with corporate bank cards Cash-in/Cash - out Business. Settlement account currency – RUB</b>	
8.6.1.	Annual card maintenance	300 RUB
8.6.2.	Cash receipt in RUB for a settlement account crediting at ATMs of PJSC ROSBANK with cash-in function	0,1% of the amount of operation, min. 10 RUB
8.6.3.	Cash withdrawal in RUB from a settlement account at ATMs of PJSC ROSBANK	1% of the amount of operation
8.6.4.	Daily limit on cash withdrawals in RUB from a settlement account at ATMs of PJSC ROSBANK	100 000 RUB
8.6.5.	Monthly limit on cash withdrawals in RUB from a settlement account at ATMs of PJSC ROSBANK	3 000 000 RUB
8.6.6.	Non-cash settlements for purchase of goods and services	Service is not provided
8.6.7.	Cash withdrawal at ATMs and cash points of partner-banks and other banks	Service is not provided
8.6.8.	Card blockage due to card loss/stealing/and/or upon request of Enterprise (Entrepreneur)	No charge
8.6.9.	Reissue of corporate bank card Cash-in/cash-out Business:	
8.6.9.1.	- upon Customer - Enterprise (Entrepreneur)'s request due to card loss, mechanical damage	No charge
8.6.9.2.	-due to expiry of Bank card	No charge
8.6.10.	Card statement <sup>44</sup>	No charge
8.7.	<b>Operations with corporate bank cards « ROSBANK - MIR - BUSINESS» of the payment system MIR Special card account (SCA) currency - RUB</b>	
8.7.1.	Initial payment to the special card account (for each card)	At the Client's discretion, but at least the annual Card fee (subject to the deduction of the fee from the special card account)
8.7.2.	The amount of coverage (for each card) in case of the absence of other Bank accounts except for the SCA	10000 RUB
8.7.3.	Annual card maintenance	900 RUB
8.7.4.	Non-cash Settlements for purchase of goods and services	No charge
8.7.5.	Cash withdrawal at ATMs and cash points of PJSC ROSBANK and partner banks <sup>45</sup>	1 % of the amount
8.7.6.	Cash withdrawal at ATMs and cash points <sup>46</sup> of other banks	
	At ATMs	1 % of the amount, but not less than 90 RUB
	At Cash points	1 % of the amount, but not less than 150 RUB
8.7.7.	Suspension of operations on SCA executed by using a card due to card loss/stealing/and/or on a claim of the enterprise (entrepreneur)	No charge
8.7.8.	Mini statement <sup>47</sup>	15 RUB

<sup>44</sup> Paper statement is provided at the Bank's office upon the Customer's request.

<sup>45</sup> List of partner banks is posted on information stands in the Bank's offices, and official site of the Bank: <http://www.rosbank.ru/>

<sup>46</sup> Only at cash points equipped with e-terminals.

<sup>47</sup> Only at ATMs of PJSC ROSBANK

№	List of chargeable bank services	Tariff / rate
8.7.9.	Commission fee for inquiries to counterparts related to refusal of the valid transaction made by Cardholder	750 RUB
8.7.10.	Transfer of funds from SCA account to the settlement account of the client opened: – in PJSC ROSBANK – in other bank (with payment order in hard copy)	- No charge - See Section «Transfer Operations»
8.7.11.	Maximum amount of spending limit on Card «ROSBANK - MIR - BUSINESS (total monthly limit), including:  including: <sup>48</sup> - for customers with revenue less than 4 billion rubles - for customers with revenues from 4 billion rubles	600 000 RUB 3 000 000 RUB
	– For purchases  including: <sup>48</sup> - for customers with revenue less than 4 billion rubles - for customers with revenues from 4 billion rubles	600 000 RUB 3 000 000 RUB
	– for cash withdrawal (daily limit)	Not more than 100 000 RUB
	– For cash withdrawal (monthly limit)  including: - for customers with revenue less than 4 billion rubles - for customers with revenues from 4 billion rubles	300 000 RUB 600 000 RUB
	- for operation in the Internet  including: <sup>48</sup> - for customers with revenue less than 4 billion rubles - for customers with revenues from 4 billion rubles	600 000 RUB 3 000 000 RUB
	for operations with mobile operators <sup>48</sup>	Not more than 250 000 RUB
8.7.12.	Interest on funds placed on the Coverage Account	Non-remunerated
8.7.13.	Interest on excess of the spending limit	double Key rate the Bank of Russia
8.7.14.	Penalty of overdue repayment of debt to PJSC ROSBANK	0,5% per day of the amount of overdue payment
8.7.15.	Change of PIN-code in ATMs of PJSC ROSBANK	No charge
8.7.16.	Depositing cash in Russian rubles at ATMs of PJSC ROSBANK to replenish the special card account in RUB	0.3% of the amount
8.7.17.	Depositing cash in Russian rubles at ATMs of partner banks to replenish the special card account in RUB <sup>49</sup>	0.7% of the amount
8.8.	Transactions with Round customs cards of the Multiservice Payment System <sup>50</sup>	

<sup>48</sup> The amount of revenue is calculated on the basis of data as of January 1 of the current year, if the relevant reporting is available, or - as of January 1 of the previous year, if there is no reporting as of January 1 of the current year (including if it is not submitted to the Bank). The Client is obliged to submit to the Bank statements for the financial year, confirming the amount of revenue.

<sup>49</sup> List of partner banks is posted on information stands in the Bank's offices, and official site of the Bank: <http://www.rosbank.ru/>

<sup>50</sup> Fees charged on all services, except for notice messaging fee, to be written off from the Account on the date of a relevant transaction. Fees are charged both with regard to a microprocessor-based card and a card without a physical medium.

№	List of chargeable bank services	Tariff / rate
8.8.1.	Card issue (chip or virtual)	2000 RUB
8.8.2.	Annual card fee	free of charge
8.8.3.	Express card issue	2200 RUB
8.8.4.	Card reissue	1500 RUB
8.8.5.	Express card reissue	2000 RUB
8.8.6.	PIN reissue	300 RUB
8.8.7.	Express PIN reissue	500 RUB
8.8.8.	Card blocking	free of charge
8.8.9.	Card unblock	400 RUB
8.8.10.	Request forwarding to the payment system in connection with a cancelled transaction performed by the cardholder	1500 RUB
8.8.11.	Information Service – notification: <ul style="list-style-type: none"> <li>• SMS (to the mobile phone number);</li> <li>• e-mail (to the e-mail)</li> </ul>	Per each card <sup>51</sup> : 200 RUB per month  200 RUB per month
8.8.12.	Funds transfer from the special card account to the client's current account opened with: - PJSC ROSBANK - a third-party bank (with a payment order issued on a paper medium for clients who have no current account with PJSC ROSBANK)* * with regard to the clients who have a current account with PJSC ROSBANK funds are transferred to a third-party bank from the client's current account with PJSC ROSBANK to which an advance funds transfer is made from the client's special card account on the basis of a payment order submitted by the client to PJSC ROSBANK via ICB (Internet Client Bank) system. In the absence of a contract between the Bank and the client on use of electronic documents, a payment document shall be executed in a hard copy.	free of charge  See Section Transfer Operations
8.8.13.	Monthly transactions within the framework of the Round pricing plan for the Round customs cards of the Multiservice Payment System <sup>52</sup>	
8.8.13.1.	Round A Pricing Plan	
	Performance of settlement transactions on the Account within the limit of 133 333 333 RUB in the course of a calendar month	140 000 RUB
	Performance of settlements on the Account in excess of 133 333 333 RUB	0.12% of total transactions amount
8.8.13.2.	Round B Pricing Plan <sup>53</sup>	
	Performance of settlement transactions on the Account:	0.1% of total transactions amount
8.8.13.3	Round C Pricing Plan	
	Performance of settlement transactions on the Account within the limit of 600 million RUB in the course of a calendar month	600 000 RUB

