



VNESHECONOMBANK

**SCHEDULE OF CHARGES  
FOR SERVICES  
TO FOREIGN CORRESPONDENT BANKS**

*Effective as from October 01, 2013*

**CONTENTS**

1. General Notes.....	3
2. Opening and Maintaining a Correspondent Account.....	4
3. Cash Funds and Payment Documents.....	4
4. Transfers.....	4
5. Documentary Letters of Credit (L/Cs).....	5
6. Guarantees.....	7
7. Assignments.....	7
8. Securities.....	8
9. Custody Services.....	8
10. Foreign Exchange.....	12
11. Bank Card Services.....	12
12. Other Services.....	12
13. Servicing Corporate MasterCard Business, Visa Business Cards issued by Vnesheconombank.....	13

## 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 correspondent banks and other lending agencies (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. Services listed in Clauses 3.1-3.3 are provided by Vnesheconombank to those Customers who participate in the implementation of Vnesheconombank’s projects, as well as to customers in accordance with the terms of contracts concluded before the date the Federal Law № 82-FZ of 17.05.2007 became effective.

Services listed in Clause 6.1 (in respect of ‘issuing a guarantee’) are provided to the Customers participating in the implementation of Vnesheconombank’s projects.

1.3. Unless otherwise instructed, fees 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 fees and commissions payable shall be deducted from the payment amount.

Regardless of the original terms and conditions of a Letter of Credit, fees due under Clause 5.2 are drawn from the Bank servicing the Applicant, at the time of issuance of or amendment to 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 fees indemnified by the beneficiary to the Bank servicing the Applicant.

Fees and commissions of other banks performing Customer orders apart from Vnesheconombank shall be charged at their actual costs to the Ordering Party or to its Contractor.

If fees and commissions are to be borne by a third party, but cannot be recovered in due time owing to the reasons out of control of Vnesheconombank, these fees and commissions shall be charged to the Ordering Party.

1.4. Fees and commissions for transactions effected in a foreign currency shall be charged either in any 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 fees and expenses. Fees and commissions due under transactions effected in Russian Roubles are charged in the currency of the Russian Federation.

1.5. No commission shall be charged for:

- payments to budgets of all levels as well as state off 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 present Schedule.

## 2. Opening and Maintaining a Correspondent Account

2.1.	Opening an account	Free
2.2.	Maintaining an account: - in the currency of the Russian Federation or convertible currency - in clearing, blocked and special currencies (charged for a complete quarter)	Free USD 50
2.3.	Correspondent account Statement	Free

## 3. Cash Funds and Payment Documents

3.1	Withdrawal from Loro accounts of cash in the currency of the Russian Federation	0.2%
3.2	Withdrawal from Loro accounts of cash in a foreign currency	Subject to arrangement
3.3	Issuing a Cheque Book <sup>1</sup>	At actual cost

## 4. Transfers

4.1.	Transfers:	
4.1.1	over accounts with Vnesheconombank (intra-bank transfers)	Free
4.1.2	interbank transfers	Free
4.1.3	transfers in the currency of the Russian Federation to accounts of Customers <sup>2</sup> with Vnesheconombank	Free
4.1.4	transfers in a foreign currency to Customers <sup>2</sup> accounts with Vnesheconombank if an instruction providing for passing the transfer charges to the beneficiary's account (BEN/SHA) is available	Free
4.1.5	transfers in a foreign currency to Customers <sup>2</sup> accounts with Vnesheconombank if an instruction providing for passing the transfer charges to the Ordering Party's account (OUR) is available	USD 15 for a document
4.2	Transfers in a foreign currency to Customers <sup>3</sup> accounts with other banks	0.15%, min. USD 10, max. USD 50
4.3	Transfers in the currency of the Russian Federation to Customers <sup>3</sup> accounts with other banks	RUB 30
4.4	Sending a message for clarifying payee details (name, account number, INN (Industrial Taxpayer Number), KPP (Individual Enterprises Classification Code) or in respect of refunding the amount of Vnesheconombank payment in the currency of the Russian Federation 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

<sup>1</sup> Subject to VAT charged additionally.

<sup>2</sup> Accounts of non-banks Corporate and Private Customers.

<sup>3</sup> Accounts of non-banks Corporate and Private Customers.

