

## **Procedure for Using the Internet E-mail**

From December 25, 2003, the following procedure was established for transmitting working materials via the Internet electronic mail network to the Bank's counteragents, with whom no individual agreements on electronic communications were made.

1. Transmission of information which is, under Article 857 of the RF Civil Code and Article 26 of the Federal Law "On Banks and Banking", classified as banking secret, as well as documents to be authorized, are to be prohibited.
2. Electronic transmission of information classified as confidential except for the information specified in para 1 is to be made only in the form of file protected by a password and sent as an enclosure to e-mail message. E-mail messages sent to Vnesheconombank in violation of this requirement are to be ignored.
3. Vnesheconombank's employees in charge of sending and or receiving e-mail messages are to be responsible for meeting these requirements.
4. The specialized program CryptFl, which is distributed freely and made available to the Bank's counteragents without any limitations, is used to close such files. The length of password is to be at least 6 and not more than 32 alphanumeric characters. The password is not to be specified in the message text to be sent via e-mail.
5. The password is to be made available through other communications channels (for example, as agreed in advance). The password is not to be sent via open Internet e-mail.
6. Standard facilities used for protecting files with the help of password (such as MS Office, WinZip etc..) are not allowed.
7. Vnesheconombank would appreciate if counteragents will take into account and meet the mentioned above requirements.