



Joint Stock Company
9, Prechistenskaya emb., Moscow, Russia, 119034

UNOFFICIAL TRANSLATION

ЮниКредит Банк

Акционерное общество
Россия, Москва, 119034, Пречистенская наб., 9

TERMS AND CONDITIONS

for execution of orders of legal entities and entrepreneurs by Joint Stock Company UniCredit Bank

effective since March, 25, 2025

PART II

for legal entities and entrepreneurs not belonging Corporate banking segment

(for Corporate banking segment criteria, see Appendix 1 to these Terms and Conditions)

No	Types of operations	Commission rates	Notes
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I. OPENING ANDKEEPING OF ACCOUNTS IN ROUBLES AND FOREIGN CURRENCY			
1	Opening an account <ul style="list-style-type: none"> first account in rubles or foreign currency second and subsequent accounts, if the client already has an account in this currency 	RUR 2000 RUR 650	
2	Keeping an account		Keeping an account commission is charged monthly, including the month of account opening. In the absence of funds and receipts (transfers) to the account within a month, the Bank shall suspend the collection of this Commission until the resumption of operations on the account.
A)	in Rubles: <ul style="list-style-type: none"> for clients using electronic data interchange system for clients not using electronic data interchange system 	RUR 1250 per month RUR 5000 per month	
B)	in foreign currency except as provided in item C)	RUR 2000 per month	
C)	in the currencies listed below if the average balance on the account in the relevant currency in the settlement period was equal to the amount: <ul style="list-style-type: none"> more than USD 100 000 more than euro 100 000 from CNY 10 000 000 up to CNY 70 000 000 incl. more than CNY 70 000 000 from GBP 100 000 up to GBP 8 000 000 incl. 	0,05 % of the average balance amount 0,18 % of the average balance amount 0,09 % of the average balance amount 1,00 % of the average balance amount 0,18 % of the average balance amount	The commission rate for this item 2(C) is indicated as a percentage of the average cash balance in the settlement period. The settlement period for determining the average balance of funds on an account is the period beginning on the last working day of the month preceding the month of charging the commission (with the exception for the first settlement period which begins on the day of account opening) and ending on the day preceding the last working day of the month of charging the commission.

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	<ul style="list-style-type: none"> ▪ more than GBP 8 000 000 • from Swiss francs 100 000 up to Swiss francs 10 000 000 incl. ▪ more than Swiss francs 10 000 000 • from Singapore dollars 150 000 up to Singapore dollars 14 000 000 incl. ▪ more than Singapore dollars 14 000 000 	<p>1,00 % of the average balance amount</p> <p>0,15 % of the average balance amount</p> <p>1,00 % of the average balance amount</p> <p>0,1% of the average balance amount</p> <p>1,00 % of the average balance amount</p>	
	<ul style="list-style-type: none"> • from Japanese yen 10 000 000 up to Japanese yen 1 300 000 000 incl. ▪ more than Japanese yen 1 300 000 000 	<p>0,1% of the average balance amount</p> <p>1,00 % of the average balance amount</p>	
D)	an account provided for by the Federal Law of 03.06.2009 № 103-FZ	RUR 1000 per month	Commission under this item includes charges for operations on account provided for in items 1 and 2.1 of Chapter A of Section II «Transfers» of this Part of the Terms and Conditions, per relevant month.
2.1	<p>Issuance of a duplicate statement, a debit/credit advice:</p> <ul style="list-style-type: none"> • on paper • via electronic data interchange system of the Bank 	<p>RUR 250 per page (max. RUR 10 000)</p> <p>RUR 250 per document</p>	
2.2	Additional information on the account, in particular due to an auditor's inquiry:		
2.2.1	<p>Providing information on the existence of an account/on the balance on the account, on the presence of order queue, arrests/suspensions, on the presence/absence of loan indebtedness:</p> <ul style="list-style-type: none"> • on paper • via Banks electronic data interchange system of the Bank 	<p>RUR 500</p> <p>RUR 400</p>	
2.2.2	<p>Providing information on the account's turnover for a certain period:</p> <ul style="list-style-type: none"> • on paper • via electronic data interchange system of the Bank 	<p>RUR 1000</p> <p>RUR 900</p>	
2.2.3	<p>Confirmation of a single operation:</p> <ul style="list-style-type: none"> • on paper • via electronic data interchange system of the Bank 	<p>RUR 500</p> <p>RUR 400</p>	