## 5. Documentary Letters of Credit (L/Cs)

5.1.	L/Cs in convertible currencies and in the currency of the Russian Federation (except for L/Cs indicated in Clause 5.4)	
5.1.1.	Advising or passing forward an L/C, or advising an increase in amount	USD 100
5.1.2.	Pre-advising an L/C, advising an amendment to an L/C terms (except for an increase in its amount)	USD 50
5.1.3.	Issuing, increasing or extending an L/C	
5.1.3.1.	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
5.1.3.2.	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
5.1.4.	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
5.1.5.	Amendments to an L/C (except for increases in amount and extensions); cancellation of an L/C	USD 50
5.1.6.	Transfer of a transferable L/C	0.1%, min. USD 50
5.1.7.	Receipt, verification, despatch of documents, payments under a Standby L/C opened by Vnesheconombank	Free
5.1.8.	Receipt, verification, despatch of documents, payments (payment claims), negotiation, draft acceptance under L/C, under which Vnesheconombank is an issuing, executing or confirming bank	0.2%, min. USD 50
5.1.9.	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
5.1.10.	Payments (payment claims) under L/C without presenting documents to Vnesheconombank	USD 50

5.1.11	Return to beneficiary of documents not conforming to L/C terms, or inquiry to a person who presented non-conforming documents or inquiry if counteragent agrees to pay such documents <sup>4</sup>	USD 50 (charged to beneficiary)
5.2.	L/Cs in clearing, blocked and special currencies <sup>5</sup>	
5.2.1.	Issuing, confirming or increasing an L/C	0.8%, min. USD 300
5.2.2.	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
5.2.3.	Payments or verification and despatch of documents under L/C	Free
5.3	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	
5.3.1	Issuing an L/C or increasing its amount	0.45%, min. USD 50
5.3.2	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
5.3.3	Payments or verification and despatch of documents under L/C	Free
5.4	L/Cs in the currency of the Russian Federation for settlements in the territory of the Russian Federation	
5.4.1.	Advising an L/C	RUB 1000
5.4.2	Issuing, increasing or extending an L/C: - within the amount of cover available <sup>*)</sup>  - over the amount of cover available	0.1%, min. RUB 1000 (per 3-month period or part thereof) Subject to arrangement
5.4.3	Confirming an L/C; advising an L/C with adding confirmation, increasing or extending a confirmed L/C: - within the amount of cover available <sup>*)</sup>  - over the amount of cover available	0.1%, min. RUB 1000 (per 3-month period or part thereof) Subject to arrangement
5.4.4	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
5.4.5	Receipt, verification, despatch of documents, payments (payment claims)	
5.4.5.1	under L/C, under which Vnesheconombank is an issuing, executing or confirming bank	0.1%, min. RUB 1000
5.4.5.2	under L/C, under which Vnesheconombank is not an issuing, executing or confirming bank	0.1%, min. RUB 1000,

<sup>4</sup> No commission shall be charged for services rendered under L/C opened by Vnesheconombank.

<sup>5</sup> No postage and telecommunication costs shall be charged.

		max. RUB 45000
5.4.6	Return to payee of documents not conforming to L/C terms, or inquiry to a person who presented non-conforming documents or inquiry if counteragent agrees to pay such documents <sup>6</sup>	RUB 1000 (charged to payee)
5.5	Reimbursements	
5.5.1.	Payment of a reimbursement claim	USD 65 (charged per each payment)
5.5.2	Issuing, increasing the amount or extension of the reimbursement obligations: - within the amount of cover available <sup>*)</sup>  - over the amount of cover available	0.15%, min. USD 50 (per 3-month period or part thereof) Subject to arrangement
5.5.3.	Amendments to reimbursement obligations (except for increases in amount and extensions)	USD 50

<sup>\*)</sup> 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 or reimbursement obligation including tolerance (at the beginning of each 3-month period).

If the amount of L/C/reimbursement obligation was used or reduced or if the term of validity of L/C/reimbursement obligation 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/reimbursement obligation 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.

