

SCHEDULE OF FEES

Commission type		Amount	Terms of charge
Account opening		Free of charge	
Payment through the system of the Bank of Russia (including BESP-RTGS)	STP:	RUB 20	Fee per payment charged from the account by execution of payment
	Non-STP:	RUB 50	
Book transfer	STP:	Free of charge	
	Non-STP:	RUB 30	
Daily account statements		Free of charge	
Credit and debit advises		Free of charge	
Statements and advises by e-mail/fax upon customer's request		USD 10	Fee per message charged in rubles from the account upon receipt of customer's request
Statements' and advises' duplicates upon customer's request		USD 10	
Investigations on outgoing payments (amendment of payment details, cancellation/return of payment, confirmation of crediting funds to ultimate beneficiary)		RUB 300	Fee per payment charged from the account upon receipt of customer's request
Account existence confirmation for tax authorities		RUB 500	Fee per confirmation charged from the account upon receipt of customer's request *VAT not included
Account balance and flow of funds confirmation upon auditor's request		RUB 1500	

CREDIT INTEREST

Account balance	Rate
Below RUB 5,000,000.00	No interest
RUB 5,000,000.00 - RUB 49,999,999.99	0.4 * RUONIA
RUB 50,000,000.00 - RUB 1,000,000,000.00	0.75 * RUONIA
Piece of balance exceeding RUB 1,000,000,000.00	No interest
Increased credit interest may be received on amounts under hold subject to separate deals concluded under an Additional agreement.	