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2.2.4	Confirmation of operations and incomplete financial deals with the Bank, additional information related to disposing of funds on the account: <ul style="list-style-type: none"> on paper via electronic data interchange system of the Bank 	RUR 2500 RUR 2000	
2.3	Issuance of a duplicate statement under account by means of message MT 940 via SWIFT/SPFS	RUR 1000	Commission under the items 2.3. and 2.4 is charged under each account regardless presence / absence of operations under the account. Commission is charged monthly from the date of inquiry. Telecommunication expenses are not subject to reimbursement.
2.4	Account movements report sent by means of message MT 942 via SWIFT/SPFS to the address: <ul style="list-style-type: none"> on the territory of the Russian Federation outside of the Russian Federation 	RUR 1000 RUR 2000	
2.5	Providing the copy of order on the account: <ul style="list-style-type: none"> payment order with the Bank's stamp confirming its execution; information from SWIFT - message MT 103 	RUR 250	
II. TRANSFERS			
A. TRANSFERS IN RUBLES (URGENT AND NOT URGENT PAYMENT SERVICES)			Commission under items 1, 2.1 and 2.3 of this Chapter shall not be charged and the actual expenses shall not be reimbursed if the transfer is executed from the special bank account provided for by the Federal Law of 03.06.2009 № 103-FZ. When transferring funds in favor of non-resident under RF-resident payment order the Bank shall charge additionally to commissions under items 1, 2.1 and 2.2 of this Chapter A the commission previewed in Chapter D of Section II "Transfers" in accordance and under conditions previewed in Chapter D.
1	Funds transfer from an account in UniCredit Bank to an account of the same holder or another beneficiary in UniCredit Bank: <ul style="list-style-type: none"> under payment order issued via electronic data interchange system 	free of charge	
	<ul style="list-style-type: none"> under payment order issued on paper according to payment instructions given in the application for closing of account 	RUR 3000 RUR 400	
2	Funds transfer to a beneficiary's account in another bank:		
2.1.	through the clearing system of the Bank of Russia or through another Russian bank <ul style="list-style-type: none"> under payment order issued via electronic data interchange system including payment order marked for urgent execution via the service of urgent transfer under payment order issued on paper 	RUR 30 RUR 300 RUR 3000	

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2.2	through a non-resident bank	0,3% min. RUR 400 max. RUR 6500	The commission under this subitem is charged additionally to the commission under item 2.2. For funds transfer to a beneficiary's account in another bank through a non-resident bank the commission under item 2.2 shall be additionally applied.
2.2.1	including under payment order issued on paper	RUR 3000	
2.3	according to payment instructions given in the application for closing of account	RUR 400	
3	Funds transfer to the beneficiary-individual, if the total amount of transfers in rubles to individuals for all remitter's accounts in rubles in the Bank for the calendar month in which the transfer is made, was:		The commission under this item is charged additionally to the commission under item 1 and 2. The calculation of the transfer's total amount, by which the commission rate is determined, does not include payments within the Bank's noncash transactions services of legal entities such as payroll and other types of payments with individuals provided on the basis of a separate agreement.
	a) from 500 000 rubles to 999 999,99 rubles	1% from the transfer amount	
	b) from 1 000 000 rubles to 2 999 999,99 rubles	2 % from the transfer amount	
	c) from 3 000 000 rubles to 4 999 999,99 rubles	5 % from the transfer amount	
	d) from 5 000 000 rubles and more	10 % from the transfer amount	
4	Crediting the beneficiary's account in UniCredit Bank	free of charge	
5	Tracers concerning funds transfer	RUR 1000	
B. TRANSFERS IN RUBLES (FAST PAYMENT SERVICE)			
1.	Funds transfer in favor of an individual – resident of the Russian Federation	3 % from the transfer amount	
2.	Crediting the beneficiary's account maintained with the Bank with funds received from an individual:		The commission amount under this item 2 shall be debited to the customer's settlement account on the next business day after the transaction.
2.1	as a payment for - services of medical and educational institutions; - transport infrastructure services; - telecommunication, information and postal services; - consumer goods;	0,4% from the transfer amount, max. RUR 1500	
	- medicines, dietary supplements and other medical products, excluding medical equipment; - services of insurance companies.		
2.2	as a payment for housing and public utilities	0,2% from the transfer amount, max. RUR 10	
2.3	to the account of the beneficiary, which is - a charitable organization; - a professional participant in the securities market;	0,4% from the transfer amount, max. RUR 1500	