<sup>51</sup> The fee is written off from the Account on a monthly basis on the last day of a calendar month. In case the last day of a calendar month is a weekend or a holiday, is charged on the first business day of the next calendar month. Regardless of the date of enabling/disabling the service, the monthly fee is charged for the first and last periods in full amount.

<sup>52</sup> The fee is charged from the Account to the extent that transactions are performed. The fee rate is determined on the basis of the sum of transactions performed as from the beginning of the current calendar month as at the transaction date, in which case the transaction resulting in excess of the interval boundary of the monthly volume of transactions is charged at the rate fixed for the next interval of the monthly volume of transactions in the amount exceeding the upper boundary of the preceding interval of the monthly volume of transactions. The amount the fee payable for each transaction performed within the volume of transactions fixed in the Pricing Plan (if such is determined by the Pricing Plan), is determined according to the following formula:  $C = S * (P/O)$ , where C is the amount of the fee charged for considered transaction, S is the amount of the transaction, P is the fee fixed by the Pricing Plan, O is the volume of transactions fixed by the Pricing Plan. In case there were no transactions performed in the previous calendar month, or the amount of the paid fees did not reach the fixed amount of the fee established by the Pricing Plan, the funds in the amount of a fixed fee or the lacking part of the fixed fee shall be written off from the Account on the first business day of the next calendar month. Fees are accrued as from the month in which the first transaction was performed on the Account.

<sup>53</sup> Round B Pricing Plan is offered to the clients who submitted to the Bank a copy of the certificate of registration of customs representatives or approved economic operators. When de-registered, the client is obliged to immediately notify the Bank and send an application on modification of the Pricing Plan. The Pricing Plan is subject to modification as from the 1<sup>st</sup> day of the calendar month which follows that when the client was removed from the relevant register. In the absence of the clients' application, on modification of the Pricing Plan, the Bank is entitled to unilaterally apply to the client Round 5 Pricing Plan as from the 1<sup>st</sup> day of the calendar month which follows that when the Bank was notified of the client's de-registration.

<b>№</b>	<b>List of chargeable bank services</b>	<b>Tariff / rate</b>
	Performance of settlement transactions on the Account in excess of 600 million RUB in the course of a calendar month:	
	In case of the amount of settlement transactions as from the beginning of a calendar month in excess of 600 million RUB up to 1.5 billion RUB inclusive	0.1% of total transactions amount
	In case of the amount of settlement transactions as from the beginning of a calendar month in excess of 1.5 billion RUB up to 5 billion RUB inclusive	0.08% of total transactions amount
	In case of the amount of settlement transactions as from the beginning of a calendar month in excess of 5 billion RUB up to 10 billion RUB inclusive	0.07% of total transactions amount
	In case of the amount of settlement transactions as from the beginning of a calendar month in excess of 10 billion RUB	0.06% of total transactions amount
8.8.13.4.	Round D Pricing Plan	
	Performance of settlement transactions on the Account:	
	In case of the amount of settlement transactions as from the beginning of a calendar month up to 1 million RUB inclusive	0.6% of total transactions amount
	In case of the amount of settlement transactions as from the beginning of a calendar month in excess of 1 million RUB up to 5 million RUB inclusive	0.35% of total transactions amount
	In case of the amount of settlement transactions as from the beginning of a calendar month in excess of 5 million RUB up to 50 million RUB inclusive	0.2% of total transactions amount
	In case of the amount of settlement transactions as from the beginning of a calendar month in excess of 50 million RUB	0.12% of total transactions amount
8.8.13.5.	Round 1 Pricing Plan	
	Performance of settlement transactions on the Account within the limit of 88 235 294 RUB in the course of a calendar month	105 000 RUB
	Performance of settlement transactions on the Account in excess of 88 235 294 RUB in the course of a calendar month	0.12% of total transactions amount
8.8.13.6.	Round 2 Pricing Plan	
	Performance of settlement transactions on the Account within the limit of 25 million RUB in the course of a calendar month	37 500 RUB
	Performance of settlement transactions on the Account in excess of 25 million RUB in the course of a calendar month	0.15% of total transactions amount
8.8.13.7.	Round 3 Pricing Plan	
	Performance of settlement transactions on the Account within the limit of 2.5 million RUB in the course of a calendar month	7 500 RUB
	Performance of settlement transactions on the Account in excess of 2.5 million RUB in the course of a calendar month	0.3% of total transactions amount
8.8.13.8.	Round 4 Pricing Plan	
	Performance of settlement transactions on the Account within the limit of 0.15 million RUB in the course of a calendar month	900 RUB
	Performance of settlement transactions on the Account in excess of 0.15 million RUB in the course of a calendar month	0.6% of total transactions amount
8.8.13.9.	Round 5 Pricing Plan	
	Performance of settlement transactions on the Account:	1.5% of total transactions amount
8.9.	Transactions with the cards of the Customs Cards Payment System <sup>54</sup>	
8.9.1.	Issue of the Premium, Professional and Brokerage microprocessor-based card	2400 RUB
	Issue/reissue of the Premium, Professional and Broker virtual cards (hereinafter referred to as the Virtual Card)* * Virtual Cards are issued without making a chip, with generation and enveloped transmission of PIN not applicable. The number of the Virtual Card is communicated to the client's personal office on the official site of the Customs Card Payment System at: <a href="http://www.customscard.ru">http://www.customscard.ru</a> In order to obtain access to the Client Area via the Virtual Card, it is necessary to link to SMS message service to get a login and password to the client's personal office.	free of charge
8.9.2.	Annual card service	free of charge
8.9.3.	Chip card express issue, including PIN generation	2800 RUB
8.9.4.	Chip card re-issue, including PIN generation	1500 RUB

<sup>54</sup> Fees charged on all services, with the exception of the fees for dissemination of notices, are debited from the Account on the relevant transaction date.

