

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

Effective as from February 16, 2018

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1. General Notes

1.1. The present Schedule stipulates fees and commissions (hereinafter referred to as “commissions”) charged by Vnesheconombank for transactions executed at the request of customers-legal entities (except for correspondent banks and other lending agencies) as well as individual entrepreneurs, hereinafter referred to as “Customers”. The list of services included in the Schedule, rates of commissions and terms of charging thereof are determined (amended/supplemented) by Vnesheconombank unilaterally with the exception of services marked “commission rate is subject to an arrangement”.

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

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

Services listed in Clauses 3.8 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. Repealed.

1.6. 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.

1.7. Postage and telecommunication expenses shall be charged in addition to the commissions stipulated hereby (unless expressly stated otherwise).

2. Opening and Maintaining an Account

2.1	Opening a settlement/special bank/trust management account ¹	RUB 1 500
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	Transfer of funds in the currency of the Russian	RUB 30

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

² Subject to VAT charged additionally.

³ Commission for services in this Section shall be charged at the time of transaction.

⁴ Non-credit institutions.

	Federation to accounts with other banks via correspondent network of Vnesheconombank	
4.4	Transfer of funds in the currency of the Russian Federation to accounts with other banks via payment system of the Bank of Russia ⁵	
4.4.1	Up to and including RUB 100 million (subject to type of payment not marked "Urgent") ⁶	RUB 30
4.4.2	Via Banking Electronic Speedy Payment (BESP) system of the Bank of Russia (subject to type of payment marked 'Urgent') ^{7,8}	RUB 200
4.5	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
4.6	Amendments to or cancellation of a transfer in a foreign currency on the basis of Customer's written order	USD 20

5. Collections⁹

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

⁵ In particular, payment requests and collection orders payable without instructions of the Customer in compliance with a bank account agreement.

⁶ Transfer of funds in excess of RUB 100 million shall be effected and charged in compliance with Clause 4.4.2 hereof.

⁷ Subject to no restrictions imposed on the participation of the payee's bank and Vnesheconombank in the Bank of Russia's BESP system.

⁸ The service shall not be provided for transactions in the amount of up to and including RUB 100 million when effecting payments to budgets of all levels and state extra-budgetary funds.

⁹ Commission for services in this Section shall be charged at the time of transaction.

6.1.3	Issuing, increasing or extending an L/C	
6.1.3.1	Standby L/Cs: - within the amount of cover available* - over the amount of cover available	0.3%, min. USD 150 (per 3-month period or part thereof) Subject to arrangement
6.1.3.2	Except Standby L/Cs: - within the amount of cover available* - over the amount of cover available	0.2%, min. USD 50 (per 3-month period or part thereof) Subject to arrangement
6.1.4	Confirming an L/C; advising an L/C with adding confirmation; increasing or extending a confirmed L/C: - within the amount of cover available* - over the amount of cover available	0.2%, min. USD 50 (per 3-month period or part thereof) Subject to arrangement
6.1.5	Amendment to an L/C (except for increases in amount or extensions); cancellation of an L/C	USD 50
6.1.6	Transfer of a transferable L/C	0.1%, min. USD 50
6.1.7	Receipt, verification, despatch of documents, payments under a Standby L/C opened by Vnesheconombank	Free
6.1.8	Receipt, verification, despatch of documents, payments (payment claims), negotiation, draft acceptance under L/C, under which Vnesheconombank is an issuing, executing or confirming bank	
6.1.8.1.	for transactions effected by Vnesheconombank under projects on export support	0.2%, min. USD 50, max. USD 1000
6.1.8.2.	for other transactions	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 3 000
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 ¹⁰	USD 50 (charged to beneficiary)
6.2	L/Cs in clearing, blocked and special currencies ¹¹	
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 1 000
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 1 000 (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 1 000 (per 3-month period or part thereof) Subject to arrangement
6.4.4	Amendments to an L/C (except for increases in amount or	RUB 1 000

¹⁰ No commission shall be charged for services under L/Cs issued by Vnesheconombank.

¹¹ No postage or telecommunication costs shall be charged.

	extensions), or advising amendments to L/Cs; cancellation of an L/C	
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 1 000
6.4.5.2	under L/C, under which Vnesheconombank is not an issuing, executing or confirming bank	0.1%, min. RUB 1 000, max. RUB 45 000
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 ¹²	RUB 1 000 (charged to payee)
6.5	L/Cs within the framework of tied credits received from foreign banks without guarantees of the RF Government	
6.5.1	Issuing an L/C or increasing its amount	Subject to arrangement
6.5.2	Amendments to the term of validity and other terms of an L/C (except for increases in amount); cancellation of an L/C	USD 50
6.5.3	Payments or verification and despatch of documents under L/C	Free

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

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

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

7. Loans and Guarantees

7.1	Loans	
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 ¹³	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%

¹² No commission shall be charged for services rendered under L/C opened by Vnesheconombank.