	- a managing companies of an investment fund, a mutual investment fund and a non-state pension fund.		
2.4	according to an individual's order for state payment	free of charge	
2.5.	as a payment for goods (works, services) not included in items 2.1 – 2.4.	0,7% from the transfer amount, max. RUR 1500	
3.	Transfer of funds in favor of an individual as a return of funds previously received according to the item 2.	free of charge	
C. TRANSFERS IN FOREIGN CURRENCY			<p>Commission is deducted from the pay amount if otherwise is not stipulated in a payment order.</p> <p>When transferring funds in favor of non-resident under RF-resident payment order the Bank shall charge additionally to commissions under items 1, 2.1 and 2.2 of this Chapter C the commission previewed in Chapter D of Section II "Transfers" in accordance and under conditions previewed in Chapter D.</p>
1	Funds transfer from an account in UniCredit Bank to an account of the same holder or another beneficiary in UniCredit Bank	free of charge	
2	Funds transfer to a beneficiary's account in another bank:		
2.1	in US Dollars and euro		See also items 3 and 4 of this Chapter.
	<ul style="list-style-type: none"> under payment order issued via electronic data interchange system 	0,7% min. USD 400 max. USD 1200	
	<ul style="list-style-type: none"> under payment order issued on paper 	0,7% min. USD 460 max. USD 1200	
	<ul style="list-style-type: none"> due to payment instructions given in the application for closing of account 	0,7% min. USD 400 max. USD 1200	
2.2	in foreign currency other than US Dollars and euro	8% min. USD 1500	See also item 3 of this Chapter.
3	Funds transfers in euro and other currencies except USD on conditions "free from the beneficiary"	USD 20	The commission is charged additionally to the commissions under items 2.1 and 2.2.
4	Funds transfer in USD to the account of the beneficiary in another bank outside the United States on conditions "FULLPAY" which guarantee that the beneficiary receives the pay amount without any deductions	USD 40	The commission is charged additionally to the commissions under item 2.1.
5	Crediting a beneficiary's account in UniCredit Bank	free of charge	
6	Tracers concerning funds transfer <ul style="list-style-type: none"> performed less than 6 months ago performed more than 6 months ago 	USD 100 USD 160	The actual expenses of the Bank paid as foreign banks' commissions for executing tracers are subject to be reimbursed by the customer.
7	Change of funds transfer value date	USD 100	The actual expenses of the Bank paid as foreign banks' commissions for executing tracers are subject to be reimbursed by the customer.

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D. TRANSFERS IN RUBLES AND IN FOREIGN CURRENCY UNDER RF-RESIDENT PAYMENT ORDER IN FAVOR OF NON-RESIDENT			Commissions fixed in this Chapter D are charged additionally to commissions previewed in Chapters A and C of Section II "Transfers", are calculated based on operation amount in Rubles and are debited to the payer's account: ▪ in case the amount of the operation is equal to or exceeds RUR 4 mln or its equivalent in foreign currency at the rate quoted by the Bank of Russia as of the date the operation is executed or. ▪ in case the total amount of all transactions (incl. those for RUR 4 mln and more mentioned above) in the calendar month exceeds RUR 20 mln., at that: - for the purpose of commission calculation the amounts of transactions in all types of currencies and under all codes executed in the calendar month are totalized split by items "a" and "b"; - the RUR equivalent of transactions amounts in foreign currencies is defined using the rate quoted by the Bank of Russia as to the transaction currency as of the date the operation is executed.
1	Transfer of funds by RF-resident in favor of a non-resident if an operation has one of codes listed below according to the List of currency operations of clients of authorized bank (see App.1 of Bank of Russia Instructive Letter № 181-И dated 16.08.17):		
	a) 11100, 12060, 13020, 20500, 21100, 21200, 21300, 21400, 23100, 23110, 23200, 23210, 23300 30020, 30040, 32015, 35040, 55250, 70125	2% on transfer amount related to each code	
	6) 52210, 52215, 52230, 52235, 52250, 52255	3% on transfer amount related to each code	
III. COLLECTIONS			
A. COLLECTIONS IN RUBLES FOR SETTLEMENTS ON THE TERRITORY OF THE RUSSIAN FEDERATION			
1	Forwarding for collection a payment request or a collection order including collection order issued on the basis of writ of execution	RUR 500	Commission is charged to the drawer or according to his instructions to the drawee, in case the latter is the UniCredit Bank's customer. If the drawee refuses to pay the commission it is charged to the drawer.
2	Tracers	RUR 270	
3	Execution of a payment request or a collection order (excluding request/order subject to execution prescribed by the law or the writ of execution)	RUR 100	Commission is always charged to the payer as Bank's of Russia rules don't provide the possibility to deduct it from the collected amount.
B. COLLECTIONS UNDER FOREIGN TRADE SETTLEMENTS			Commissions listed in this Chapter are also applied to collections in Rubles under foreign trade settlements and are to be paid in Rubles in accordance with item 6 of Section XIV of this Part of the Terms and Conditions.
<u>a) Export collections</u>			
1	Delivery of commercial or financial documents • against payment and/or acceptance • free of payment and/or acceptance	0,1%, min. USD 50 max. USD 300	