№	List of chargeable bank services	Tariff / rate
8.9.5.	Card blocking	300 RUB
8.9.6.	Card unblock	free of charge
8.9.7.	Requesting the Payment System in connection with cancellation of the transaction performed by the cardholder	250 RUB
8.9.8.	Information Service – notification: <ul style="list-style-type: none"> <li>• SMS (to the mobile phone number);</li> <li>• e-mail (to the e-mail)</li> </ul>	Per each card <sup>55</sup> : 200 RUB per month 200 RUB per month
8.9.9.	Funds transfer from the Special Card Account to the client's current account opened with: <ul style="list-style-type: none"> <li>- PJSC ROSBANK;</li> <li>- a third-party bank (with a hard-copy payment order for the clients who have no current accounts with PJSC ROSBANK)*</li> </ul> * for the clients with a current account with PJSC ROSBANK, a funds transfer to a third-party bank is performed from the client's current account with PJSC ROSBANK, to be credited in advance from the client's special card account. A funds transfer from the client's current account to a third-party bank account is performed on the basis of a payment order submitted by the client to PJSC ROSBANK via ICB system. In the absence of a contract between the Bank and the client on use of electronic documents, the payment order is executed in a hard copy.	free of charge See Section Transfer Operations
8.9.10.	Monthly transactions with use of the Customs Cards of the Customs Card Payment System	
8.9.10.1.	Premium <sup>56</sup>	
	Performance of settlement transactions on the Account within the limit of 10 million RUB in the course of the Settlement Period <sup>57</sup>	15 000 RUB
	Performance of settlement transactions on the Account in excess of 10 million RUB in the course of the Settlement Period:	
	over 10 million RUB up to 2 billion RUB, inclusive	0.19% of total transactions amount in excess of 10 million RUB
	from 2 billion RUB to 3.5 billion RUB, inclusive	0.11% of total transactions amount in excess of 10 million RUB
	from 3.5 billion RUB to 5 billion RUB, inclusive	0.1% of total transactions amount in excess of 10 million RUB
	from 5 billion RUB to 10 billion RUB, inclusive	0.09% of total transactions amount in excess of 10 million RUB
	over 10 billion RUB	0.08% of total transactions amount in excess of 10 million RUB
8.9.10.2.	Professional <sup>58</sup>	
	Performance of settlement transactions on the Account with the transacted amount in the course of the Settlement Period:	
	Up to 15 million RUB	0.3% of total transactions amount

<sup>55</sup> The fee is debited from the Account on a monthly basis as at the last day of a calendar month. In case the last day of a calendar month is a weekend day/holiday, the fee is charged on the first day of the next calendar month. Irrespective of the date of linking/de-linking of the service, the fee is charged for the first and last periods on a monthly basis in full amount.

<sup>56</sup> The fee is debited from the Account on a monthly basis before the 5<sup>th</sup> business day of the calendar month which follows the Settlement Period. The overall amount of the fee is determined on the basis of the value of the fixed amount of transactions performed in the course of the Settlement Period in excess of the fixed volume. In the absence of transactions in the course of the Settlement Period, a fee is debited from the Account in the amount equal to the value of the fixed volume of transactions. The fee is charged as from the month of the first transaction performed on the Account.

<sup>57</sup> The Settlement Period is the period of time from 6 p.m. Moscow Time of the last business day of the preceding calendar month up to 6 p.m. Moscow Time of the last business day of the next calendar month.

<sup>58</sup> The amount of the fee is determined on the basis of the sum of transactions performed during the expired Settlement Period, as well as charge rate relevant to the overall amount of transactions performed in the course of the Settlement Period. The fee is debited from the Account on a monthly basis before the 5<sup>th</sup> business day of the calendar month which follows the Settlement Period.

No	List of chargeable bank services	Tariff / rate
	From 15 million RUB to 60 million RUB, inclusive	0.17% of total transactions amount
	Over 60 million RUB up to 2 billion RUB, inclusive	0.12% of total transactions amount
	Over 2 billion RUB up to 3.5 billion RUB, inclusive	0.11% of total transactions amount
	Over 3.5 billion RUB up to 5 billion RUB, inclusive	0.1% of total transactions amount
	Over 5 billion RUB up to 10 billion RUB, inclusive	0.09% of total transactions amount
	In excess of 10 billion RUB	0.08% of total transactions amount
8.9.10.3.	Brokerage <sup>59</sup>	
	Performance of settlement transactions on the Account:	0.12% of total transactions amount

#### IX. Lease of safe deposit boxes\*

\*You can get information about possible service in the outlet from your customer relations manager.

#### X. Acquiring \*

\* You can get information about possible service and its terms from your customer relations manager.

#### XI. Operations with Bank's own securities

11.1	<b>Payment of own notes</b>	
	Payment made as repayment of note, if funds are directed to the non-resident organization opened in a credit institution registered in the country according to the list determined by the Bank	10% of note amount (face value)
	<b>Comment Note to Clause 11.1.</b>	
	Terms of this tariff shall apply to clients of PJSC ROSBANK and third parties. If the non-resident organization which presented the note for payment is the first noteholder, the tariff is not applicable.	

#### XII. Package services<sup>60</sup>

(As of 23.12.2020, activation of the packages "Small", "Medium", "Large", "Small VED", "Medium VED", "Large VED" is suspended.)

#### Procedure for charging the fee for the Service package by the Bank:

1.1. The service fee for the Service Package is charged in advance at the Client's option for 1 (one), 3 (three), 6 (six) or 12 (twelve) months of service (hereinafter - the Advance Payment Period) by debiting the current account or the commission account opened with the Bank, without the additional order of the Client, in the manner prescribed by the bank account agreement, at that:

- if the first account of the Client was opened within the Package with advance payment for 1 (one) month before the 15th (fifteenth) day of the calendar month, the remuneration for this month is charged in full;<sup>61</sup>
- if the first account of the Client was opened within the Package with advance payment for 1 (one) month after the 15th (fifteenth) day of the calendar month, the fee for this month is charged in the amount of 50% (fifty percent) of the monthly service fee;<sup>61</sup>
- if the first account of the Client was opened within the Package with advance payment for 3 (three), 6 (six) or 12 (twelve) months, the service fee for the Service Package shall be charged in full by advance payment on the day of account opening, in the amount stipulated in the Tariffs for the relevant Advance Payment Period selected by the Client when activating the Package Tariff, and the month of account opening shall not be included in the payment (the payment period starts from the first calendar day of the month following the month of account opening and debiting the payment for the Service Package).
- if the Customer switches from the standard tariffs to a Service Package with the Advance Payment Period of 1 (one) month, or from one Service Package to another Service Package, and if for both Packages the Advance Payment Period is set equal to 1 (one) month, the Bank shall connect the Customer to the Package Tariff/New Package Tariff within 5 (five) business days from

<sup>59</sup> The fee is applicable to the clients who submitted to the Bank a copy of the certificate of registration of customs representatives, or an extract from the register of approved economic operators. The fee is debited from the Account on a monthly basis before the 5<sup>th</sup> business day of the calendar month which follows the Settlement Period.