## 6. Guarantees

6.1.	Issuing, increasing the amount or extension of a guarantee <sup>7</sup>	Subject to arrangement
6.2.	Amendments to a guarantee (except for increases in amount and extensions)	USD 50
6.3.	Advising a guarantee <sup>8</sup>	USD 100
6.4.	Advising amendments to a guarantee of another bank <sup>8</sup>	USD 50
6.5	Verification of signatures on a guarantee of another bank <sup>8</sup>	USD 100

## 7. Assignments<sup>9</sup>

7.1.	Registering an assignment under a loan agreement without designating an agent bank	Subject to arrangement
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<sup>6</sup> No commission shall be charged for services rendered under L/C opened by Vnesheconombank.

<sup>7</sup> The commission shall be calculated for each three-month period of a guarantee term. Should the guarantee amount decrease or the guarantee expire prior to the expiration of the last paid three-month period, the commission shall not be recalculated, in this case the commission paid is not refundable.

<sup>8</sup> Subject to VAT charged additionally.

<sup>9</sup> Services listed in the present Section are subject to VAT charged additionally.

7.2.	Registering a new trade debt holder upon assignment of commercial obligations of foreign trade importers of the former USSR contracted prior to January 4, 1992	USD 50 per each Item assigned, max. USD 1000 per each contract within one agreement, charged to the assignee
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## 8. Securities

8.1.	Purchasing/selling securities at Vnesheconombank's quotations	Free
8.2.	Repurchase transactions (REPO), loan agreements at Vnesheconombank's quotations	Free
8.3.	Other transactions with securities <sup>10</sup>	
8.3.1.	Examination of securities as to their authenticity and liquidity, with a relative report to be produced: <ul style="list-style-type: none"> <li>- for bonds and equities</li> <li>- for Promissory Notes and other commercial papers<sup>11</sup></li> </ul>	0.5% of the nominal amount USD 5 per sheet
8.3.2.	Copy of the Examination Report	USD 5
8.3.3.	Safekeeping Vnesheconombank's Promissory Notes under a Custody agreement: <ul style="list-style-type: none"> <li>- when such Notes are purchased from Vnesheconombank and simultaneously placed with Vnesheconombank for safekeeping until maturity</li> <li>- in other cases</li> </ul>	Free  USD 50 per each custody agreement
8.3.4.	Safekeeping other Issuers' Securities	Subject to arrangement

## 9. Custody Services<sup>12</sup>

9.1	Custody accounts	
9.1.1.	Custody account opening/maintenance/closing	Free
9.1.2.	Custody account statement	Free
9.1.3.	A duplicate/copy of Custody account statement	USD 10
9.1.4.	Maintaining an individual Vnesheconombank account for	

<sup>10</sup> Services listed in the present Clause are subject to VAT charged additionally.

<sup>11</sup> The Customer pays to Vnesheconombank the securities examinations expenses incurred by Vnesheconombank at their actual costs on the basis of documents evidencing Vnesheconombank incurring such expenses. These expenses are charged additionally.

<sup>12</sup> Services listed under Clauses 9.4, 9.6.5 and 9.9 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.



	safekeeping and maintaining records of Customer securities and cash funds with foreign depositories	
9.1.4.1.	with Euroclear Bank	USD 120 per month
9.1.4.2.	with Clearstream Banking	USD 400 per month
9.2.	Safekeeping and/or maintaining records of securities <sup>13 14</sup>	
9.2.1.	Securities the certificates whereof are held in Vnesheconombank's vault:	
9.2.1.1.	less than USD 1.0 million	0.057% p.a.
9.2.1.2.	from USD 1.0 million to less than USD 5.0 million	0.048% p.a.
9.2.1.3.	from USD 5.0 million to less than USD 50 million	0.037% p.a.
9.2.1.4.	from USD 50 million	0.025% p.a.
9.2.1.5.	securities operations under which are suspended by order of the state authorities	Free
9.2.2.	Securities held on Vnesheconombank accounts with foreign depositories	
9.2.2.1.	less than USD 5 million	0.048% p.a.
9.2.2.2.	from USD 5 million to less than USD 20 million	0.042% p.a.
9.2.2.3.	from USD 20 million to less than USD 50 million	0.036% p.a.
9.2.2.4.	from USD 50 million to less than USD 100 million	0.030% p.a.
9.2.2.5.	from USD 100 million to less than USD 250 million	0.025% p.a.
9.2.2.6.	from USD 250 million <sup>15</sup>	0.022% p.a.
9.2.3.	Securities held on nominee custody accounts opened for Vnesheconombank with Russian depositories (except for securities specified in Clauses 9.2.4, 9.2.5)	
9.2.3.1.	less than RUB 100 million	0.075% p.a.
9.2.3.2.	from RUB 100 million to less than RUB 500 million	0.065% p.a.
9.2.3.3.	from RUB 500 million to less than RUB 1 billion	0.060% p.a.
9.2.3.4.	from RUB 1 billion	0.050% p.a.
9.2.4.	Russian issuers' equities held on nominee custody account opened for Vnesheconombank with the central depository	
9.2.4.1.	less than RUB 100 million	0.036% p.a.
9.2.4.2.	from RUB 100 million to less than RUB 500 million	0.027% p.a.
9.2.4.3.	from RUB 500 million to less than RUB 1 billion	0.023% p.a.
9.2.4.4.	from RUB 1 billion to less than RUB 5 billion	0.019% p.a.
9.2.4.5.	from RUB 5 billion to less than RUB 10 billion	0.015% p.a.
9.2.4.6.	from RUB 10 billion	0.012% p.a.
9.2.5.	Securities, excluding those specified in section 9.2.4, held on	