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2	Amendment of collection order or its cancellation	USD 50	
<u>b) Import collections</u>			The commission is charged in case according to the collection order terms the bank commission and expenses are to be borne by the drawee
1	Delivery of commercial or financial documents against payment and/or acceptance	0,4%, min. USD 150, max. USD 600	
1.1	incl. the cases when the drawee has transferred funds directly to the principle	0,1%, min. USD 50, max. USD 300	
2	Delivery of documents free of payment or acceptance	0,1%, min. USD 50, max. USD 300	
3	Actions regarding protest (or other legal actions) in case of non-acceptance or non-payment	subject to arrangement, min. USD 100	
IV. DOCUMENTARY CREDITS (D/C)			
A. DOCUMENTARY CREDITS FOR SETTLEMENTS ON THE TERRITORY OF THE RUSSIAN FEDERATION			
<u>a) Documentary Credits issued by UniCredit Bank</u>			Commission terms under item 1 and 5 are applicable when D/C is fully cash covered for the whole period until expiry date for presentation of documents/date of the last payment. In other cases the commission rates under above item are subject to arrangement.
1	Opening of D/C or increase of D/C amount or extension of D/C	subject to arrangement (in percentage per quarter (90 days) or part thereof min. RUR 5000 for a quarter (90 days) or part thereof	While opening of D/C commission is charged for the whole period from the date of D/C opening until expiry date for presentation of documents/date of the last payment. While increase of D/C commission is charged on the amount of increase.
2	Extension of D/C within the quarter (90 days), for which commission has been already charged in accordance with items 1.	RUR 5000	
3	Other amendments including cancellation	RUR 5000	
4	Payment	0,2% min. RUR 5000 max. RUR 30000	
5	Deferred payment	subject to arrangement (in percentage per quarter (90 days) or part thereof), min. RUR 5000 per quarter (90 days) or part thereof	Commission is charged in addition to commission under item 4. Commission is charged in case a deferred payment is to be effected outside D/C validity, for a period starting from the date following the expiry date of D/C, up to the maturity date of the deferred payment under D/C.
6	Additional services (drawing up or editing a draft of a contract, D/C, etc.)	subject to arrangement, min. RUR 10000, max. RUR 30000	

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<u>b) Documentary Credits issued by other banks</u>			A commission listed in items 1-7 as well as the related costs are debited to a beneficiary's account when different is not provided for by terms of D/C.
1	Advising of D/C or amount increasing or extension of an unconfirmed D/C	0,1% min. RUR 5000 max. RUR 30000	In case of D/C's amount increase, commission is charged on the amount of increase.
2	Confirmation of D/C or increase of D/C or extension of D/C confirmed by the Bank	subject to arrangement min. 0,15% min. RUR 5000 per quarter (90 days) or part thereof	Commission is charged for the whole period from the date of D/C confirmation until expiry date for presentation of documents/date of the last payment. While increase of D/C commission is charged on the amount of increase.
3	Extension of D/C confirmed by the Bank within a quarter (90 days), for which commission has been already charged in accordance with item 2.	RUR 5000	
4	Other amendments / cancellation of D/C	RUR 5000	
5	Payment under D/C	0,2 % min. RUR 5000 max. RUR 30000	Commission is charged if UniCredit Bank is a nominated bank.
6	Payment without documents being presented to the Bank	RUR 5000	
7	Handling documents in case UniCredit Bank is not a nominated bank	0,1 % min. RUR 5000 max. RUR 15000	
8	Verification of documents at a beneficiary's request in case UniCredit Bank is not a nominated bank	RUR 2000 per each type of document max. RUR 10000 per set	Commission is always charged to the beneficiary.
9	Discrepancy fee	RUR 5000 per set	Commission is always charged to the beneficiary presenting documents with discrepancies in addition to the commission under item 5. Commission shall be charged to the beneficiary even if in accordance with D/C terms the commission under item 5 is not charged to his account.
10	Executing D/C to the third party (D/C transfer), or amount increasing, or extension of D/C transfer	0,15%, min. RUR 5000, max. RUR 50000	
11	Other amendments of D/C transfer including its cancellation	RUR 5000	
12	Additional services (drawing up or editing the draft of a contract regarding conditions of shipment and payment, a draft of D/C presented by the customer, D/C translation into Russian, drawing up an expert opinion on D/C at customer's request, drawing up of shipping documents samples)	subject to arrangement, min. RUR 5000, max. RUR 30000	Commission rate under this item is indicated including VAT.

