



VNESHECONOMBANK

STATE CORPORATION
«BANK FOR DEVELOPMENT AND FOREIGN ECONOMIC AFFAIRS
(VNESHECONOMBANK)»

**SCHEDULE OF CHARGES
FOR SERVICES
TO CORPORATE CUSTOMERS
(EXCEPT BANKS)**

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1. General Notes

- 1.1. The present Schedule stipulates fees and commissions (hereinafter referred to as “commissions”) charged by Vnesheconombank for transactions executed at the request of customers-legal entities (except for correspondent banks and other lending agencies) as well as individual entrepreneurs, hereinafter referred to as “Customers”.

The list of services included in the Schedule, rates of commissions and terms of charging thereof are determined (amended/supplemented) by Vnesheconombank unilaterally with the exception of services marked “commission rate is subject to an arrangement”.

The Schedule may be changed or supplemented by Vnesheconombank under prior notification to the Customers.

- 1.2. The services listed in Clause 2.1 are provided by Vnesheconombank to legal entities participating in the implementation of Vnesheconombank’s projects, legal entities with accounts opened for them by decision of management bodies of Vnesheconombank in accordance with the provisions of corporate regulatory documents of Vnesheconombank as well as within the framework of Vnesheconombank’s performing its agency function.

Services listed in Clauses 3.8, 13.7 (in respect of cash advances at Vnesheconombank’s counters from MasterCard Business and Visa Business card accounts) are provided to Customers participating in the implementation of Vnesheconombank’s projects, as well as to Customers in accordance with terms of contracts concluded before the date the Federal Law № 82-FZ of 17.05.2007 became effective. Services listed in Clauses 7.1.1, 7.1.3, 7.2.1 (in respect of issuing guarantees) are provided to Customers participating in the implementation of Vnesheconombank’s projects.

- 1.3 Unless otherwise instructed, commissions and other charges shall be borne by the Ordering Party. If a Customer’s instruction stipulates that charges are for the Beneficiary’s account, the commissions and costs payable shall be deducted from the payment amount.

Regardless of the original terms and conditions of a Letter of Credit, commissions due under Clause 6.2 are drawn from the Applicant at the time of issuance or amendment of an L/C or can be paid in advance. If L/C terms and conditions provide for passing charges for the beneficiary’s account, Vnesheconombank will return the commissions indemnified by the beneficiary to the Applicant.

Commissions and costs of other Banks performing Customer orders apart from Vnesheconombank shall be borne at their actual cost by the Ordering Party or by its Contractor.

If instructed by a Customer that commissions and costs are to be borne by a third party, and if they are not received in due time owing to the reasons out of control of Vnesheconombank, these commissions and costs shall be borne by the Ordering Party.

- 1.4 Commissions and costs of Vnesheconombank for transactions effected in a foreign currency shall be charged either in a freely convertible currency (in conformity with the current foreign exchange regulations of the Russian Federation), or in the currency of the Russian Federation at

the Bank of Russia's exchange rate effective for the date of charging such commissions and costs. Commissions and costs due under transactions effected in Russian Roubles are charged in the currency of the Russian Federation.

1.5 No commission shall be charged for:

- mandatory payments to the budget in the form of taxes and duties stipulated by tax legislation of the Russian Federation;
- mandatory payments and voluntary contributions to the off- budget funds;
- donations to charity and non-commercial organisations;
- donations and material aid to individuals.

1.6. Postages and telecommunication expenses shall be charged in addition to the fees and commissions stipulated by the present Schedule.

2. Opening and Maintaining an Account

2.1.	Opening a settlement account ¹	RUB 1500
2.2.	Maintaining a settlement/current foreign currency account	Free
2.3.	Issuing a statement of account	Free

3. Cash Funds and Payment Documents

3.1.	Receipt of cash to be credited to a Customer account:	
	- amounts not exceeding those earlier withdrawn from Vnesheconombank	Free
	- proceeds of non-commercial organizations RF-residents	Free
	- proceeds of other Customers	0.3%
3.2.	Withdrawal of cash in the currency of the Russian Federation:	
	- amounts not exceeding the cash application	0.2%
	- amounts in excess of the cash application	1%
3.3.	Withdrawal of cash in a foreign currency	1%
3.4.	Issuing a Cheque Book ²	At actual cost
3.5.	Collecting banknotes of foreign states (group of states) and banknotes of the Bank of Russia doubtful as to their authenticity for a check at the Bank of Russia	Free
3.6.	Counting banknotes and crediting cash collected to the account of a Customer	Subject to arrangement