Upon his/her de-registration, the client is obliged to immediately notify the Bank and send an application on modification of the type of the card. When excluded from the said registers, the client shall promptly notify the Bank on modification of the type of the card. The Pricing Plan shall be modified as on the 1<sup>st</sup> day of the calendar month, in which the client notified the Bank about its deregistration, and the Bank received an application on modification of the type of the card. Should the Bank fail to receive the client's application about modification of the type of the card, the Bank shall be entitled to unilaterally modify the type of the card from *Brokerage* to *Professional* starting from the 1<sup>st</sup> day of the calendar month when the Bank was notified about the client's relevant deregistration.

<sup>60</sup> You can clarify terms and conditions of Package Services (Packages) with a Client Manager. A Client can use only one Package at the same time.

<sup>61</sup> Payment for the first period is made depending on the date of opening an account and connecting to the Packages. The commission is debited on the last business day of the month account is opened. In the following months, payment for the Service Package is debited on the first business day of the calendar month.

the date, on which the Bank has received the Client's application to switch to the Packet service/new Service Packet, and the service fee for the Packet service shall be charged in full in advance on the first business day of the month following the month of receipt of the Client's application.

- if the Customer switches from the standard tariffs to any Package tariff with an Advance Payment Period other than monthly (i.e. 3 (three)/6 (six)/12 (twelve) months), or transfers from one Service Package to another Service Package with a change of the Advance Payment Period, or only changes the Advance Payment Period, then the Service Package will be activated or the Advance Payment Period will be changed on the last business day of the month in which the respective application of the Client is received, regardless of the time it was submitted. The service fee for the Service Package shall be charged in full in advance on the first business day of the month following the month when the relevant application to switch to the package service / another Service Package is received from the Client, in the amount established for the Advance Payment Period chosen by the Client (except monthly), according to the Tariffs.

- For the switching of the Client from standard tariffs to a Package tariff (with any Advance Payment Period provided for by the Tariffs) an additional fee may be charged in the amount established by the Tariffs of the Bank. The additional fee is charged by the Bank at the time of disconnecting the Client from the service at standard tariffs and connection to the Service Package; the Bank fee previously paid by the Client for the service at standard tariffs in the month of switching to the Package tariff is not refundable.

- In subsequent periods the service fee for the Service Package will be charged on the first business day of the month.

- Thereafter the service fee for the Service Package shall be charged at the tariff applicable on the date of payment for the next service period under the Service Package, and the fee shall be charged for the same time period for which the service fee for the Service Package was previously charged at the rate specified in the Tariffs for the relevant Advance Payment Period selected by the Client when activating the Service Package (i.e. for 1 (one)/3 (three)/6 (six) or 12 (twelve) months, respectively). Services under the Service Package shall be deemed to have been rendered on the date of the end of the service period (one (1), three (3), six (6) or twelve (12) months) paid in advance, or on the date of termination of the bank account agreement, whichever comes earlier.

**1.2.** The Bank shall not recalculate or refund to the Client (partially/in full) the service fee deducted by the advance payment for the Service Package in case of termination of the Client's bank account agreement(s) and account closure at the Client's/Bank's initiative, as well as in case of switching to another Package tariff and/or switching to the service at standard tariffs, and/or changing the Advance Payment Period at the Client's request.

**1.3.** The service fee for the Service Package is charged in full. Charging partial fees is not allowed. Note that:

- If the balance of the Client's current account or commission account on the date of charging the service fee for the Service Package is insufficient to pay the fee, the Bank shall suspend the provision of services in the "Internet Client-Bank" system (hereinafter - the System).

- If there is an overdraft, the Client agrees to transfer to the commission account regularly, no later than the date of charging the service fee for the Service Package, funds in the amount sufficient for charging such fee. In this case, the Client is considered to be notified that transfer of funds to the commission account at the expense of the overdraft limit is prohibited and may lead to the suspension of the Bank's provision of services in the System.

- The Bank shall resume the provision of services in the System after the Client has paid the service fee for the relevant Service Package for one (1), three (3), six (6) or twelve (12) calendar months not later than the business day following the day of receipt of such payment by the Bank.

**1.4.** The Bank is entitled to unilaterally disconnect the Client from the Package tariff upon expiration of the period of service under the Package tariff paid by the Client, by sending the Client a written notice not later than 14 (fourteen) calendar days before the date of disconnection. Starting from the day following the day of disconnection of the Client from the Package tariff specified in the notice of the Bank, the Bank shall continue to provide the Client with the services included in the Package tariff according to the standard tariffs of the Bank, which are posted on the Bank's website at: <http://www.rosbank.ru> and valid as of the day following the day of disconnection of the Package tariff, and according to the conditions set forth in the bank account agreement, agreement on the use of electronic documents and other agreement entered into between the Bank and the Client, which provides for the provision of the service included in the Package tariff to the Client.

**1.5.** If the Package tariff is deactivated for the Client at the initiative of the Bank, the Bank's fee for transferring the Client to service at Standard tariffs will not be charged.

Item No.	List of chargeable bank services <sup>62</sup>	Service Packages		
		"Умеренный "	"Свободный"	"Пиковый"
12.1.	Package <sup>63, 64</sup>			
12.1.1.	Monthly service fee for the Package	RUB 2790	RUB 6790	RUB 21 790

<sup>62</sup> Services not included in the Package are charged according to fees specified in corresponding sections of the Tariff Book.

<sup>63</sup> Package terms and conditions: a Bank client means a legal entity or an individual entrepreneur with revenue from 400 million to 16 billion Russian Federation rubles per year if he signs the Application for connection to the Package and compliance with the Servicing Rules of ROSBANK PJSC for legal entities (except for lending institutions), individual entrepreneurs, physical persons self-employed in accordance with the Russian Federation legislation, or the Application for connection/disconnection of the Package:

- starting from the date of opening of the first settlement account in rubles with the Bank (for new clients);
- not later than on the next working day after the date of signing the Application for connection/disconnection of the Package by the Bank for changing standard tariffs for the Package or changing a Package for another one.
- The amount of revenue is calculated on the basis of data as of January 1 of the current year, if the relevant reporting is available, or - as of January 1 of the previous year, if there is no reporting as of January 1 of the current year (including if it is not submitted to the Bank). The Client is obliged to submit to the Bank statements for the financial year, confirming the amount of revenue.

<sup>64</sup> When the Package is connected, a Bank fee is written off from the account opened for the Client on the basis of his Application for connection to the Package. When the Package is disabled, a Bank fee is written off from the Client's account under terms of the contract regulating a corresponding banking product.