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B. DOCUMENTARY CREDITS UNDER FOREIGN TRADE SETTLEMENTS			Commissions listed in this Chapter are also applied to documentary credits in Rubles under foreign trade settlements and are to be paid in Rubles in accordance with item 6 of Section XV of this Part of the Terms and Conditions.
<u>a) Documentary Credits issued by UniCredit Bank</u>			Commission terms under item 1 and 5 are applicable when D/C is fully cash covered for the whole period until expiry date for presentation of documents/date of the last payment. In other cases the commission rates under above item are subject to arrangement.
1	Opening of D/C or increase of D/C amount or extension of D/C	subject to arrangement (in percentage per quarter (90 days) or part thereof min. USD 100 for a quarter (90 days) or part thereof	While opening of D/C commission is charged for the whole period from the date of D/C opening until expiry date for presentation of documents/date of the last payment. While increase of D/C commission is charged on the amount of increase.
2	Extension of D/C within the quarter (90 days), for which commission has been already charged in accordance with items 1.	USD 100	
3	Other amendments including cancellation	USD 100	
4	Payment	0,2% min. USD 100 max. USD 3000	
5	Deferred payment	subject to arrangement (in percentage per quarter (90 days) or part thereof min. USD 100 for a quarter (90 days) or part thereof	Commission is charged in addition to commission under item 4. Commission is charged in case a deferred payment is to be effected outside D/C validity, for a period starting from the date following the expiry date of D/C, up to the maturity date of the deferred payment under D/C.
6	Additional services (drawing up or editing a draft of a contract in the part related to shipping and payment, a draft of D/C or application for D/C opening and etc.)	subject to the agreement, min. USD 150, max. USD 750	Commission (VAT included) under this item is charged in Rubles in accordance with item 6 of Section XIV of this Part of the Terms and Conditions.
<u>b) Documentary Credits issued by other banks</u>			Commissions listed in items 1-8 as well as the related costs are debited to a beneficiary's account when provided for by terms of D/C or by the beneficiary's instructions.
1	Pre-advising of D/C	USD 100	
2	Advising of D/C or amount increasing or extension of an unconfirmed D/C	0,1% min. USD 100 max. USD 1000	In case of D/C's amount increase, commission is charged on the amount of increase.

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3	Confirmation of D/C or increase of D/C or extension of D/C confirmed by the Bank	subject to arrangement min. 0,15% min. USD 100 per quarter (90 days) or part thereof	Commission is charged for the whole period from the date of D/C confirmation until expiry date for presentation of documents/date of the last payment. While increase of D/C commission is charged on the amount of increase.
4	Extension of D/C confirmed by the Bank within a quarter (90 days), for which commission has been already charged in accordance with item 3.	USD 100	
5	Other amendments including cancellation of D/C	USD 100	
6	Payment under D/C	0,2% min. USD 100 max. USD 3000	Commission is charged if UniCredit Bank is a nominated bank.
7	Payment without documents being presented to the Bank	USD 100	
8	Handling documents in case UniCredit Bank is not a nominated bank	0,1% min. USD 100 max. USD 500	
9	Verification of documents at a beneficiary's request in case UniCredit Bank is not a nominated bank	USD 50 per each type of document max. USD 200 per set	Commission is always charged to the beneficiary.
10	Discrepancy fee	USD 100 per set	Commission is always charged to the beneficiary presenting documents with discrepancies in addition to the commission under item 6. Commission shall be charged to the beneficiary even if in accordance with D/C terms the commission under item 6 is not charged to his account.
11	D/C transfer, or amount increasing, or extension of D/C transfer	0,15%, min. USD 100, max. USD 1000	
12	Other amendments of D/C transfer including its cancellation	USD 100	
13	Assignment of proceeds under D/C	0,1%, min. USD 100, max. USD 500	
14	Execution of applicant's orders in cases when issuing bank is another bank	0,1%, min. USD 100, max. USD 1000	
15	Additional services (drawing up or editing the draft of a contract regarding conditions of shipment and payment, a draft of D/C presented by the customer, D/C translation into Russian, drawing up an expert opinion on D/C at customer's request, drawing up of shipping documents samples)	subject to arrangement, min. USD 150, max. USD 750	Commission (VAT included) under this item is charged in Rubles in accordance with item 6 of Section XIV of this Part of the Terms and Conditions.
V. BANK GUARANTEES			Commissions listed in this Section are also applied to bank counter-guarantees and stand-by D/C. Commission rate under item 1 of this Section is applied in case a customer provides the Bank with a full cash cover for the whole period of the guarantee. In other cases commission rate under this item is subject to arrangement. Commissions for bank guarantees issued in Rubles are charged in Rubles in accordance with item 6 of Section XV of this Part of the Terms and Conditions.