¹ No commission shall be charged for opening accounts of state-financed organizations, public and municipal unitary enterprises

² Subject to VAT charged additionally

3.7.	Preparing banknotes to be delivered to a Customer	Subject to arrangement
3.8.	Cash advances at Vnesheconombank's counters through MasterCard International or Visa International cards issued by other banks	3%
3.9	Receipt of cash in a foreign currency for collection	3% on the amount received for collection, min. USD 15
3.10	Change of cash in a foreign currency to banknotes of the same state	0.5%

4. Transfers³

4.1.	Transfers	
4.1.1	over accounts with Vnesheconombank (intra-bank transfers)	Free
4.1.2	crediting Customers accounts ⁴ with Vnesheconombank	Free
4.2.	Transfers in a foreign currency to accounts with other banks	0.15%, min. USD 10, max. USD 250
4.3	Transfers in the currency of the Russian Federation to accounts with other banks	RUB 30
4.4.	Sending an inquiry under Vnesheconombank payment in the currency of the Russian Federation for clarifying payment instructions or cancelling the transfer on the basis of Customer's written order	RUB 100
4.5.	Amendments to or cancellation of a transfer in a foreign currency on the basis of Customer's written order	USD 20

5. Collections⁵

5.1.	Documentary or clean collection (except for operations specified in Clause 5.2)	0.15%, min. USD 50, max. USD 500
5.2.	Collection of cheques	0.15%,

³ Fees specified in the present Section shall be charged at the moment of effecting transaction

⁴ Accounts of non-bank Corporate and Private Customers

⁵ Fees specified in the present Section shall be charged at the moment of effecting transaction

		min. USD 20, max. USD 300
5.3.	Amendment to or cancellation of a Collection Letter	USD 30
5.4.	Despatch or return of documents under transit collection	USD 30
5.5.	Passing over documents free of acceptance or payment	USD 30
5.6.	Return of unpaid documents	USD 30

6. Documentary Letters of Credit (L/Cs)

6.1.	L/Cs in freely convertible currencies and in the currency of the Russian Federation (except for L/Cs specified in Clause 6.4)	
6.1.1.	Advising or passing forward an L/C, or advising an increase in its amount	USD 100
6.1.2.	Pre-advising an L/C and advising amendments to L/C terms (except for increases in amount)	USD 50
6.1.3.	Issuing, increasing or extending an L/C	
6.1.3.1.	Standby L/Cs: - within the amount of cover available ^{*)} - over the amount of cover available	0.3%, min. USD 150 (per 3-month period or part thereof) Subject to arrangement
6.1.3.2.	Except Standby L/Cs: - within the amount of cover available ^{*)} - over the amount of cover available	0.2%, min. USD 50 (per 3-month period or part thereof) Subject to arrangement
6.1.4.	Confirming an L/C; advising an L/C with adding confirmation; increasing or extending a confirmed L/C: - within the amount of cover available ^{*)} - over the amount of cover available	0.2%, min. USD 50 (per 3-month period or part thereof) Subject to arrangement
6.1.5.	Amendment to an L/C (except for increases in amount or extensions); cancellation of an L/C	USD 50
6.1.6.	Transfer of a transferable L/C	0.1%, min. USD 50
6.1.7.	Receipt, verification, despatch of documents, payments under a Standby L/C opened by Vnesheconombank	Free
6.1.8	Receipt, verification, despatch of documents, payments (payment claims), negotiation, draft acceptance under L/C,	0.2%, min. USD 50