<sup>13</sup> The commission is charged as a percentage of the nominal value of debt securities and the market value of equities, investment units and security-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 RUB-denominated securities) 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.

<sup>14</sup> The Customer shall compensate to Vnesheconombank expenses for safekeeping securities on Vnesheconombank accounts with third-party depositories at actual cost if the amount of the fee paid by Vnesheconombank exceeds the amount charged by Vnesheconombank for maintaining records of respective securities on the Customer custody account. These expenses shall be charged additionally.

<sup>15</sup> The commission may be changed in virtue of a separate agreement.

	nominee custody account opened for Vnesheconombank with the central depository	
9.2.5.1.	less than RUB 100 million	0.050% p.a.
9.2.5.2.	from RUB 100 million to less than RUB 500 million	0.040% p.a.
9.2.5.3.	from RUB 500 million to less than RUB 1 billion	0.035% p.a.
9.2.5.4.	from RUB 1 billion to less than RUB 5 billion	0.030% p.a.
9.2.5.5.	from RUB 5 billion	0.027% p.a.
9.2.6.	Securities held on Vnesheconombank's accounts with Registrars	USD 5 per Issue charged per each month or part thereof; min. USD 10 per month
9.3.	Custody account transactions	
9.3.1.	Deposit/withdrawal of securities into/from Custody account at Customer's request (excluding transactions mentioned in Clauses 9.3.2, 9.3.3, 9.3.4) <sup>16</sup>	USD 10
9.3.2.	Deposit/withdrawal of securities into/from Custody account at Customer's request on the DVP/RVP terms (excluding transactions mentioned in Clauses 9.3.3.2, 9.3.4.2)	USD 20
9.3.3.	Deposit/withdrawal of securities into/from a custody account by order of the Customer with delivery/receipt of securities into/from accounts with depositories of the USA, Canada, Japan, Australia through accounts of Vnesheconombank with foreign depositories	
9.3.3.1.	free of payment	USD 20
9.3.3.2.	against payment	USD 25
9.3.4.	Deposit/withdrawal of securities into/from a custody account by order of the Customer with delivery/receipt of securities into/from accounts with depositories of countries of Asia (except for Japan), Latin America and RSA through accounts of Vnesheconombank with foreign depositories	
9.3.4.1.	free of payment	USD 80
9.3.4.2.	against payment	USD 90
9.3.5.	Blocking of securities on Custody account, including registration of pledge over securities	USD 25
9.3.6.	Cancellation of or amendment to an instruction	USD 10
9.3.7.	Transfer of the securities sales proceeds credited to Vnesheconombank's correspondent account with a foreign depository, to accounts with other banks	USD 15
9.3.8.	Transfer of securities over sections of nominee custody account opened for Vnesheconombank with the central depository	At the rates of the central depository
9.4	Participation in general shareholders' meetings in the territory of the Russian Federation:	
9.4.1.	in Moscow	USD 20

<sup>16</sup> 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.

