



VNESHECONOMBANK

**SCHEDULE OF CHARGES
FOR SERVICES
TO PRIVATE CUSTOMERS**

Effective as from October 01, 2013

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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 private customers (except for businessmen who do not constitute juridical entities), 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. In accordance with Article 21 of Federal Law of May, 17, 2007 № 82-FZ «On Bank for Development»:
- Vnesheconombank shall exercise functions related to servicing bank deposits and operation of bank accounts of individuals (natural persons) in the event such deposits and accounts were made/opened with the Bank for Foreign Economic Affairs of the USSR prior to its reorganization;
 - Vnesheconombank shall not be entitled to attract funds of individuals in the form of deposits or credit additional funds to the accounts of individuals that have a bank account (deposit) agreement signed, except for interest accrued under such bank account (deposit) agreement. Additional funds, except for interest accrued under a bank account (deposit) agreement, shall be refundable to individuals from which a cash letter was received.
- 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 to be borne by the Beneficiary, the fees and commissions payable may be deducted from the payment amount.
- Fees and commissions of other Banks performing Customer orders apart from Vnesheconombank shall be charged at their actual cost 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 in any freely convertible currency (in conformity with 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 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-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. Maintaining an Account

2.1.	Maintaining an account	Free
2.2.	Statement of account	Free

3. Cash Funds and Payment Documents

3.1.	Cash advances in the currency of the Russian Federation and foreign currency	Free
3.2.	Cash advances from Visa and MasterCard cards issued by other banks - from Vnesheconombank's Automated Teller Machines (ATMs) - from Vnesheconombank's and cash desks ¹	Free 3%

4. Transfers²

4.1.	Transfers to accounts of non-banks Corporate Customers with Vnesheconombank (intra-bank transfers)	Free
4.2.	Transfers in the currency of the Russian Federation to Customer accounts with other banks	Free
4.3.	Transfers in a foreign currency to accounts with other banks	Free
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.	Amendment of the terms or cancellation of transfer in a foreign currency as per a written order of the Customer	USD 20

5. Custody Services³

5.1.	Custody accounts	
5.1.1.	Custody account opening/maintenance/closing	Free
5.1.2.	Custody account statement	Free
5.1.3.	A duplicate/copy of Custody account statement	USD 10

¹ No commission is charged under bank cards issued for payroll service within the framework of agreements signed by Vnesheconombank.

² Fees specified in the present Section shall be charged at the moment of effecting transaction.

³ Services listed under Clause 5.4 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.

5.2.	Safekeeping and/or maintaining records of securities ^{4 5}	
5.2.1.	Securities the certificates whereof are held in Vnesheconombank's vault:	
5.2.1.1.	less than USD 1.0 million	0.057% p.a.
5.2.1.2.	from USD 1.0 million to less than USD 5.0 million	0.048% p.a.
5.2.1.3.	from USD 5.0 million	0.037% p.a.
5.2.1.4.	securities operations under which are suspended by order of the state authorities	Free
5.2.2.	Securities held on Vnesheconombank accounts with foreign depositories	
5.2.2.1.	less than USD 5.0 million	0.048% p.a.
5.2.2.2.	from USD 5.0 million to less than USD 20.0 million	0.042% p.a.
5.2.2.3.	from USD 20.0 million	0.036% p.a.
5.2.3.	Securities held on nominee custody accounts opened for Vnesheconombank with Russian depositories (except for securities specified in Clause 5.2.4, 5.2.5)	
5.2.3.1.	less than RUB 100 million	0.075% p.a.
5.2.3.2.	from RUB 100 million to less than RUB 500 million	0.065% p.a.
5.2.3.3.	from RUB 500 million to less than RUB 1 billion	0.060 % p.a.
5.2.3.4.	from RUB 1 billion	0.050 % p.a.
5.2.4.	Russian issuers' equities held on nominee custody account opened for Vnesheconombank with the central depository	
5.2.4.1.	less than RUB 100 million	0.036% p.a.
5.2.4.2.	from RUB 100 million to less than RUB 500 million	0.027% p.a.
5.2.4.3.	from RUB 500 million to less than RUB 1 billion	0.023% p.a.
5.2.4.4.	from RUB 1 billion to less than RUB 5 billion	0.019% p.a.
5.2.4.5.	from RUB 5 billion	0.015% p.a.
5.2.5.	Securities, excluding those specified in section 9.2.4, held on nominee custody account opened for Vnesheconombank with the central depository	
5.2.5.1.	less than RUB 100 million	0.050% p.a.
5.2.5.2.	from RUB 100 million to less than RUB 500 million	0.040% p.a.
5.2.5.3.	from RUB 500 million to less than RUB 1 billion	0.035% p.a.
5.2.5.4.	from RUB 1 billion to less than RUB 5 billion	0.030% p.a.
5.2.5.5.	from RUB 5 billion	0.027% p.a.
5.2.6.	Securities held on Vnesheconombank's accounts with Registrars	USD 5 per Issue charged per each