	under which Vnesheconombank is an issuing, executing or confirming bank	
6.1.9	Receipt, verification, despatch of documents, payment claim under L/C under which Vnesheconombank is not an issuing, executing or confirming bank	0.2%, min. USD 50, max. USD 3000
6.1.10	Payments (payment claims) under L/C without presenting documents to Vnesheconombank	USD 50
6.1.11	Return to beneficiary of documents not conforming to L/C terms, or enquiry to a person who presented non-conforming documents or enquiry if counteragent agrees to pay such documents ⁶	USD 50 (charged to beneficiary)
6.2.	L/Cs in clearing, blocked and special currencies ⁷	
6.2.1.	Issuing, confirming or increasing an L/C	0.8%, min. USD 300
6.2.2.	Amendments to the term of validity and other terms of an L/C (except for increases in amount); cancellation of an L/C	USD 50
6.2.3.	Payments or verification and despatch of documents under L/C	Free
6.3	L/Cs within the framework of bank credits received under guarantees of the Government of the RF and for effecting settlements connected with repayment of state credits	
6.3.1	Issuing an L/C or increasing its amount	0.45%, min. USD 50
6.3.2	Amendments to the term of validity and other terms of an L/C (except for increases in amount); cancellation of an L/C	USD 50
6.3.3.	Payments or verification and despatch of documents under L/C	Free
6.4.	L/Cs in the currency of the Russian Federation	
6.4.1.	Advising an L/C	RUB 1000
6.4.2.	Issuing, increasing or extending an L/C: - within the amount of cover available*) - over the amount of cover available	0.1%, min. RUB 1000 (per 3-month period or part thereof) Subject to arrangement

⁶ No commission shall be charged for services rendered under L/C opened by Vnesheconombank

⁷ No postage and telecommunication costs shall be charged

6.4.3.	Confirming an L/C; advising an L/C with adding confirmation, increasing or extending a confirmed L/C: - within the amount of cover available*) - over the amount of cover available	0.1%, min. RUB 1000 (per 3-month period or part thereof) Subject to arrangement
6.4.4.	Amendments to an L/C (except for increases in amount or extensions), or advising amendments to L/Cs; cancellation of an L/C	RUB 1000
6.4.5.	Receipt, verification, despatch of documents, payments (payment claims)	
6.4.5.1	under L/C, under which Vnesheconombank is an issuing, executing or confirming bank	0.1%, min. RUB 1000
6.4.5.2	under L/C, under which Vnesheconombank is not an issuing, executing or confirming bank	0.1%, min. RUB 1000 max. RUB 45000
6.4.6	Return to payee of documents not conforming to L/C terms, or enquiry to a person who presented non-conforming documents or enquiry if counteragent agrees to pay such documents ⁸	RUB 1000 (charged to payee)
6.5	L/Cs within the framework of tied credits received from foreign banks without guarantees of the RF Government	
6.5.1	Issuing an L/C or increasing its amount	Subject to arrangement
6.5.2	Amendments to the term of validity and other terms of an L/C (except for increases in amount); cancellation of an L/C	USD 50
6.5.3	Payments or verification and despatch of documents under L/C	Free

*) Commission shall be charged for each 3-month period of the term of validity (confirmation) of L/C, as well as a period of deferral of payment, on the amount of unused balance of the L/C including tolerance (at the beginning of each 3-month period).

If the amount of L/C was used or reduced or if the term of validity of L/C expired before the end of the last paid 3-month period commission shall not be recalculated; the paid commission shall not be refunded.

In case the L/C was used in full before expiration of its term of validity commission for the new periods shall be charged at minimum rates fixed in the Schedule.

7. Loans and Guarantees

7.1.	Loans	
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⁸ No commission shall be charged for services rendered under L/C opened by Vnesheconombank

7.1.1.	Loans in the currency of the Russian Federation or foreign currencies	Subject to arrangement
7.1.2	Settlement transactions including advance payments under contracts within the framework of foreign bank credits obtained under guarantees of the RF Government and financed in the full through the federal budget ⁹	Free
7.1.3	Financing contracts within the framework of foreign bank credits obtained under guarantees of the RF Government and stipulating specific settlement forms	0.45%
7.2.	Guarantees	
7.2.1.	Issuing, increasing the amount or extending a guarantee	Subject to arrangement
7.2.2.	Amendments to a guarantee (except for increases in amount and extensions)	USD 50
7.2.3.	Advising a guarantee ¹⁰	USD 100
7.2.4	Advising amendments to a guarantee of another bank ¹⁰	USD 50
7.2.5	Verification of signatures on a guarantee of another bank ¹⁰	USD 100