Item No.	List of chargeable bank services <sup>62</sup>	Service Packages		
		“Умеренный ”	“Свободный”	“Пиковый
12.1.	Package <sup>63, 64</sup>			
	If paid for a 3-month period	RUB 7530	RUB 18 300	RUB 58 830
	If paid for a 6-month period	RUB 14 230	RUB 34 630	RUB 111 130
	If paid for a 12-month period	RUB 26 780	RUB 65 180	RUB 209 100
12.1.2.	Maintaining a current account in Russian rubles, US dollars and Hong Kong dollars	Included in the monthly service fee (Only in Russian rubles)	Included in the monthly service fee	Included in the monthly service fee
12.1.3.	Maintaining a current account in other foreign currencies	According to clause 1.2.1 of the Bank's Standard tariffs	According to clause 1.2.1 of the Bank's Standard tariffs	According to clause 1.2.1 of the Bank's Standard tariffs
12.1.4.	Regular current account statements in Russian rubles with advising documents, except for the provision of account statements via the SWIFT system	Included in the monthly service fee	Included in the monthly service fee	Included in the monthly service fee
12.1.5.	Submission of duplicate advising documents, payment documents and account statements upon the Client's written request	not included	not included	Included in the monthly service fee
12.1.6.	Issue of certificates upon the Client's written request on the payment of the authorized capital, open accounts, absence of transactions on an account, turnover of accounts, cash flows, and other certificates related to opening and maintaining accounts	not included	not included	Included in the monthly service fee
12.1.7.	Withdrawal of cash rubles from the current account of the Client, which is a legal entity, by cash voucher*:  for the purchase of agricultural products (operation code 46);  for transactions with government and other securities (except for promissory notes) (operation code 60);  other cash withdrawal operations (operation code 53)  *depending on the total amount of cash withdrawn under operation codes 46, 53 and 60 within a calendar month	Up to 300 thousand rubles inclusive: 1.9% of the amount withdrawn. Over 300 thousand rubles and up to 500 thousand rubles inclusive: 1.9% of the amount withdrawn. Over 500 thousand rubles and up to 3 million rubles inclusive: 3% of the amount withdrawn. Over 3 million rubles: 10% of the amount withdrawn.	Up to 300 thousand rubles inclusive: 1.9% of the amount withdrawn. Over 300 thousand rubles and up to 500 thousand rubles inclusive: 1.9% of the amount withdrawn. Over 500 thousand rubles and up to 3 million rubles inclusive: 3% of the amount withdrawn. Over 3 million rubles: 10% of the amount withdrawn.	Up to 300 thousand rubles inclusive: 1.9% of the amount withdrawn. Over 300 thousand rubles and up to 500 thousand rubles inclusive: 1.9% of the amount withdrawn. Over 500 thousand rubles and up to 3 million rubles inclusive: 3% of the amount withdrawn. Over 3 million rubles: 10% of the amount withdrawn.



Item No.	List of chargeable bank services <sup>62</sup>	Service Packages		
		“Умеренный ”	“Свободный”	“Пиковый
12.1.	Package <sup>63, 64</sup>			
12.1.8.	Transfer of the Client's funds from the current account in Russian rubles to the accounts of individuals, except transfers under an agreement with the Bank on the provision of funds transfer services to accounts of individuals opened with PJSC ROSBANK <sup>65</sup>	up to 150 thousand rubles (inclusive). – 0% <sup>66</sup> . more than 150 thousand rubles and up to 500 thousand rubles: 0% <sup>66</sup> . Over 500 thousand rubles and up to 5 million rubles (inclusive): 2% of the transferred amount <sup>66</sup> exceeding 500 thousand rubles over 5 million rubles: 5% of the transferred amount <sup>66</sup> exceeding 5 million rubles	up to 150 thousand rubles (inclusive): 0% <sup>66</sup> . more than 150 thousand rubles and up to 500 thousand rubles: 0% <sup>66</sup> . Over 500 thousand rubles and up to 5 million rubles (inclusive): 1% of the transferred amount <sup>66</sup> exceeding 500 thousand rubles over 5 million rubles: 5% of the transferred amount <sup>66</sup> exceeding 5 million rubles	up to 150 thousand rubles (inclusive): 0% <sup>66</sup> . over 150 thousand rubles and up to 500 thousand rubles (inclusive): 0% <sup>66</sup> . Over 500 thousand rubles and up to 5 million rubles (inclusive): 1% of the transferred amount <sup>66</sup> exceeding 500 thousand rubles over 5 million rubles: 5% of the transferred amount <sup>66</sup> exceeding 5 million rubles
12.1.9.	Intrabank transfers (in favor of clients and correspondents of PJSC ROSBANK and clients and correspondents having accounts in PJSC ROSBANK) <sup>67</sup>	Included in the monthly service fee	Included in the monthly service fee	Included in the monthly service fee
12.1.10.	Payments to clients of other banks from an account in Russian rubles <sup>68</sup>  - received by the Bank through the Internet Client-Bank System  (excluding transfers from accounts of legal entities to accounts of individuals)	70 payments per month included in the monthly service fee <sup>69</sup>	150 payments per month included in the monthly service fee <sup>69</sup>	1100 payments per month included in the monthly service fee <sup>69</sup>
		Over 70 payments:  RUB 49 for each payment	Over 150 payments:  RUB 49 for each payment	Over 1100 payments:  RUB 49 for each payment
12.1.11.	Subscription fee for using the Internet Client-Bank System	Included in the monthly service fee	Included in the monthly service fee	Included in the monthly service fee
12.1.12.	SMS-informing service (under the agreement on the use of electronic documents)	Included in the service fee	Included in the service fee	Included in the service fee
12.1.13.	Annual maintenance of the corporate bank card Cash-in / Cash-out Business <sup>70</sup>	Included in the service fee	Included in the service fee	Included in the service fee

<sup>65</sup> The fee is calculated at the time of the transaction, taking into account similar transactions made by the Customer in total during the calendar month on all of his current accounts in Russian rubles. A transfer (or a part thereof) that exceeds the limit of the monthly volume of transactions will be charged at the rate established for the next range. At the same time, the total volume of transactions in a calendar month includes the total volume of payments to individuals both within the Bank and to other banks. If the Client is transferred to another Service Package, the monthly volume of transactions continues to be taken into account cumulatively

<sup>66</sup> The tariff rate is determined based on the amounts of transactions made during the calendar month on all settlement accounts of the client opened at the relevant branch of the Bank. If, as a result of the client's operation, the total amount of transfers for a calendar month exceeds the minimum amount of one of the ranges specified in clause 2.6, a commission is charged for the transfer in the amount specified for this range. The fee is charged in addition to the fee for the transfer of funds, on the terms and at the rate established in clauses 2.3., 2.4.1. and 2.4.3.

<sup>67</sup> Except for transfers specified in clause 12.1.8. Of the tariff book.