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1	Issuing a guarantee, increase of a guarantee amount or extension of a guarantee	subject to arrangement (in percentage per quarter (90 days) or part thereof, min. USD 150 per quarter (90 days) or part thereof	While increase of a guarantee amount commission is charged on the amount of increase.
2	Extension of a guarantee within the quarter (90 days) for which commission has already been charged in accordance with item 1	USD 100	
3	Other amendments including cancellation	USD 100	
4	Payment under a guarantee	0,2 % min. USD 100 max. USD 3000	
5	Advising and increase of a guarantee amount	0,1 % min. USD 100 max USD 500	Commission (VAT included) under this item is charged to the beneficiary- UniCredit Bank customer when bank commissions and expenses are to be born by the beneficiary by his consent. In case of a guarantee amount increase commission is charged on the amount of increase.
6	Advising of other amendments including cancellation	USD 100	Commission (VAT included) under this item is charged to the beneficiary- UniCredit Bank customer when bank commissions and expenses are to be born by the beneficiary by his consent.
7	Payment claim under a guarantee advised by the Bank	0,1 % of a claim amount, min. USD 100 max.USD 500	Commission is quoted including VAT.
8	Authentication of signatures on guarantee received by the beneficiary from guarantee bank	USD 100	Commission is quoted including VAT
9	Additional services (drawing up or essential editing a draft of the payment terms of a contract or a draft of a guarantee presented by the customer, translation of a guarantee into Russian, drawing up an expert opinion on other bank's guarantee at customer's request)	subject to arrangement min. USD 150 max. USD 750	Commission (VAT included) under this item is charged in Rubles according to item 6 of Section XV of this Part of the Terms and Conditions.
10	Issuing of comfort letter	USD 100	Commission (VAT included) under this item is charged in Rubles in accordance with item 6 of Section XIV of this Part of the Terms and Conditions.
VI. FUTURE MARKET OPERATIONS			Commission rates listed in this Section are indicated per one contract.
1	<u>Operations with foreign currency future contracts on MICEX</u>		
1.1	Purchase/sale of futures contracts in number: ▪ Up to 100 a day inclusively ▪ from 101 up to 1000 a day inclusively	RUR 1,5 RUR 1,25	
	▪ from 1001 up to 10000 a day inclusively ▪ 10000 a day and more	RUR 1,00 RUR 0,75	
1.2	Execution of future contracts	RUR 1,00	

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VII. OPERATIONS ON BOND MARKET			
1	<p>Purchase/sale of bonds given the aggregated daily turnover of bonds transactions is up to* (as of the deal's date):</p> <p>RUR 75 000,00 RUR 100 000,00 RUR 500 000,00 RUR 1 000 000,00 RUR 5 000 000,00 RUR 20 000 000,00 RUR 20 000 000,00 and more</p> <p>*the method of calculating the aggregated daily turnover is defined in the agreement of the relevant services.</p>	<p>0,001% 0,25 % 0,20 % 0,15 % 0,06 % 0,05 % 0,03 %</p>	<p>The commission under this item is charged in the currency of a deal on the amount of transaction free from coupon income and is debited on the deal settlement date.</p>
VIII. OPERATIONS WITH SHARES OF FOREIGN INVESTMENT FUNDS			
1	<p>Settlement services given the aggregated daily turnover of operations with shares of foreign investment funds is up to* (as of the deal's date):</p> <p>RUR 2 999 999,99 RUR 19 999 999,99 RUR 39 999 999,99 RUR 40 000 000,00 and more</p> <p>*the method of calculating the aggregated daily turnover is defined in the agreement of the relevant services.</p>	<p>0,3 % 0,2 % 0,125 % 0,1 %</p>	<p>The commission under this item is charged in the currency of a deal on the amount of transaction and is debited on the deal settlement date.</p>
IX. CASH OPERATIONS			
A. CASH OPERATIONS IN RUBLES			
1	<p>Receipt, counting, crediting an account with cash proceeds and other cash funds excl. cash returned as unpaid salary or as payments equated with salary</p> <ul style="list-style-type: none"> ▪ in amount less than RUR 200 000 for one transaction ▪ in amount RUR 200 000 and more for one transaction 	<p>2% min RUR 250</p> <p>0,5 %</p>	
2	Return of unpaid salary or payments equated with salary	free of charge	
3	Delivery of cash destined for:		
3.1	payments of salary or payments equated with salary	0,5 %	
3.2	payments of other expenses:		
3.2.1	for buying agriculture products (cash plan symbol 046_0), metal scrap and waste of non-ferrous and/or ferrous metals (cash plan symbol 053_4 or 058_1)		
	<ul style="list-style-type: none"> ▪ in amount less than RUR 600 000 for one transaction ▪ in amount RUR 600 000 and more for one transaction 	<p>3%</p> <p>5%</p>	
3.2.2	for the rest of other expenses excluding mentioned above in p. 3.2.1:		
	<ul style="list-style-type: none"> ▪ in amount less than RUR 200 000 incl. for one transaction 	1,5% min RUR 250	