8. Monetary Transactions Management¹¹

Under contracts between residents and non-residents stipulating:		
8.1	residents' (non-residents') delivering goods and rendering services ¹² in favour of non-residents (residents) under contracts for which operation ID were drawn up (except for the services specified in Clause 8.2)	0.1% on the amount of funds credited/debited, min. USD 5, max. USD 1500
8.2	residents' rendering services in favour of non-residents through implementation of agency agreements, commission agreements or contracts on rendering such services entered into with other non-residents	0.1% on the amount of funds credited, min. USD 5, max. USD 1500
8.3	residents' purchasing from non-residents goods abroad without importing them into the customs territory of the Russian Federation and selling same to other non-residents	0.1% on the amount of funds credited, min. USD 5, max. USD 1500

No commission shall be charged under Clauses 8.1 – 8.3 of the Schedule:

- when effecting settlements in the forms and currencies indicated in Clause 6.2 of the Schedule;

⁹ If the expenses are due from a foreign party the commission shall be charged in accordance with the present Schedule for respective services

¹⁰ Subject to VAT charged additionally

¹¹ Services listed in the present Section are subject to VAT charged additionally

¹² For the purposes of the present Section 'rendering services' means implementation of works, rendering services, delivering information and results of intellectual activities including exclusive right thereto

- under contracts concluded on the terms specified in Clauses 6.3, 7.1.2 and 7.1.3 of the Schedule;
- in cases indicated in Clauses 8.2 and 8.3 of the Schedule when effecting crediting/debiting of commission fees under commission agreements (agency agreements) in favour of commissioners (agents);
- under export contracts in respect of costs of goods and services accounted in repayment of indebtedness under intergovernmental agreements and on account of state credits granted by the RF to foreign states;
- when effecting settlements in respect of reimbursement (compensation) of expenses incurred by the parties in view of the implementation of contracts concluded between residents and non-residents.

9. Assignments¹³

9.1.	Formalising an assignment under a loan agreement without designating an agent bank	Subject to arrangement
9.2.	Registering a new trade debt holder following assignment of claims under the former USSR commercial obligations under contracts entered into prior to January 4, 1992	USD 50 per each item assigned, max. USD 1000 per each contract within one agreement (charged to the Assignee)

10. Securities

10.1.	Purchasing/selling securities at Vnesheconombank's quotations	Free
10.2.	Repurchase transactions (REPO), loan agreements at Vnesheconombank's quotations	Free
10.3.	Other transactions with securities ¹⁴	
10.3.1.	Examining securities as to their authenticity and liquidity, with a relative report to be produced: <ul style="list-style-type: none"> - for bonds and equities - for Promissory Notes and other commercial papers¹⁵ 	0.5% on the nominal amount USD 5 per sheet

¹³ Services listed in the present Section are subject to VAT charged additionally

¹⁴ Services listed in the present Clause are subject to VAT charged additionally

10.3.2.	Copy of the Examination Report	USD 5
10.3.3.	Safekeeping Vnesheconombank's Promissory Notes under a Custody agreement: - when such Notes are purchased from Vnesheconombank and simultaneously placed with Vnesheconombank for safekeeping until maturity - in other cases	Free USD 50 per each custody agreement
10.3.4.	Safekeeping other Issuers' Securities	Subject to arrangement

11. Custody Services¹⁶

11.1.	Custody accounts	
11.1.1.	Custody account opening/maintenance/closing	Free
11.1.2.	Custody account statement	Free
11.1.3.	A duplicate/copy of Custody account statement	USD 10
11.1.4.	Maintaining an individual Vnesheconombank account for safekeeping and maintaining records of Customer securities and cash funds with foreign depositories	
11.1.4.1.	with Euroclear Bank	USD 120 per month
11.1.4.2.	with Clearstream Banking	USD 400 per month
11.2.	Safekeeping and/or maintaining records of securities ¹⁷	
11.2.1.	Bonds and equities the certificates whereof are held in Vnesheconombank's vault	
11.2.1.1.	less than USD 1.0 million	0.057% p.a.
11.2.1.2.	from USD 1.0 million to less than USD 5.0 million	0.048% p.a.
11.2.1.3.	from USD 5.0 million to less than USD 50.0 million	0.037% p.a.
11.2.1.4.	USD 50.0 million and any amount over	0.025% p.a.
11.2.1.5.	Securities operations under which are suspended by order of the state authorities	Free
11.2.2.	Securities held on Vnesheconombank's correspondent Custody accounts with foreign depositories	