<sup>67</sup> Except for transfers specified in clause 12.1.8. Of the tariff book.

<sup>68</sup> Except for urgent payments specified in p. 2.4.3 of the Tariff Book, payments specified in p. 2.2. of the Tariff Book and except for payment documents spooled as orders not executed on time and/or orders waiting for acceptance.

<sup>69</sup> A fee for execution of payment documents sent via the Internet of Client-Bank System above the limit established by the Service Package is charged on the date of making the payment on the account for the above-stated payments. The unutilized limit of payments included in the Service Package cannot be not used in the next month

<sup>70</sup> The annual service fee for one card is included. Tariffs for the second and subsequent cards and for all cards are specified in Section VIII.

Item No.	List of chargeable bank services <sup>62</sup>	Service Packages		
		“Умеренный ”	“Свободный”	“Пиковый
12.1.	Package <sup>63, 64</sup>			
12.1.14.	Payments to clients of other banks from a foreign currency account	According to the Bank's Standard tariffs	0.11% of the payment amount - at least 40 US dollars, maximum USD 170	0.10% of the payment amount - at least 40 US dollars, maximum USD 160
12.1.15.	Performance of functions of a currency control agent <sup>71</sup> :	According to the Bank's Standard tariffs	0.11% on every crediting of funds/payment, at least RUB 825, maximum RUB 65000 per transaction (including VAT) <sup>72</sup>	0.1% on every crediting of funds/payment, at least RUB 800, maximum RUB 60000 per transaction (including VAT) <sup>72</sup>
12.1.16.	Purchase/sale of foreign currency for Russian rubles at the rate of PJSC ROSBANK on the transaction date	According to the Bank's Standard tariffs	Up to 3 million rubles inclusive - 0.25% of the transaction amount From 3 million rubles up to 10 million rubles inclusive - 0.15% of the transaction amount Over 10 million rubles - 0.1% of the transaction amount	Included in the service fee
12.1.17.	Switching from a Service Package to Standard tariffs and/or switching to a Package with a lower monthly fee for the service	1500 Rub.	1500 Rub.	1500 Rub.

№ п.п.	List of chargeable bank services <sup>73</sup>	Package		
		«Small»	«Medium»	«Large»
12.2.	Package <sup>74, 75</sup>			

<sup>71</sup> The service includes currency control of transactions of all contracts, both requiring and not requiring registration. The commission is charged for the implementation by PJSC ROSBANK functions of a currency control agent for foreign exchange operations carried out between residents and non-residents under contracts, with the exception of non-trading operations of the 70th group, listed in Appendix 1 to Bank of Russia Instruction No. 181-I dated August 16, 2017.

<sup>72</sup> Fee for currency control is charged to the client's account not later than on the third bank day following the date:

- performance of currency operation\* and/or submitting by Client of Certificate of currency transaction (for payments);
- identification by the client of funds credited to its account (for receipts) confirmed by the Bank;
- Adoption by Bank of documents relating to currency transaction account of the client opened in Bank non-resident received from the client.

\*when making payments using letters of credit the date of foreign currency transaction shall be the date of execution by Bank of the payment under the letter of credit.

If the amount of payment/receipt of the document includes information on the operations of several contracts, the Commission shall be charged within each contract.

<sup>73</sup> Services not included in the Package are charged according to fees specified in corresponding sections of the Tariff Book.

<sup>74</sup> Package terms and conditions: a Bank client means a legal entity or an individual entrepreneur with revenue from 400 million to 4 billion Russian Federation rubles per year if he signs the Application for connection to the Package and compliance with the Servicing Rules of ROSBANK PJSC for legal entities (except for lending institutions), individual entrepreneurs, physical persons self-employed in accordance with the Russian Federation legislation, or the Application for connection/disconnection of the Package:

- starting from the date of opening of the first settlement account in rubles with the Bank (for new clients);
- not later than on the next working day after the date of signing the Application for connection/disconnection of the Package by the Bank for changing standard tariffs for the Package or changing a Package for another one.
- The amount of revenue is calculated on the basis of data as of January 1 of the current year, if the relevant reporting is available, or - as of January 1 of the previous year, if there is no reporting as of January 1 of the current year (including if it is not submitted to the Bank). The Client is obliged to submit to the Bank statements for the financial year, confirming the amount of revenue.

12.2.1.	Monthly fee for the Package <sup>76</sup>	1 900 RUB	2 500 RUB	4 200 RUB
12.2.2.	Settlement account opening in RUB	Included in monthly fee	Included in monthly fee	Included in monthly fee
12.2.3.	Maintenance of a settlement account in RUB with connecting the client to Internet Client-Bank system	Included in monthly fee	Included in monthly fee	Included in monthly fee
12.2.4.	Regular statements of settlement account in RUB with advising documents, except for issue of statements of account via SWIFT system	Included in monthly fee	Included in monthly fee	Included in monthly fee
12.2.5.	Issue under a written inquiry of the client of duplicates of advising, payment documents and account statements	Not included	Not included	Included in monthly fee
12.2.6.	Issue of certificates on the Client's written request for authorised capital payment, opened accounts, absence of operations on the account, turnovers on accounts, cash flows, other certificates connected with account opening and maintenance	Not included	Not included	Included in monthly fee
12.2.7.	Internal transfers  (In favour of clients, PJSC ROSBANK correspondents and clients of correspondents having accounts in PJSC ROSBANK) <sup>77</sup>	Included in monthly fee	Included in monthly fee	Included in monthly fee
12.2.8.	Payments in favour of clients of other banks from settlement account in RUB <sup>46,78</sup>  – with use of Internet Client-Bank system	10 payments per month are included in monthly fee <sup>79</sup>	30 payments per month are included in monthly fee <sup>79</sup>	70 payments per month are included in monthly fee <sup>79</sup>
		Over 10 payments:  64 RUB per payment	Over 30 payments:  64 RUB per payment	Over 70 payments:  32 RUB per payment

<sup>75</sup> When the Package is connected, a Bank fee is written off from the account opened for the Client on the basis of his Application for connection to the Package. When the Package is disabled, a Bank fee is written off from the Client's account under terms of the contract regulating a corresponding banking product.

<sup>76</sup> A monthly fee for the Package (hereinafter – "the fee") is paid as an advance payment by the Client on a monthly basis by writing off funds from a settlement account of the Client opened with the Bank on the basis of his Application for connection to the Package and compliance with the Bank Service Rules for legal entities, or from the account specified in the Application for connection/ disconnection of the Package without any additional order of the Client according to the procedure stipulated by a bank account contract, and:

- if the first customer account is opened within the Package until the 15 (fifteenth) day of a calendar month, a fee for this month is charged in full;
- if the first customer account is opened within the Package after the 15 (fifteenth) day of a calendar month, 50% (fifty percent) of a monthly fee is charged for this month;
- if a Client changes Standard Tariffs for the Package or changes one Package to another one, the fee has to be paid in full in respect of a start date of the Package services;
- if a Client is disconnected from the Package at the Client's or Bank's initiative including transfer to another Service Package, the earlier paid fee for the previous Package is not refunded.