¹³ If the expenses are charged to a foreign party, the commission shall be charged in compliance with the Schedule rates for respective services.

7.2	Guarantees	
7.2.1	Issuing, increasing the amount or extending a guarantee ¹⁴	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 ¹⁵	USD 100
7.2.4	Advising amendments to a guarantee of another bank ¹⁵	USD 50
7.2.5	Verification of signatures on a guarantee of another bank ¹⁵	USD 100

8. Monetary Transactions Management¹⁶

Under contracts between residents and non-residents stipulating:		
8.1	residents' (non-residents') delivering goods and rendering services ¹⁷ 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 1 500
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 1 500
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 1 500

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

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

¹⁴ The commission shall be charged for each 3-month period of the guarantee validity. Should the guarantee amount decrease or the guarantee expire prior to the end of the last paid 3-month period, the commission shall not be recalculated; the commission paid shall not be refundable.

¹⁵ Subject to VAT charged additionally.

¹⁶ Services in this Section shall be subject to VAT charged additionally.

¹⁷ For the purposes of this Section, "rendering services" shall mean works performed, services rendered, as well as information and intellectual property transferred, including the exclusive rights thereto.

9. Assignments¹⁸

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 1 000 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 services relating to transactions in securities ¹⁹	
10.3.1	Expert review of issue-grade securities as to their authenticity and liquidity (together with expert's report)	0.5% of the nominal amount
10.3.2	Copy of expert's report on issue-grade securities	USD 5
10.3.3	Safekeeping Vnesheconombank's Promissory Notes under a Custody agreement: - when such Notes are purchased from Vnesheconombank and simultaneously placed with Vnesheconombank for safekeeping until maturity - in other cases	Free USD 50 per each custody agreement
10.3.4	Safekeeping other Issuers' Securities	Subject to arrangement
10.3.5	Confirmation of promissory note issued by Vnesheconombank, at the Customer's written request	Free

11. Custody Services²⁰

11.1	Custody accounts	
11.1.1	Custody account opening/maintenance/closing	Free

¹⁸ Services in this Section shall be subject to VAT charged additionally.

¹⁹ Services in this Section shall be subject to VAT charged additionally.

²⁰ Services in Clauses 11.4, 11.6.5, 11.8.1 and 11.9 shall be subject to VAT charged additionally. Unless the Schedule requires otherwise, no telecommunication expenses pertaining to the services listed in this Section shall be charged.

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 ^{21, 22}	
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.
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 ²³	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.

²¹ 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.

²² 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.

²³ The commission may be changed in virtue of a separate agreement.

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) ²⁴	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
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	At the rates

²⁴ 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.

	account opened for Vnesheconombank with the central depository	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 ²⁵	USD 120
11.5	Conversion of equities into deposit receipts / deposit receipts into equities through the use of a third party's services ^{26 27}	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) ²⁸	
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
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 ²⁹	USD 50
11.7.3	Facilitating participation in a securities holders' meeting ²⁹	USD 150

²⁵ 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.

²⁶ The fee specified in this clause shall be paid by the Customer even if the Customer cancels the conversion order.

²⁷ 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.

²⁸ The commission shall be charged from the payment amount.

²⁹ The Customer shall pay additionally costs of delivery of documents to a foreign depository via courier incurred by Vnesheconombank.

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
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13. Servicing Corporate MasterCard Business, Visa Business Cards issued by Vnesheconombank

		For accounts in US Dollars	For accounts in currency of the Russian Federation	For accounts in EURO
13.1	Card account fee ³⁰	USD 47	RUB 1 400	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 ³¹	USD 50	RUB 1 500	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 ³¹			

³⁰ The commission shall be charged in a lump sum on the card issue date for each year of service for each card giving access to the account. The card shall be valid for 2 years.

³¹ The commission shall be charged on the new card issue date. A new card shall be issued for the same period as the previous one.

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) ^{32, 33}	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 ^{32, 33}	1%, min USD 3	1%, min RUB 96	1%, min EUR 2
13.7.3	at cash desks of other banks ^{32, 33}	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) ³⁴	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

³² Additional commission of 0.35% shall be charged for transactions effected outside the Russian Federation (applicable to Visa Business cards only).

³³ Such transactions may be chargeable by an acquirer bank.

³⁴ This service shall be subject to VAT charged additionally.