¹⁵ The Customer pays to Vnesheconombank the securities examination expenses incurred by Vnesheconombank at their actual costs on the basis of documents evidencing Vnesheconombank incurring such expenses. These expenses are charged additionally

¹⁶ Services listed in the present Section (except for services under Clauses 11.10.2, 11.10.3, 11.10.4, 11.12.2, 11.12.3, 11.15) are subject to VAT charged additionally. Unless otherwise specified in the Schedule no telecommunication expenses for rendering services listed in the present Section shall be charged

¹⁷ The commission is calculated on the nominal value of bonds, notes and commercial papers, and on the market value of equities and securities-based derivatives. To calculate the commission, the value of non-USD-denominated securities should be converted into USD at the USD/RUB exchange rate (for rouble-denominated bonds and equities) or at the cross-rate of the foreign currency to USD, based on the rate of the relevant currency to RUB (for foreign currency-denominated securities), provided that foreign exchange rates applied to rouble are those set by the Bank of Russia as of the dates of book-keeping of such securities on a Custody account.

11.2.2.1.	less than USD 5.0 million	0.048% p.a.
11.2.2.2.	from USD 5.0 million to less than USD 20.0 million	0.042% p.a.
11.2.2.3.	from USD 20.0 million to less than USD 50.0 million	0.036% p.a.
11.2.2.4.	from USD 50.0 million to less than USD 100.0 million	0.030% p.a.
11.2.2.5.	USD 100.0 million and any amount over ¹⁸	0.025% p.a.
11.2.3.	Bonds and equities held on Vnesheconombank's correspondent Custody accounts with Russian depositories	
11.2.3.1.	less than RUB 100 million	0.075% p.a.
11.2.3.2.	from RUB 100 million to less than RUB 500 million	0.065% p.a.
11.2.3.3.	from RUB 500 million to less than RUB 1 billion	0.060% p.a.
11.2.3.4.	RUB 1 billion and any amount over	0.050% p.a.
11.2.4.	Bonds and equities held on Vnesheconombank's accounts with Registrars	USD 5 per Issue charged per each month or part thereof; min. USD 10 per month
11.2.5.	Promissory notes and commercial papers held in Vnesheconombank's vault:	
11.2.5.1.	less than RUB 100 million	0.1% p.a.
11.2.5.2.	from RUB 100 million to less than RUB 500 million	0.08% p.a.
11.2.5.3.	from RUB 500 million to less than RUB 1 billion	0.065% p.a.
11.2.5.4.	RUB 1 billion and any amount over	0.05% p.a.
11.2.6.	Promissory notes issued by Vnesheconombank and pledged by Customer in favour of Vnesheconombank	Free
11.2.7.	Promissory notes and commercial papers held on Vnesheconombank's correspondent Custody accounts with Russian depositories	0.2% p.a.
11.2.8.	Safekeeping certificates of securities subject to withdrawal but not claimed by the Customer within the time limit specified	0.003% per each day of delay; min. USD 0.30
11.3.	Custody account transactions with securities not affecting Vnesheconombank's correspondent Custody accounts with other depositories	
11.3.1.	Acceptance of bonds and equities certificates	Free
11.3.2.	Withdrawal of bonds and equities certificates from Vnesheconombank's vault and transfer of same to a vault of another depository	USD 0.15 per each sheet, min. USD 10
11.3.3.	Acceptance of promissory notes and commercial papers (except for notes specified in Clause 11.3.4) ¹⁹	USD 0.25 per each sheet
11.3.4.	Acceptance of promissory notes issued or domiciled by Vnesheconombank	Free
11.3.5.	Withdrawal of promissory notes and commercial papers from Custody account	USD 0.25 per each sheet, min. USD 15

¹⁸ The commission may be changed in virtue of a separate arrangement

¹⁹ The promisor's fee for verification of promissory notes and commercial papers, if any, is charged additionally