⁴ 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.

⁵ 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.

		month or part thereof; min. USD 10 per month
5.3.	Custody account transactions	
5.3.1.	Deposit/withdrawal of securities into/from Custody account at Customer's request (excluding transactions mentioned in Clauses 5.3.2, 5.3.3, 5.3.4) ⁶	USD 10
5.3.2.	Deposit/withdrawal of securities into/from Custody account at Customer's request on the DVP/RVP terms (excluding transactions mentioned in Clauses 5.3.3.2, 5.3.4.2)	USD 20
5.3.3.	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	
5.3.3.1.	free of payment	USD 20
5.3.3.2.	against payment	USD 25
5.3.4.	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, RSA through accounts of Vnesheconombank with foreign depositories	
5.3.4.1.	free of payment	USD 80
5.3.4.2.	against payment	USD 90
5.3.5.	Blocking of securities on Custody account, including registration of pledge over securities	USD 25
5.3.6.	Cancellation of or amendment to an instruction	USD 10
5.3.7.	Transfer of the securities sales proceeds credited to Vnesheconombank's correspondent account with a foreign depository, to accounts with other banks	USD 15
5.3.8.	Transfer of securities over sections of nominee custody accounts opened for Vnesheconombank with the central depository	At the rates of the central depository
5.4.	Participation in general shareholders' meetings in the territory of the Russian Federation:	
5.4.1.	in Moscow	USD 20
5.4.2.	outside Moscow ⁷	USD 120
5.5.	Securities proceeds payment	
5.5.1.	Crediting proceeds to accounts maintained with Vnesheconombank	Free
5.5.2.	Transfer of securities proceeds held on Custody accounts with Vnesheconombank to accounts maintained with other banks (except for services specified in Clauses 5.5.4) ⁸	
5.5.2.1.	in foreign currency and in the currency of the Russian Federation	0.15%

⁶ 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.

⁷ 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.

⁸ The commission shall be charged from the payment amount.

	following the conversion of foreign currency proceeds (no commission is charged when the transferred amount is less than USD 100 or its equivalent)	on the amount transferred; min. USD 2, max. USD 150
5.5.2.2.	in the currency of the Russian Federation (except for transactions specified in Clause 5.5.2.1)	0.15% on the amount transferred; min. RUB 30, max. RUB 150
5.5.3.	Remittance of proceeds under MinFin bonds	Free
5.5.4.	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
5.6.	Tracking corporate actions of the issuer of securities held on Vnesheconombank accounts with foreign depositories	
5.6.1.	Notification of a corporate action	Free
5.6.2.	Forwarding instructions to a foreign depository in relation to a corporate action including instructions for cancellation/amendment of the earlier given instruction ⁹	USD 50
5.6.3.	Facilitating participation in a securities holders' meeting ⁹	USD 150
5.6.4.	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

Fees listed under Clause 5.2 shall be charged quarterly. Fees mentioned under Clauses 5.3 shall be charged monthly. Other fees specified in the present section shall be charged at the moment of effecting transaction.

6. Foreign Exchange

6.1.	Foreign exchange transactions in freely convertible currencies and the currency of the Russian Federation at Vnesheconombank's exchange rates	Free
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7. Servicing MasterCard Gold, Visa Gold issued by Vnesheconombank

		For accounts in US Dollars	For accounts in currency of the Russian Federation	For accounts in EURO
7.1.	Card account fee ¹⁰			

⁹ The Customer shall pay additionally costs of delivery of documents to a foreign depository via courier incurred by Vnesheconombank.