9.4.2.	outside Moscow <sup>17</sup>	USD 120
9.5.	Conversion of equities into deposit receipts / deposit receipts into equities through the use of a third party's services <sup>18 19</sup>	USD 50
9.6.	Securities proceeds payment	
9.6.1.	Crediting proceeds to accounts maintained with Vnesheconombank	Free
9.6.2.	Transfer of securities proceeds held on Custody accounts with Vnesheconombank to accounts maintained with other banks (except for services specified in Clauses 9.6.4) <sup>20</sup>	
9.6.2.1.	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
9.6.2.2.	in the currency of the Russian Federation (except for transactions specified in Clause 9.6.2.1)	0.15% on the amount transferred; min. RUB 30, max. RUB 150
9.6.3.	Remittance of proceeds under MinFin bonds	Free
9.6.4.	Transfer of proceeds gained from corporate bonds in respect of which Vnesheconombank is a paying agent as specified in agreement with the Issuer of bonds	Free
9.6.5.	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
9.7	Tracking corporate actions of the issuer of securities held on Vnesheconombank accounts with foreign depositories	
9.7.1.	Notification of a corporate action	Free
9.7.2.	Forwarding instructions to a foreign depository in relation to a corporate action including instructions for cancellation/amendment of the earlier given instruction <sup>21</sup>	USD 50
9.7.3.	Facilitating participation in a securities holders' meeting <sup>21</sup>	USD 150
9.7.4.	Providing 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
9.9.	Acting as a paying agent in respect of securities	Subject to arrangement
9.10.	Bank-Customer Custody System Services	
9.10.1.	Connection to the Bank-Customer Custody System	USD 80

<sup>17</sup> 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.

<sup>18</sup> The fee specified in this clause shall be paid by the Customer even if the Customer cancels the conversion order.

<sup>19</sup> 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.

<sup>20</sup> The commission shall be charged from the payment amount.

<sup>21</sup> The Customer shall pay additionally costs of delivery of documents to a foreign depository via courier incurred by Vnesheconombank.

9.10.2.	User services charge	USD 10 (per month or any part thereof)
9.10.3.	Restoring Bank-Customer Custody System operation disrupted through Customer's fault	USD 80

*Fees listed under Clause 9.2 shall be charged quarterly. Fees mentioned under Clauses 9.1.4, 9.3 and 9.10.2 shall be charged monthly. Other fees specified in the present Section shall be charged at the moment of effecting transaction.*

## 10. Foreign Exchange

10.1.	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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## 11. Bank Card Services

11.1.	Rendering authorizations and processing services	Subject to arrangement
11.2.	Settlements between payment system and Customer (for each payment system)	Subject to arrangement

## 12. Other Services

12.1.	Responding to an enquiry related to search for funds over accounts	
12.1.1.	within 12 months of value date	Free
12.1.2.	prior to 12 months of value date	USD 60 per response to one enquiry
12.1.3.	searching for more than five amounts <sup>22</sup>	Subject to arrangement
12.2.	Responding to audit enquiries <sup>23</sup>	USD 50 per response to one enquiry
12.3.	Making an enquiry/forwarding information to another bank unrelated to the search for funds and/or documents <sup>24</sup>	USD 10
12.4.	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 <sup>24</sup> - with an account maintained with Vnesheconombank - without an account maintained with Vnesheconombank	RUB 300 RUB 700

<sup>22</sup> The fee shall be charged in the currency of the Russian Federation.

<sup>23</sup> This service (except for inquiries concerning bank accounts only) is subject to VAT charged additionally.

<sup>24</sup> Subject to VAT charged additionally.

12.5	Issuing a copy (a duplicate) of	
12.5.1	statements of bank accounts and documents entitling a Customer to effect transactions over an account	USD 10 per document
12.5.2	documents not entitling a Customer to effect transactions over an account <sup>24</sup> : - within 12 months of value date  - beyond 12 months of value date	USD 10 per document USD 20 per document
12.6	Confirmation of messages tested by Vnesheconombank's or other banks' test keys	USD 100 per test key
12.7	Authentication of messages by Vnesheconombank's or other bank's test keys	USD 100 per test key