11.3.6.	Delivery/receipt of bonds and equities free of payment - up to and including 50 operations per month - each extra operation (over 50 per month)	USD 10 USD 5
11.3.7.	Delivery/receipt of bonds and equities against payment - up to and including 50 operations per month - each extra operation (over 50 per month)	USD 20 USD 10
11.3.8.	Delivery/receipt of promissory notes and commercial papers free of payment	USD 1 per each Item min. USD 4, max. USD 10
11.3.9.	Delivery/receipt of promissory notes and commercial papers against payment	USD 2 per each Item, min. USD 8, max. USD 20
11.3.10.	Blocking securities in a Custody account including registration of pledge over securities	USD 25
11.3.11.	Back valuation at Customer request	USD 40
11.3.12.	Delivery of promissory notes for redemption (except promissory notes issued or domiciled by Vnesheconombank) ²⁰	USD 50 per instruction
11.4.	Custody account transactions effected through Vnesheconombank's correspondent custody accounts with foreign depositories	
11.4.1.	Delivery/receipt of securities to/from custody accounts with Euroclear Bank and Clearstream Banking	
11.4.1.1.	free of payment	USD 10
11.4.1.2.	against payment	USD 20
11.4.2.	Delivery/receipt of securities to/from custody accounts with Depositories of the EU countries, the USA, Canada, Japan and Australia	
11.4.2.1.	free of payment	USD 20
11.4.2.2.	against payment	USD 25
11.4.3.	Delivery/receipt of securities to/from custody accounts with Depositories of the countries of Asia (except Japan), Latin America and of the RSA	
11.4.3.1.	free of payment	USD 80
11.4.3.2.	against payment	USD 90
11.4.4.	Transfer of securities over Vnesheconombank's correspondent Custody accounts without changing the balance of securities on Customer custody account	USD 15
11.4.5.	Cancellation of or amendment to an instruction	USD 10
11.4.6.	Transfer of the securities sales proceeds to accounts with other banks	USD 15
11.4.7.	Notification of "pre-matching"	Free
11.5.	Custody account transactions over Vnesheconombank's correspondent Custody accounts with Russian depositories	
11.5.1.	Acceptance of certificates of bonds and equities	USD 0.20

²⁰ One request may concern any number of one debtor's promissory notes maturing on the same date

		per each sheet, min. USD 1, max. USD 20
11.5.2.	Withdrawal of certificates of bonds	USD 0.20 per each sheet, min. USD 15
11.5.3.	Acceptance of promissory notes and commercial papers	USD 0.25 per each sheet
11.5.4.	Withdrawal of promissory notes and commercial papers	USD 0.25 per each sheet, min. USD 15
11.5.5.	Delivery/receipt of foreign currency-denominated securities	
11.5.5.1.	free of payment	USD 15
11.5.5.2.	against payment	USD 25
11.5.6.	Delivery/receipt of securities denominated in the currency of the Russian Federation	
11.5.6.1.	free of payment	USD 10
11.5.6.2.	against payment	USD 15
11.5.7.	Transfer of securities over sections of Vnesheconombank's correspondent Custody account with a settlement depository	At the rates of the settlement depository
11.5.8.	Transfer of securities over Vnesheconombank's correspondent Custody accounts without changing the balance of securities on a Customer Custody account	USD 15
11.5.9	Cancellation of or amendment to an instruction	USD 10
11.6.	Custody accounts transactions through nominee accounts opened by Vnesheconombank with Registrars	
11.6.1.	Deposit of securities to a Customer Custody account with registration of same in Vnesheconombank's name on its nominee account with a Registrar	Equivalent of the fee paid to the Registrar
11.6.2.	Withdrawal of securities from a Customer Custody account with transfer of same from Vnesheconombank's nominee account to another account with a Registrar ²¹	USD 12
11.7.	Participation in general shareholders' meetings in the territory of the Russian Federation:	
11.7.1.	in Moscow	USD 20
11.7.2.	outside Moscow ²²	USD 120
11.8.	Conversion of equities into deposit receipts / deposit receipts into equities through the use of a third party's services ^{23 24}	USD 50

²¹ The Customer shall pay to Vnesheconombank the Registrar fee at its actual cost on the basis of documents evidencing such costs were borne by Vnesheconombank. These expenses shall be charged additionally