¹⁰ 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.

	for base card	USD 100	RUB 3200	EUR 100
	for supplementary card	USD 50	RUB 1600	EUR 50
7.2.	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 ¹¹	USD 50	RUB 1600	EUR 50
7.3.	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 ¹¹			
7.3.1.	following card inoperability due to technical reasons connected with its manufacture	Free	Free	Free
7.3.2.	following damage to the card including mechanical, chip, magnetic stripe damage, and following changes in personal information (name, surname) of the Customer shown on the card	USD 5	RUB 160	EUR 5
7.4.	Resumption of settlements (operations over an account with a card or its details) following PIN-code reissue upon application of the Customer	USD 3	RUB 96	EUR 3
7.5.	Settlements under an account in retail transactions with a card or its details including services payments through Automated Teller Machines (ATMs) ^{12 13}	Free	Free	Free
7.6.	Commission for cash advance from an account with a card:			
7.6.1.	at Vnesheconombank Automated Teller Machines (ATMs) and cash desks	0.5%	0.5%	0.5%
7.6.2.	at Automated Teller Machines (ATMs) of other banks ^{12 13}	1%, min USD 3	1%, min RUB 96	1%, min EUR 3
7.6.3.	at cash desks of other banks ^{12 13}	1%, min USD 5	1%, min RUB 160	1%, min EUR 4
7.7.	Investigation into operation protested by Customer upon his written application (for each protested operation) ¹⁴	USD 10	RUB 320	EUR 10
7.8.	Original or copy of payment document confirming card operation upon application of the Customer (for one document)	USD 10	RUB 320	EUR 10
7.9.	Statement of account:			
7.9.1.	at Vnesheconombank Customer Floor	Free	Free	Free
7.9.2.	mini-statement over Vnesheconombank Automated Teller Machines (ATMs)	Free	Free	Free
7.9.3.	additional statement of account under operation with a card or its details upon application of the Customer (for one statement, charged on the day	USD 1	RUB 32	EUR 1

¹¹ 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.

¹² Additional 0.35% commission shall be charged on all transactions outside the RF territory (applied to Visa Gold cards only).

¹³ Commission for these operations may be charged by bank-acquirer.

¹⁴ Subject to VAT charged additionally.

	of presentation)			
7.10.	Information on funds available on the account (balance enquiry):			
7.10.1.	over Vnesheconombank Automated Teller Machines (ATMs)	Free	Free	Free
7.10.2.	over Automated Teller Machines (ATMs) of other banks	USD 0.5	RUB 15	EUR 0.4
7.11.	Negative account balance penalty	25% p.a.	30% p.a.	25% p.a.
7.12.	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 ¹⁵	USD 80	RUB 2400	EUR 60
7.13.	Urgent card issue (within 2 business days) ¹⁶	USD 16	RUB 512	EUR 16
7.14.	Card cancellation upon application of the Customer	Free	Free	Free
7.15.	SMS information service use ¹⁷	USD 0.1	RUB 2	EUR 0.1

8. Other Services

8.1.	Responding to an enquiry related to search for funds over the Customer accounts	
8.1.1.	within 12 months of value date	Free
8.1.2.	over 12 months of value date: - under accounts of RF residents - under accounts of RF non-residents	RUB 900 per response to one enquiry USD 30 per response to one enquiry
8.1.3.	searching for more than five amounts	Subject to arrangement
8.2.	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 assignment of a new (additional) code to a credit history subject ¹⁸ : - with an account maintained with Vnesheconombank - without an account maintained with Vnesheconombank	RUB 300 RUB 700
8.3	Issuing copies (duplicates) of account statements and documents representing the basis for operations under the	USD 5 per document

¹⁵ The fee shall be charged on the day when the card was placed on the stop-list.

¹⁶ Subject to VAT charged additionally.

¹⁷ 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.

¹⁸ Subject to VAT charged additionally.

	account	
8.4	Carrying out securities examination to determine their authenticity and solvency and issuing examination certificate ¹⁹ : - bonds and equities - promissory notes and commercial papers ²⁰	0.5% on the nominal amount RUB 200 per sheet
8.5.	Issuing a copy of securities examination certificate ²¹	RUB 200

¹⁹ Subject to VAT charged additionally.

²⁰ 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.

²¹ Subject to VAT charged additionally.