



VNESHECONOMBANK

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

Effective as from October 01, 2013

CONTENTS

| | | |
|-----|---------------------------------------------------------------------------------------------|----|
| 1. | General Notes | 3 |
| 2. | Opening and Maintaining an Account..... | 4 |
| 3. | Cash Funds and Payment Documents | 4 |
| 4. | Transfers ³ | 4 |
| 5. | Collections ⁵ | 5 |
| 6. | Documentary Letters of Credit (L/Cs)..... | 5 |
| 7. | Loans and Guarantees | 8 |
| 8. | Monetary Transactions Management | 8 |
| 9. | Assignments | 9 |
| 10. | Securities | 9 |
| 11. | Custody Services | 10 |
| 12. | Foreign Exchange..... | 13 |
| 13. | Servicing Corporate MasterCard Business, Visa Business Cards issued by Vnesheconombank..... | 13 |
| 14. | Other Services | 15 |

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 Clause 3.8 of the Schedule are provided to Customers participating in the implementation of Vnesheconombank’s projects. 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:

- payments to the 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. Opening and Maintaining an Account

| | | |
|------|-------------------------------------------------------------------------|----------|
| 2.1. | Opening a settlement/special bank/trust management account ¹ | RUB 1500 |
| 2.2. | Maintaining a settlement/special bank/trust management 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 - proceeds of non-commercial organizations RF-residents - proceeds of other Customers | Free Free 0.3% |
| 3.2. | Withdrawal of cash in the currency of the Russian Federation | 0.2% |
| 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 |
| 3.7. | Preparing banknotes to be delivered to a Customer | Subject to arrangement |
| 3.8. | Cash advances at Vnesheconombank's counters through MasterCard or Visa cards issued by other banks | 3% |
| 3.9. | 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 a message for clarifying payee details (name, account | RUB 100 |

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

⁴ Accounts of non-bank Corporate and Private Customers.

| | | |
|------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| | 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 | |
| 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%, 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 |

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

| | | |
|--------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|
| 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, under which Vnesheconombank is an issuing, executing or confirming bank | 0.2%, min. USD 50 |
| 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 No commission shall be charged for services rendered under L/C opened by Vnesheconombank.

⁷ No postage and telecommunication costs shall be charged.

| | | |
|---------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|
| 6.4.2. | 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 |
| 6.4.3. | 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.

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

7. Loans and Guarantees

| | | |
|--------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| 7.1. | Loans | |
| 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 ¹⁰ | 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 ¹¹ | USD 100 |
| 7.2.4. | Advising amendments to a guarantee of another bank ¹¹ | USD 50 |
| 7.2.5. | Verification of signatures on a guarantee of another bank ¹¹ | USD 100 |

8. Monetary Transactions Management¹²

| | | |
|------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|
| Under contracts between residents and non-residents stipulating: | | |
| 8.1 | residents' (non-residents') delivering goods and rendering services ¹³ 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:

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 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.

¹¹ Subject to VAT charged additionally.

¹² Services listed in the present Section are subject to VAT charged additionally.

¹³ 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.

- when effecting settlements in the forms and currencies indicated in Clause 6.2 of the Schedule;
- 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. Assignments¹⁴

| | | |
|------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|
| 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 ¹⁵ | |
| 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 papers¹⁶ | 0.5% on the nominal amount USD 5 per sheet |
| 10.3.2. | Copy of the Examination Report | USD 5 |

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

¹⁵ Services listed in the present Clause are subject to VAT charged additionally.

¹⁶ 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.

| | | |
|---------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|
| 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 Services¹⁷

| | | |
|-----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|
| 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 ^{18 19} | |
| 11.2.1. | Securities 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 million | 0.037% p.a. |
| 11.2.1.4. | from USD 50 million | 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 accounts with foreign depositories | |
| 11.2.2.1. | less than USD 5 million | 0.048% p.a. |
| 11.2.2.2. | from USD 5 million to less than USD 20 million | 0.042% p.a. |

¹⁷ Services listed under Clauses 11.4, 11.6.5 and 11.9 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.

¹⁸ 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.