²² The Customer shall pay to Vnesheconombank the on-costs at their actual cost on the basis of documents evidencing such costs were borne by Vnesheconombank. These expenses shall be charged additionally

²³ The fee specified in this clause shall be paid by the Customer even if the Customer cancels the conversion order

11.10.	Securities proceeds payment	
11.10.1.	Crediting proceeds to accounts maintained with Vnesheconombank	Free
11.10.2.	Transfer of securities proceeds held on Custody accounts with Vnesheconombank to accounts maintained with other banks (except for services specified in Clauses 11.10.4) ²⁵	
11.10.2.1.	in foreign currency and in the currency of the Russian Federation following the conversion of foreign currency proceeds (no commission is charged when the transferred amount is less than USD 100 or its equivalent)	0.15% on the amount transferred; min. USD 2, max. USD 150
11.10.2.2.	in the currency of the Russian Federation (except for transactions specified in Clause 11.10.2.1)	0.15% on the amount transferred; min. RUB 30, max. RUB 150
11.10.3.	Remittance of proceeds under MinFin bonds accepted for redemption and/or for coupon payment without prior depositing same on a Custody account	Free
11.10.4.	Transfer of proceeds gained from corporate bonds in respect of which Vnesheconombank is a payment agent as specified in agreement with the Issuer of bonds, as well as proceeds from promissory notes payable at the domicile of Vnesheconombank as specified in the domicile agreement with the Issuer of notes	Free
11.10.5.	Facilitation of execution and submission to a foreign depository of documents for full or partial exemption from income taxes under securities issued by non-residents of the Russian Federation	USD 100
11.11.	Tracking corporate actions of the Issuer of securities held on Vnesheconombank's correspondent Custody accounts with foreign depositories	
11.11.1.	Notification of a corporate action	Free
11.11.2.	Forwarding instructions to a foreign depository related to a corporate action including instructions for cancellation/amendment of the earlier given instruction ²⁶	USD 50
11.11.3.	Facilitating participation in a securities holders' meeting ²⁶	USD 150
11.11.4.	Granting information on a securities holder to third persons on Customer request for exercising rights under securities (except for participation in securities holders' meetings)	USD 25 for securities of each issue

²⁴ The Customer shall pay to Vnesheconombank the third parties' fee at its actual cost on the basis of documents evidencing such costs were borne by Vnesheconombank. These expenses shall be charged additionally

²⁵ The commission shall be charged from the payment amount

²⁶ The Customer shall pay additionally costs of delivery of documents to a foreign depository via courier incurred by Vnesheconombank

Fees listed under Clause 11.2 shall be charged quarterly (except for Clause 11.2.8, for which the fee shall be charged at the moment of issuing certificates). Fees mentioned under Clauses 11.1.4, 11.3 (except for Clause 11.3.2 concerning withdrawal of certificates of securities, Clauses 11.3.3, 11.3.5, 11.3.12) and Clauses 11.4, 11.5, 11.6 shall be charged monthly. Other fees specified in the present section shall be charged at the moment of effecting transaction.

12. Foreign Exchange

12.1.	Foreign exchange transactions at Vnesheconombank's exchange rates in freely convertible currencies and in the currency of the Russian Federation	Free
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13. Servicing Corporate MasterCard Business, Visa Business Cards issued by Vnesheconombank

		For accounts in US Dollars	For accounts in currency of the Russian Federation	For accounts in EURO
13.1.	Card account fee ²⁷ (per card)	Subject to arrangement	Subject to arrangement	Subject to arrangement
13.2.	Minimum card account balance for issuing a card	N/a	N/a	N/a
13.3.	Resumption of operations over an account following loss or theft of a card ²⁸	USD 25	RUB 800	EUR 25
13.4.	Damaged magnetic stripe recovery	USD 5	RUB 160	EUR 5
13.5.	PIN-code re-issue	USD 3	RUB 96	EUR 3
13.6.	Retail transaction commission for purchases ²⁹	Free	Free	Free
13.7.	Cash advance commissions ²⁹ : - at Vnesheconombank's Automated Teller Machines (ATMs) and cash desks - at other banks' ATMs - at other banks' cash desks	0.5% 1%, min. USD 3 1%,	0.5% 1%, min. RUB 96 1%,	0.5% 1%, min. EUR 3 1%,