In the month of Package connection, a fee for such month has to be paid on the last working day of a current month. During the next months, a Package fee is written off on the first working day of a calendar month.

If a payment date falls on a non-working day according to the Russian Federation legislation, a fee for the Package is written off on the first working day following this non-working day.

Partial payment of a fee is not allowed.

If there is lack of or insufficient funds for fee payment for 1 (one) calendar month on the settlement account in Russian Federation rubles specified as a payment account for the Package, on the first working day of a calendar month, the Bank stops provision of Internet of Client - Bank services (hereinafter – "the System") and informs the Client about it by means of the System.

The bank shall resume services within the System after payment of a Package fee for 1 (one) calendar month by the Client, not later than on the next working day after the date of receiving a fee specified in point 12.1.1 by the Bank.

<sup>77</sup> Except for the transfers specified in clause 2.6. of the Tariff Book

<sup>78</sup> Except for urgent payments specified in p. 2.4.3 of the Tariff Book, payments specified in p. 2.2. of the Tariff Book and except for payment documents spooled as orders not executed on time and/or orders waiting for acceptance.

<sup>79</sup> A fee for execution of payment documents sent via the Internet of Client-Bank System above the limit established by the Service Package is charged on the date of making the payment on the account for the above-stated payments. The unutilized limit of payments included in the Service Package cannot be used in the next month.

12.2.9.	Subscriber's fee for the Internet Client-Bank system usage	Included in monthly fee	Included in monthly fee	Included in monthly fee
12.2.10.	SMS-informing* * in the framework of the agreement on the use of electronic documents subject to the conclusion of additional agreement between the Bank and the Client to the abovementioned agreement on provision of the service "SMS - informing"	Included in monthly fee	Included in monthly fee	Included in monthly fee
12.2.11.	Annual Cash-in / Cash-out Business card maintenance fee <sup>80</sup>	Included in monthly fee	Included in monthly fee	Included in monthly fee
12.2.12.	Transfer to from Package to Standard tariffs and/or transfer to Package with a lower cost of monthly service fee per Package	1500 RUB	1500 RUB	1500 RUB

№ п.п.	List of chargeable bank services <sup>81</sup>	Package		
		«Small VED»	«Medium VED»	«Large VED»
12.3.	Package <sup>82, 83</sup>			
12.3.1.	Monthly fee for the Package <sup>84</sup>	3000 RUB	5000 RUB	9000 RUB
12.3.2.	Current account opening	Included in monthly fee	Included in monthly fee	Included in monthly fee

<sup>80</sup> The annual service fee for one card is included. Tariffs for the second and subsequent cards and for all cards are specified in Section VIII.

<sup>81</sup> For services that are not included in the Package, the amounts of commissions specified in the relevant sections of the Tariff Book shall be applied.

<sup>82</sup> Parameters to connect to the Package: the Bank's Client is a legal entity or an individual entrepreneur with the revenue ranging from 400 million to 16 billion Russian rubles per year, and subject to the signing of the Application for connection to the Package and accession to the Rules for Banking Services in PJSC ROSBANK for legal entities (except for credit organizations), individual entrepreneurs, individuals engaged in a private practice established by the legislation of the Russian Federation by the Bank, or Applications for activation / deactivation of the Package:

- from the date of opening of the first settlement account in rubles of the Russian Federation in the Bank (for new customers);
- no later than the business day following the day of signing by the Bank of the Application for activation / deactivation of the Package when transferring the Client from the standard tariffs to the Package or when transferring from one Package to another.
- The amount of revenue is calculated on the basis of data as of January 1 of the current year, if the relevant reporting is available, or - as of January 1 of the previous year, if there is no reporting as of January 1 of the current year (including if it is not submitted to the Bank). The Client is obliged to submit to the Bank statements for the financial year, confirming the amount of revenue.

<sup>83</sup> When the Package is activated, the Bank's commission is charged from the Customer's account, which is opened to the Customer on the basis of the Application for activation / deactivation of the Package. When disconnecting from the Package, the Bank's commission fee shall be charged from the Client's account in accordance with the terms of the agreement governing the provision of the respective banking service.

<sup>84</sup> The monthly service fee for the Package (hereinafter referred to as the remuneration) is made by the Client in advance, monthly payment is done by debiting funds from the Customer's current account opened by the Bank on the basis of the Application for activation / deactivation of the Package with accession to the Rules of Banking Services for legal entities or from the account specified in the Application for activation / deactivation of the Package without an additional order of the Customer in the manner stipulated by the bank account agreement, following the event that:

- if the first account of the Customer was opened within the Package before 15 (fifteenth) day of the calendar month, the fee for that month will be charged in the full amount;
- if the first account of the Customer was opened within the Package after the 15th (fifteenth) day of a calendar month, the remuneration for this month is charged at 50% (fifty percent) of the monthly fee;
- if the Bank's Client transfers from the Standard Tariffs for the Services under the Package or transfers from the one Package to another Package, the remuneration is paid in full regardless of the date of commencement of service for the Package;
- if the Client deactivates the Package at its own initiative or by the Bank's initiative, including when switching between Packages, the paid remuneration for the Package in accordance with which the Customer was previously serviced is not returned;

In the month of activation of the Package, the remuneration for such month is paid on the last working day of the current month. In the following months, the remuneration is written off on the first working day of a calendar month.

If the date of the payment falls on a non-working day in accordance with the legislation of the Russian Federation, the writing-off of the remuneration for the Package is carried out on the first working day following it.

Partial remuneration is not allowed.

In the absence or insufficiency of funds on the settlement account in rubles of the Russian Federation on the first working day of the calendar month in the amount necessary to write off the remuneration for the Package for 1 (one) calendar month, the Bank suspends the service providing in the system "Internet Client-Bank" (hereinafter referred to as the ICB), and notifies the Client via ICB.