¹⁹ 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.

| | | |
|-----------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|
| 11.2.2.3. | from USD 20 million to less than USD 50 million | 0.036% p.a. |
| 11.2.2.4. | from USD 50 million to less than USD 100 million | 0.030% p.a. |
| 11.2.2.5. | from USD 100 million to less than USD 250 million | 0.025% p.a. |
| 11.2.2.6. | from USD 250 million ²⁰ | 0.022% p.a. |
| 11.2.3. | Securities held on nominee custody accounts opened for Vnesheconombank with Russian depositories (except for securities specified in Clauses 11.2.4, 11.2.5) | |
| 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. | from RUB 1 billion | 0.050% p.a. |
| 11.2.4. | Russian issuers' equities held on nominee custody account opened for Vnesheconombank with the central depository | |
| 11.2.4.1. | less than RUB 100 million | 0.036% p.a. |
| 11.2.4.2. | from RUB 100 million to less than RUB 500 million | 0.027% p.a. |
| 11.2.4.3. | from RUB 500 million to less than RUB 1 billion | 0.023% p.a. |
| 11.2.4.4. | from RUB 1 billion to less than RUB 5 billion | 0.019% p.a. |
| 11.2.4.5. | from RUB 5 billion to less than RUB 10 billion | 0.015% p.a. |
| 11.2.4.6. | from RUB 10 billion | 0.012% p.a. |
| 11.2.5. | Securities, excluding those specified in section 11.2.4, held on nominee custody account opened for Vnesheconombank with the central depository | |
| 11.2.5.1. | less than RUB 100 million | 0.050% p.a. |
| 11.2.5.2. | from RUB 100 million to less than RUB 500 million | 0.040% p.a. |
| 11.2.5.3. | from RUB 500 million to less than RUB 1 billion | 0.035% p.a. |
| 11.2.5.4. | from RUB 1 billion to less than RUB 5 billion | 0.030% p.a. |
| 11.2.5.5. | from RUB 5 billion | 0.027% p.a. |
| 11.2.6. | Securities held on Vnesheconombank's accounts with Registrars | USD 5 per Issue charged per each month or part thereof; min. USD 10 per month |
| 11.3. | Custody account transactions | |
| 11.3.1. | Deposit/withdrawal of securities into/from Custody account at Customer's request (excluding transactions mentioned in Clauses 11.3.2, 11.3.3, 11.3.4) ²¹ | USD 10 |
| 11.3.2. | Deposit/withdrawal of securities into/from Custody account at Customer's request on the DVP/RVP terms (excluding transactions mentioned in Clauses 11.3.3.2, 11.3.4.2) | USD 20 |
| 11.3.3. | 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 | |
| 11.3.3.1. | free of payment | USD 20 |

²⁰ The commission may be changed in virtue of a separate agreement.

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.

| | | |
|-----------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|
| 11.3.3.2. | against payment | USD 25 |
| 11.3.4. | 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 | |
| 11.3.4.1. | free of payment | USD 80 |
| 11.3.4.2. | against payment | USD 90 |
| 11.3.5. | Blocking of securities on Custody account, including registration of pledge over securities | USD 25 |
| 11.3.6. | Cancellation of or amendment to an instruction | USD 10 |
| 11.3.7. | Transfer of the securities sales proceeds credited to Vnesheconombank's correspondent account with a foreign depository, to accounts with other banks | USD 15 |
| 11.3.8. | Transfer of securities over sections of nominee custody account opened for Vnesheconombank with the central depository | At the rates of the central depository |
| 11.4 | Participation in general shareholders' meetings in the territory of the Russian Federation: | |
| 11.4.1. | in Moscow | USD 20 |
| 11.4.2. | outside Moscow ²² | USD 120 |
| 11.5. | Conversion of equities into deposit receipts / deposit receipts into equities through the use of a third party's services ^{23 24} | USD 50 |
| 11.6. | Securities proceeds payment | |
| 11.6.1. | Crediting proceeds to accounts maintained with Vnesheconombank | Free |
| 11.6.2. | Transfer of securities proceeds held on Custody accounts with Vnesheconombank to accounts maintained with other banks (except for services specified in Clauses 11.6.4) ²⁵ | |
| 11.6.2.1. | 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 |
| 11.6.2.2. | in the currency of the Russian Federation (except for transactions specified in Clause 11.6.2.1) | 0.15% on the amount transferred; min. RUB 30, max. RUB 150 |
| 11.6.3. | Remittance of proceeds under MinFin bonds | Free |
| 11.6.4. | 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 |

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.