²⁷ The fee shall be charged only once on the day when the card was activated/issued

²⁸ The fee shall be charged on the last business day of the month the card was reissued

²⁹ Additional 0.35% commission shall be charged on all transactions outside the RF territory (applied to Visa Business cards only).

		min. USD 5	min. RUB 160	min. EUR 5
13.8.	Transfer from a card account to an account with another bank	1%	1%	1%
13.9.	Invalid charge-back claim penalty	USD 10	RUB 320	EUR 10
13.10.	Sales Slip Copy retrieval	USD 10	RUB 320	EUR 10
13.11.	Additional copy of monthly Statement	USD 1	RUB 32	EUR 1
13.12.	Negative account balance penalty	25% p.a.	30% p.a.	25% p.a.
13.13.	Blocking an account in case of theft or loss of a card	USD 30	RUB 960	EUR 30
13.14.	Urgent card issue (within 2 business days) ³⁰	USD 16	RUB 512	EUR 16
13.15.	Drafting documentation needed to launch any ancillary service programmes ³⁰	USD 4 per document set	RUB 128 per document set	EUR 4 per document set
13.16.	Emergency replacement of a Visa Business card issued by Vnesheconombank through the GCAS (Global Customer Assistance Service) ³¹	USD 260	RUB 8320	EUR 260
13.17.	Emergency cash advance from Visa Business accounts in case of loss of a card issued by Vnesheconombank through the GCAS ^{32 33}	USD 185	RUB 5920	EUR 185

14. Other Services

14.1	Creating conditions for settlement and payment transactions (under contracts concluded by Russian organizations within the framework of implementation of intergovernmental agreements) ³⁴	USD 150 (under each contract)
14.2.	Responding to an enquiry related to search for funds over accounts	
14.2.1.	within 12 months of value date	Free

³⁰ Subject to VAT charged additionally

³¹ Subject to VAT charged additionally

³² Additional 0.35% commission shall be charged on all transactions outside the RF territory (applied to Visa Business cards only).

³³ Limited to account balance (USD 9000 max. or equivalent).

³⁴ Subject to VAT charged additionally

14.2.2.	prior to 12 months of value date	RUB 2400
14.2.3.	searching for more than five amounts ³⁵	Subject to arrangement
14.3	Making an enquiry/forwarding information to another bank unrelated to the search for funds and/or documents ³⁴	RUB 400
14.4.	Responding to audit request ³⁶	RUB 2000
14.5	Responding to a request by a credit history subject/user to obtain data from the Centralised Catalogue of Credit Histories either on the Bureau of Credit Histories, where the credit history of such a subject is kept, or on a lack of such information, as well as on substitution, cancellation of a credit history subject code or on assignment of a new (additional) code to a credit history subject ³⁴ : - with an account maintained with Vnesheconombank - without an account maintained with Vnesheconombank	RUB 300 RUB 700
14.6	Issuing a copy (a duplicate) of:	
14.6.1.	statements of bank accounts and documents entitling the Bank to effect transactions over an account	RUB 400 per document
14.6.2.	cards bearing specimen signatures and seal stamp, complex accounts cash settlement services contracts, bank account agreements, supplemental agreements to the mentioned contracts, methods of keeping accounts and amendments thereto ³⁷	RUB 400 per document
14.6.3	documents not entitling the Bank to effect transactions over an account ³⁷ : - within 12 months of value date - - prior to 12 months of value date	RUB 400 per document RUB 800 per document
14.7.	Rendering services under Bank-Customer System	
14.7.1	Installation of and setting client software of Bank-Customer System, including workstation and modem	RUB 2000
14.7.2	User services charge including amendments to setting Customer Subsystem necessitated by legislation changes, as well as consultations regarding Bank-Customer System use	RUB 1000 (per month or a part thereof)
14.7.3	Restoring Bank-Customer System operation disrupted through customer's fault	Subject to arrangement in accordance with Bank-Customer System Debugging

³⁵ The fee shall be charged in the currency of the Russian Federation

³⁶ Subject to VAT charged additionally (except for enquiries concerning information on bank accounts only).

³⁷ Subject to VAT charged additionally

		Act
14.8	Keeping off-system record of goods deliveries costs ³⁷	USD 20 (per complete quarter)