### 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 <sup>25</sup>	USD 47	RUB 1400	EUR 35
13.2.	Minimum card account balance for issuing a card	N/a	N/a	N/a
13.3.	Resumption of settlements (operations over an account with a card or its details) following loss or theft of a card upon application of the Customer <sup>26</sup>	USD 50	RUB 1500	EUR 38
13.4.	Resumption of settlements (operations over an account with a card or its details) following reissue of a card before its expiration upon application of the Customer <sup>26</sup>			
13.4.1.	following card inoperability due to technical reasons connected with its manufacture	Free	Free	Free
13.4.2.	following damage to the card including mechanical, chip, magnetic stripe damage, and following changes in personal information (name, surname), title and/or form of incorporation of the Customer shown on the card	USD 10	RUB 300	EUR 8
13.5.	Resumption of settlements (operations over an account with a card or its details) following PIN-code reissue upon application of the Customer	USD 5	RUB 160	EUR 4

<sup>25</sup> The fee shall be charged only once on the day when the card was issued for each year of service under each card that gives access to the account. The card shall be valid for 2 years.

<sup>26</sup> The fee shall be charged on the day when the new card was issued. The new card shall be issued for the same period as the previous card.

13.6.	Settlements under an account in retail transactions with a card or its details including services payments through Automated Teller Machines (ATMs) <sup>27 28</sup>	Free	Free	Free
13.7.	Commission for cash advance from an account with a card			
13.7.1.	at Vnesheconombank Automated Teller Machines (ATMs) and cash desks	0.5%	0.5%	0.5%
13.7.2.	at Automated Teller Machines (ATMs) of other banks <sup>27 28</sup>	1%, min USD 3	1%, min RUB 96	1%, min EUR 2
13.7.3.	at cash desks of other banks <sup>27 28</sup>	1%, min USD 5	1%, min RUB 160	1%, min EUR 4
13.8.	Investigation into operation protested by Customer upon his written application (for each protested operation) <sup>29</sup>	USD 17	RUB 500	EUR 13
13.9.	Original or copy of payment document confirming card operation upon application of the Customer (for one document)	USD 8	RUB 250	EUR 6
13.10.	Statement of account:			
13.10.1.	at Vnesheconombank Customer Floor	Free	Free	Free
13.10.2.	through protected e-mail (electronic bank statement)	Free	Free	Free
13.10.3.	mini-statement over Vnesheconombank Automated Teller Machines (ATMs)	Free	Free	Free
13.10.4.	additional statement of account under operation with a card or its details upon application of the Customer (for one statement, charged on the day of presentation)	USD 4	RUB 120	EUR 3
13.11.	Information on funds available on the account (balance enquiry):			
13.11.1.	over Vnesheconombank Automated Teller Machines (ATMs)	Free	Free	Free
13.11.2.	over Automated Teller Machines (ATMs) of other banks	USD 0.5	RUB 15	EUR 0.4
13.12.	Blocking of settlements (suspension of operations under the account performed with a card or its details) in the international stop-list for Customer funds protection <sup>30</sup>	USD 80	RUB 2400	EUR 60
13.13.	Urgent card issue (within 2 business days) <sup>31</sup>	USD 20	RUB 600	EUR 15
13.14.	SMS information service connection/disconnection	Free	Free	Free
13.15.	SMS information service use <sup>32</sup>	USD 0.1	RUB 2	EUR 0.1

<sup>27</sup> Additional 0.35% commission shall be charged on all transactions outside the RF territory (applied to Visa Business cards only).

<sup>28</sup> Commission for these operations may be charged by bank-acquirer.

<sup>29</sup> Subject to VAT charged additionally.

<sup>30</sup> The fee shall be charged on the day when the card was placed on the stop-list.

<sup>31</sup> Subject to VAT charged additionally.

<sup>32</sup> The fee shall be charged monthly on the last business day of the service month for each SMS. The cost of SMS formed by a Customer in order to receive service shall be paid by him as per tariffs of mobile operator.

13.16.	Card cancellation upon application of the Customer	Free	Free	Free
13.17.	Account closure in view of card cancellation upon application of the Customer	Free	Free	Free
13.18.	User charge for protected electronic mail <sup>33</sup>	USD 17	RUB 500	EUR 13

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<sup>33</sup> *The service shall be rendered after concluding a relevant agreement. The service shall be subject to VAT charged additionally. The fee shall be charged monthly on the last business day of the service month with a fraction of the month considered equal to one month.*