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 ³⁵	USD 80	RUB 2 400	EUR 60
13.14	Urgent card issue (within 2 business days) ³⁶	USD 20	RUB 600	EUR 15
13.15	SMS information service connection/disconnection	Free	Free	Free
13.16	SMS information service use ³⁷	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 ³⁸	USD 17	RUB 500	EUR 13

14. Other Services

14.1	Structuring of settlement and payment transactions (under contracts concluded by Russian entities to implement intergovernmental agreements) ³⁹	USD 150 (under each contract)
14.2	Responding to funds tracing enquiry	
14.2.1	for transactions effected less than one year ago	Free
14.2.2	for transactions effected more than one year ago	RUB 2 400
14.2.3	tracing of more than five amounts ⁴⁰	Subject to arrangement

³⁵ The commission shall be charged on the date the card is put on the stop-list.

³⁶ This service shall be subject to VAT charged additionally.

³⁷ The commission shall be charged monthly on the last business day of the service month for each SMS. The cost of SMS sent by the Customer to receive a service shall be paid by the Customer as per tariffs of mobile service providers.

³⁸ The service shall be rendered after concluding a relevant agreement. The service shall be subject to VAT charged additionally. The commission shall be charged monthly on the last business day of the service month with a fraction of a month considered equal to one month.

³⁹ Subject to VAT charged additionally.

⁴⁰ Charged in the currency of the Russian Federation.

14.3	Request for/delivery of information to any other bank other than in connection with tracing of funds and/or documents ⁴¹	RUB 400
14.4	Responding to audit-related enquiry ⁴²	RUB 2 000 per audited period
14.5	Responding to enquiry by the respective Customer or credit history user requesting information from the Central Catalogue of Credit Histories about a credit bureau keeping credit history records of such Customer, or about the lack of such information, as well as about substitution, cancellation or assigning of a new (additional) credit history code to such Customer ⁴³ :	
	- with an account with Vnesheconombank	RUB 300
	- without an account with Vnesheconombank	RUB 700
14.6	Issuing of copies (duplicates) of:	
14.6.1	statements of bank accounts, entry memos, bank orders or any other documents providing the basis for a transaction on the account	RUB 400 per document
14.6.2	sample signature and seal cards; agreements on the number of authorized signatures to documents containing the Customer's money management instructions, and currency regulation documents, as well as agreements on the combination of authorized signatures appearing in sample signature and seal cards; comprehensive cash and settlement service contracts, bank account agreements, and addenda thereto, account regimes and addenda thereto, as well as Bank-Customer System Usage Agreements ⁴³	RUB 400 per document
14.6.3	documents not providing the basis for a transaction on the account ⁴³ :	
	- for transactions effected less than one year ago	RUB 400 per document
	- for transactions effected more than one year ago	RUB 800 per document
14.6.4	currency transaction report forms; certificates of currency transactions (adjustment certificates of currency transactions); certificates of supporting documents (adjustment certificates of supporting documents) ⁴³	RUB 400 per document
14.7	Bank-Customer System services	
14.7.1	Connection to Bank-Customer System	RUB 2 000
14.7.2	User service charge	RUB 1 000 (per month or a part thereof)
14.7.3	Restoration of Bank-Customer System operation disrupted through the Customer's fault	RUB 2000
14.8	Management accounting of goods delivery costs ⁴³	USD 20

⁴¹ Charged in the currency of the Russian Federation.

⁴² Subject to VAT charged additionally (except when answer contains information on bank accounts only).

⁴³ Subject to VAT charged additionally.

		(per complete quarter)
14.9	Issuing of certificates ⁴⁴	
14.9.1	of any accounts opened/closed; balances of accounts (other than loan accounts); turnover of accounts (other than loan accounts) for a period:	
14.9.1.1	in electronic form (via Bank-Customer System) ⁴⁵	Free
14.9.1.2	as a hard copy	RUB 300 per copy
14.9.2	of any queue of instructions not paid on time / awaiting authorization for transaction; any charge over accounts, in particular, with a breakdown and/or copy documents attached ⁴⁶	RUB 300 per copy and RUB 100 per sheet attached
14.9.3	to confirm solvency / a comfort letter ⁴⁶	RUB 300 per copy
14.9.4	of any/no/balance of debts; loan account activity; status of payments under or security for a loan agreement, as at date or for period ⁴⁶ :	
14.9.4.1	less than one year	RUB 300 per copy
14.9.4.2	more than one year	RUB 500 per copy

⁴⁴ For services mentioned in this Subclause, the commission shall be charged on the date of the service.

⁴⁵ As an Excel file attached to email.

⁴⁶ As a hard copy.