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.

| | | |
|----------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|
| 11.6.5. | 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 |
| 11.7 | Tracking corporate actions of the issuer of securities held on Vnesheconombank accounts with foreign depositories | |
| 11.7.1. | Notification of a corporate action | Free |
| 11.7.2. | Forwarding instructions to a foreign depository in relation to a corporate action including instructions for cancellation/amendment of the earlier given instruction ²⁶ | USD 50 |
| 11.7.3. | Facilitating participation in a securities holders' meeting ²⁶ | USD 150 |
| 11.7.4. | 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 |
| 11.9. | Acting as a paying agent in respect of securities | Subject to arrangement |
| 11.10. | Bank-Customer Custody System Services | |
| 11.10.1. | Connection to the Bank-Customer Custody System | USD 80 |
| 11.10.2. | User services charge | USD 10 (per month or any part thereof) |
| 11.10.3. | Restoring Bank-Customer Custody System operation disrupted through Customer's fault | USD 80 |

Fees listed under Clause 11.2 shall be charged quarterly. Fees mentioned under Clauses 11.1.4, 11.3 and 11.10.2 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 |
|-------|--------------------------------------------------------------------------------------------------------------------------------------------------|------|

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 | USD 47 | RUB 1400 | EUR 35 |

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

²⁷ 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.

| | | | | |
|---------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|--------------------|------------------|
| 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 ²⁸ | 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 ²⁸ | | | |
| 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 |
| 13.6. | Settlements under an account in retail transactions with a card or its details including services payments through Automated Teller Machines (ATMs) ^{29 30} | 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 ^{29 30} | 1%, min USD 3 | 1%, min RUB 96 | 1%, min EUR 2 |
| 13.7.3. | at cash desks of other banks ^{29 30} | 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) ³¹ | 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: | | | |

²⁸ 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.

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

³⁰ Commission for these operations may be charged by bank-acquirer.

³¹ Subject to VAT charged additionally.

| | | | | |
|----------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|----------|----------|
| 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. | Negative account balance penalty | 25% p.a. | 30% p.a. | 25% p.a. |
| 13.13. | 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 ³² | USD 80 | RUB 2400 | EUR 60 |
| 13.14. | Urgent card issue (within 2 business days) ³³ | USD 20 | RUB 600 | EUR 15 |
| 13.15 | SMS information service connection/disconnection | Free | Free | Free |
| 13.16. | SMS information service use ³⁴ | USD 0.1 | RUB 2 | EUR 0.1 |
| 13.17. | Card cancellation upon application of the Customer | Free | Free | Free |
| 13.18. | Account closure in view of card cancellation upon application of the Customer | Free | Free | Free |
| 13.19. | User charge for protected electronic mail ³⁵ | USD 17 | RUB 500 | EUR 13 |

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) ³⁶ | USD 150 (under each contract) |
|------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|

³² The fee shall be charged on the day when the card was placed on the stop-list.

³³ Subject to VAT charged additionally.

³⁴ The fee shall be charged on the day when the card was placed on the stop-list. 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.

³⁵ 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.

³⁶ Subject to VAT charged additionally.

| | | |
|---------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|
| 14.2. | Responding to an enquiry related to search for funds over accounts | |
| 14.2.1. | within 12 months of value date | Free |
| 14.2.2. | prior to 12 months of value date | RUB 2400 |
| 14.2.3. | searching for more than five amounts ³⁷ | Subject to arrangement |
| 14.3 | Making an enquiry/forwarding information to another bank unrelated to the search for funds and/or documents ³⁷ | RUB 400 |
| 14.4. | Responding to audit request ³⁸ | 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 ³⁹ : | |
| | - with an account maintained with Vnesheconombank | RUB 300 |
| | - without an account maintained with Vnesheconombank | 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 contracts mentioned, methods of keeping accounts and amendments thereto, as well as the Bank-Customer System Usage Agreements ³⁹ | RUB 400 per document |
| 14.6.3 | documents not entitling the Bank to effect transactions over an account ³⁹ : | |
| | - within 12 months of value date | RUB 400 per document |
| | - prior to 12 months of value date | RUB 800 per document |
| 14.7. | Rendering services under Bank-Customer System | |
| 14.7.1 | Connection to the Bank-Customer System | RUB 2000 |
| 14.7.2 | User services charge | RUB 1000 (per month or a part thereof) |
| 14.7.3 | Restoring Bank-Customer System operation disrupted through customer's fault | RUB 2000 |
| 14.8 | Keeping off-system record of goods deliveries costs ³⁹ | USD 20 (per complete quarter) |

³⁷ The fee shall be charged in the currency of the Russian Federation.

³⁸ Subject to VAT charged additionally (except for enquiries concerning information on bank accounts only).

³⁹ Subject to VAT charged additionally.