

A Tariffs and Conditions for Banks Ruble Clearing Services

Cut-Off Times

Outgoing payments value today received electronically	5pm Moscow time
Book transfers value today (today is a business day in Russia)	around the clock
Book transfers value today (weekends and holidays)	6pm Moscow time

Schedule of Fees

Account opening	Free of charge	
Overdraft limit maintenance (overdraft limit is subject to Credit Committee approval)	0.5% p.a.	Accrued on overdraft limit less debt under Loans, charged monthly
Outgoing payments (MT103 and MT202)	RUB 5	Per payment, charged monthly
Book transfers (MT103 and MT202)	Free of charge	
Daily account statements (MT950)	Free of charge	
Credit and debit advises	Free of charge	
Statements and advises by e-mail/fax upon customer's request	USD 5	Per message, charged in rubles, upon receipt of customer's request
Statements' and advises' duplicates upon customer's request	USD 5	
Investigations on outgoing payments (amendment of payment details, cancellation/return of payment, confirmation of crediting funds to ultimate beneficiary)	RUB 300	Per payment, upon receipt of customer's request
Account existence confirmation for tax authorities	RUB 500	Per confirmation, upon receipt of customer's request
Account balance and flow of funds confirmation upon auditor's request	RUB 1500	

Credit Interest

0.4 × RUONIA

- 1) On balance RUB 5,000,000 and above.
- 2) On RUB 1,000,000,000 only, if balance exceeds this threshold. Please, contact our MM desk for individual quotations for high volumes in RUB.

RUONIA is the reference weighted rate of overnight ruble loans (deposits) calculated by The Central Bank of the Russian Federation and published on:

https://www.cbr.ru/eng/hd_base/ruonia/

Increased credit interest may be applied subject to a condition that a bilaterally agreed balance is maintained on an account.