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3.2.3	<ul style="list-style-type: none"> in amount more than RUR 200 000 less than RUR 600 000 incl. for one transaction in amount RUR 600 000 and more for one transaction <p>for service expenditures (cash plan symbol 053_0) and other purposes (cash plan symbol 053_3) or from individual entrepreneur's current account (cash plan symbol 058_0) calculated on the basis of the totaled operations amount in the calendar month split by the following slabs:</p> <ul style="list-style-type: none"> up to RUR 1 mln incl. more than RUR 1 mln and up to RUR 5 mln incl. more than RUR 5 mln 	<p>3%</p> <p>5%</p> <p>0%</p> <p>3%</p> <p>5%</p>	<p>Commission under this item is charged additionally to commission under item 3.2.2.</p> <p>For the purpose of commission calculation the amounts of operations under cash plan symbols 053_0 and 053_3 for each calendar month are totaled.</p> <p>Commission under this item is charged in calendar month following the month of operations execution or in the month of operations execution after the total amount of these operations overcomes RUR 1 mln.</p>
4	Withdrawal of cash from the settlement account with the Bank of an individual entrepreneur provided that the relative amount has been credited to the account under the loan agreement executed between the Bank and the account holder	free of charge	
5	Issue of a check book	RUR 300	
B. CASH OPERATIONS IN FOREIGN CURRENCY			Minimum commission under all operations amounts to RUR 400
1.	Receipt of cash currency:		
(a)	<ul style="list-style-type: none"> ♦ for each transaction in amount less than 10 000 USD/euro ♦ for each transaction in amount 10 000 USD/euro and more 	<p>1%</p> <p>5%</p>	
(b)	<ul style="list-style-type: none"> ♦ for each transaction in amount less than 10 000 Pound Sterling, Swiss Franc, Japanese yen, Canadian Dollar, Australian Dollar, Swedish krona, Danish krone, Norwegian krone ♦ for each transaction in amount equal to or more than 10 000 Pound Sterling, Swiss Franc, Japanese yen, Canadian Dollar, Australian Dollar, Swedish krona, Danish krone, Norwegian krone 	<p>2%</p> <p>5%</p>	Receipt of cash in currencies listed in subitem "b" is carried out by offices in Moscow only; herewith receipt of Pounds Sterling is carried out also by Saint-Petersburg Branch of the Bank, including its additional offices.
2	Delivery of cash currency	2,0 %	
3	Receipt of worn banknotes	15 %	
X. BANKING OPERATIONS VIA THE ELECTRONIC DATA INTERCHANGE SYSTEM			
1	Banking services via "Business.Online" system	RUR 1000 per month	Commission under this item shall not be charged to the clients those have no settlement accounts with the Bank.
1.1	Using special functionality of "Business.Online" system	RUR 2000 per month	The commission under this sub-item is charged additionally to the commission under item 1.
2	Training, instructing on the running of the electronic data interchange system	free of charge	When a visit of the Bank's specialist outside Moscow region is required, the commission is charged as per item 4 of this Section.

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XI. MONETARY CONTROL			<p>Commission rates are indicated including VAT and debited from to the customer's settlement account in Rubles.</p> <p>If operation is executed in foreign currency the respective amount's Ruble equivalent shall be calculated at exchange rate quoted by the Bank of Russia as of the day on which this operation is executed.</p> <p>Commissions are debited to the customer's current accounts in other currencies in case of lack of funds on the Ruble account according to item 6 of Section XIV of this Part of the Terms and Conditions.</p>
1	Monetary control related to transaction under the contract registered by the Bank in accordance with provisions of Section II of Bank of Russia Instruction №181-I	0,2% from each operation fixed on the bank control list min. RUR 5 000 max. RUR 80 000 per operation	<p>Commission is calculated based on each operation amount fixed on the bank control list in case the currency transaction is related to payments for services, works, delivery of information and intellectual activities results, including exceptional rights on the latter, as well as to payments under lease agreements for movables and immovable assets with exception for financial leasing, and if under these operations the codes of works, services, delivery of information and intellectual activities results are indicated as prescribed by the Bank of Russia Instruction №181-I.</p>
2	Monetary control to transaction under the contract registered in another authorized bank of RF/ not subject to the registration according to the provisions of Section II of Bank of Russia Instruction №181-I	0,2% from each operation, min. RUR 5 000 max. RUR 80 000 per operation	<p>The commission under this paragraph is charged for transactions under contracts/loan agreements registered with another authorized bank of the RF, as well as contracts and other justifying documents that do not require registration, with the following currency transaction codes in accordance with the List of currency transactions of clients of authorized banks (See Annex No. 1 to Bank of Russia Instruction No. 181-I) except for group 58 payments for settlements with AO UniCredit Bank, namely:</p> <p>♦ debiting foreign currency or currency of RF from residents' accounts with currency transaction codes:</p> <p>10800, 11100, 11200, 12060, 12800, 13020, 13800, 20500, 20800, 21100, 21200, 21300, 21400, 22800, 23100, 23110, 23200, 23210, 23300, 30020, 30040, 30800, 32015, 32025, 32800, 35040, 40031, 40032, 41800, 42016, 42017, 42036, 42037, 42051, 42052, 43800, 43850, 50100, 50111, 50112, 50300, 50800, 51800, 52210, 52215, 52230, 52235, 52250, 52255, 55210, 55230, 55250, 55800, 56060, 56800, 57010, 57015, 57025, 57030, 57800, 58010, 58025, 58030, 58800, 59010, 59025, 59800, 61070, 61115, 61145, 61150, 61155, 61160, 61161, 61162, 61163, 61165, 61177, 61180</p>