The Bank resumes provisioning of services in the ICB after the Customer has paid the full amount of the remuneration for the Package for 1 (one) calendar month no later than the business day following the day the Bank received the remuneration in compliance with the paragraph 12.1.1

№ п.п.	List of chargeable bank services <sup>81</sup>	Package		
		«Small VED»	«Medium VED»	«Large VED»
12.3.	Package <sup>82, 83</sup>			
12.3.3.	Current account settlement in RUB, USD & HKD	Included in monthly fee	Included in monthly fee	Included in monthly fee
12.3.4.	Current account settlement in other currencies	In accordance with Clause 1.2.1 of the Bank's Standard Tariffs	In accordance with Clause 1.2.1 of the Bank's Standard Tariffs	In accordance with Clause 1.2.1 of the Bank's Standard Tariffs
12.3.5.	Regular statements of settlement account in RUB with advising documents, except for issue of statements of account via SWIFT system	Included in monthly fee	Included in monthly fee	Included in monthly fee
12.3.6.	Issue under a written inquiry of the client of duplicates of advising, payment documents and account statements	Not included	Not included	Included in monthly fee
12.3.7.	Issue of certificates on the Client's written request for authorised capital payment, opened accounts, absence of operations on the account, turnovers on accounts, cash flows, other certificates connected with account opening and maintenance	Not included	Not included	Included in monthly fee
12.3.8.	Internal transfers  (In favour of clients, PJSC ROSBANK correspondents and clients of correspondents having accounts in PJSC ROSBANK) <sup>85</sup>	Included in monthly fee	Included in monthly fee	Included in monthly fee
12.3.9.	Payments in favour of clients of other banks from settlement account in RUB <sup>54, 86</sup>  - with use of Internet Client-Bank system	10 payments per month are included in monthly fee <sup>87</sup>	30 payments per month are included in monthly fee <sup>87</sup>	70 payments per month are included in monthly fee <sup>87</sup>
		Over 10 payments:  64 RUB per payment	Over 30 payments:  64 RUB per payment	Over 70 payments:  32 RUB per payment
12.3.10.	Payments in favour of clients of other banks from the account in FCY	0,12% of the payment amount - min. 40 USD, max. 180 USD	0,11% of the payment amount - min. 40 USD, max. 170 USD	0,10% of the payment amount - min. 40 USD, max. 160 USD

<sup>85</sup> Except for the transfers specified in clause 2.6. of the Tariff Book

<sup>86</sup> Except for urgent payments specified in the paragraph 2.4.3 of the Tariff Book, payments specified the paragraph 2.2. of the Tariff books, and except for the payment documents, placed in a queue of not executed on time orders and/ or turn of orders waiting for the acceptance.

<sup>87</sup> A fee for execution of payment documents sent via the Internet of Client-Bank System above the limit established by the Service Package is charged on the date of making the payment on the account for the above-stated payments. The unutilized limit of payments included in the Service Package cannot be not used in the next month.

№ п.п.	List of chargeable bank services <sup>81</sup>	Package		
		«Small VED»	«Medium VED»	«Large VED»
12.3.	Package <sup>82, 83</sup>			
12.3.11.	Performance of functions of the currency control agent <sup>88</sup> :	0,13% of each receipt/payment <sup>89</sup> min. 850 RUB, maximum 70000 RUB of operation (VAT included)	0,11% of each receipt/payment <sup>89</sup> min. 825 RUB, maximum 65000 RUB of operation (VAT included)	0,1% of each receipt/payment <sup>89</sup> min. 800 RUB, maximum 60000 RUB of operation (VAT included)
12.3.12.	FCY purchase/sale against RUB at the rate of PJSC ROSBANK on the date of operation	No charge	No charge	No charge
12.3.13.	Subscriber's fee for the Internet Client-Bank system usage	Included in monthly fee	Included in monthly fee	Included in monthly fee
12.3.14.	SMS-informing*  * in the framework of the agreement on the use of electronic documents subject to the conclusion of additional agreement between the Bank and the Client to the abovementioned agreement on provision of the service "SMS - informing"	Included in monthly fee	Included in monthly fee	Included in monthly fee
12.3.15.	Annual Cash-in/ Cash-out Business card maintenance fee <sup>90</sup>	Included in monthly fee	Included in monthly fee	Included in monthly fee
12.3.16.	Transfer to from Package to Standard tariffs and/or transfer to Package with a lower cost of monthly service fee per Package	1500 RUB	1500 RUB	1500 RUB

### XIII. Cash flow management

№	List of chargeable Bank services	Tariff / rate
13.1.	Cash pooling <sup>91</sup>	
13.1.1.	Connection to the service for periodical transfer of funds to the Master account and Participating accounts	5000 pyб. per each account <sup>92</sup>
13.1.2.	Periodical transfer of funds to the Master account and Participating accounts	2000 a month <sup>93</sup> per each account

<sup>88</sup> The service includes currency control of transactions of all contracts, both requiring and not requiring registration. The commission is charged for the implementation by PJSC ROSBANK functions of a currency control agent for foreign exchange operations carried out between residents and non-residents under contracts, with the exception of non-trading operations of the 70th group, listed in Appendix 1 to Bank of Russia Instruction No. 181-I dated August 16, 2017.

<sup>89</sup> Fee for currency control is charged to the client's account not later than on the third bank day following the date:

- performance of currency operation\* and/or submitting by Client of Certificate of currency transaction (for payments);
- identification by the client of funds credited to its account (for receipts) confirmed by the Bank;
- Adoption by Bank of documents relating to currency transaction account of the client opened in Bank non-resident received from the client.

\*when making payments using letters of credit the date of foreign currency transaction shall be the date of execution by Bank of the payment under the letter of credit.

If the amount of payment/receipt of the document includes information on the operations of several contracts, the Commissions shall be charged within each contract.

<sup>90</sup> The cost of annual service of one card is included. The service of the second and subsequent cards and the provision of services for all cards are carried out according to the tariffs of Section VIII

<sup>91</sup> The service is provided on the basis of agreement on the periodical transfer of funds

<sup>92</sup> The Commission is charged within 3 (three) working days from the date of connection of the respective settlement account to the service in accordance with the procedure stipulated by the agreement on the periodical transfer of funds

	(cash pooling monthly fee)	
13.1.3.	Report on credit and on cash flow	2000 RUB a month per each legal entity <sup>93</sup>
<b>13.2.</b>	<b>SWIFT reporting</b>	
13.2.1.	Provision of account statements in an electronic message format SWIFT MT940 (statement for the operating day)	550 RUB <sup>94</sup> a month per each account
13.2.2.	Provision of account statements in an electronic message format SWIFT MT942 (intermediate intra-day statement)	1500 RUB <sup>94</sup> A month per each account
<b>13.3.</b>	<b>Stand- by order (SBO)<sup>95</sup></b>	
13.3.1.	Registration of Stand-by order (linking to service)	1000 RUB per each stand-by order
13.3.2.	Payment on the basis of SBO: - Internal payments - Outgoing payments	No charge 50 RUB per each payment

<sup>93</sup> The fee is charged before the 15th of the month following the month in which services of periodical transfer of funds has been provided, in accordance with the procedure stipulated by the agreement on periodical transfer of funds

<sup>94</sup> The Commission shall be charged from the Client's settlement account not later than on the first business day of the month following the reporting one. In the absence of the Client's settlement account in Russian rubles, the Commission shall be charged from the Client's account in foreign currency at the CBRF rate on the date of debiting

<sup>95</sup> The service is provided on the condition of signing by the Client of the additional agreement to Bank account agreement on the form of the Bank