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			<p>♦ crediting of foreign currency to the foreign currency transit accounts and of RF currency on settlement accounts of residents with currency transaction code:</p> <p>10100, 10200, 11900, 12050, 12900, 13010, 13900, 20100, 20200, 20300, 20400, 21500, 21900, 22100, 22110, 22200, 22210, 22300, 23900, 30010, 30030, 30900, 32010, 32020, 32900, 35030, 40900, 40905, 41030, 42900, 42950, 43015, 43025, 43035, 43045, 43050, 43055, 50200, 50210, 50400, 50900, 51210, 51215, 51230, 51235, 51250, 51255, 52900, 55310, 55330, 55350, 55900, 56010, 56900, 57020, 57035, 57900, 58015, 58020, 58900, 59015, 59020, 59900, 61100, 61115, 61140</p>
3	Introducing amendments to section I of the bank control register	RUR 1500	
4	Delivery of the bank control register and other supplementary information	RUR 1200 per each register/reference	
5	Delivery of duplicate documents/copies of monetary control and invoices	RUR 800 per each document	
6	Providing monetary control information reports via "Business.Online" system	RUR 2000 per month	
<p align="center">XII. OPERATIONS WITH CORPORATE BANK CARDS</p>			<p>Commissions and Bank's expenses listed in this Section are debited to the card account except commissions under items 5, 7 and 13, which are debited to settlement account.</p> <p>If a card/settlement account is maintained in US dollars or in euro, the respective amount's equivalent shall be debited to the card account at exchange rate quoted by the Bank.</p>
1	Issue/reissue of a card, opening and keeping a card account	free of charge	
1.1	Urgent issue/ reissue of a card (not later than on the following working day)	RUR 2700	In case of urgent issue / reissue of a card, its delivery is performed in «Kazachy» branch.
2	Servicing transactions under <ul style="list-style-type: none"> • Visa Business • Mastercard Business Card • Visa Gold/ Mastercard Gold Card • Mastercard Business World 	RUR 1200 per year	
3	Servicing transactions under with AIG insurance program membership <ul style="list-style-type: none"> • Mir Business • Visa Business • Mastercard Business Card • Visa Platunum Business • Mastercard Business World 	RUR 1200 per year RUR 1750 per year	
4	Using card to pay for merchandise and services	free of charge	
5	Changing monthly expenditure limit	RUR 150	
6	Card blocking in case of loss/theft	RUR 1350	
7	Issuance of a duplicate statement or other additional information on card transactions, delivery of copies of confirmative documents	RUR 135	

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8	Provision of information on card transactions by phone number	free of charge	
9	Delivery of cash in ATM and cash offices of UniCredit Bank, as well as in ATM of UniCredit Group banks* *The list of above said UniCredit Group banks is published on the Bank's web-site	0,5% from each operation	
10	Delivery of cash in ATM of other banks	1%, min. RUR 85	
11	Delivery of cash in cash offices of other banks	1%, min. RUR 110	
12	PIN-code change under card	RUR 90	
13	Cash-in of Rubles via card in ATM of AO UniCredit with crediting the settlement account in Rubles with the Bank	0,2% from the transaction amount	Commission under this item is charged in calendar month following the month of operations execution
XIII. MISCELLANEOUS			
1	Delivery of paper account statements and advises thereto on the basis of an application of the customer-user electronic data interchange system "Business.Online"	RUR 2000 per month	Commission under this item shall be charged for each account.
2	Authentication of authorized signatures of a customer /a correspondent bank (excluding authentication of signatures in specimen signature card)	RUR 4000	Commission is quoted including VAT
3	Leasing of individual bank safes	see separate publication	
4	Delivery of paper copies of the documents as required in para 2.9 of the Bank of Russia Provisions "On information disclosure by securities issuers" dated 30.12.2014 # 454-P.	free of charge	
XIV. GENERAL PROVISIONS.			
1	The terms "UniCredit Bank" and "Bank" used in these Terms and Conditions mean the Joint Stock Company "UniCredit Bank".		
2	Commission rates established by these Terms and Conditions are quoted on the basis of the usual banking practice of effecting operations, therefore the Bank will charge special commissions for additional work originating from a particular operation as well as for execution of non-standard operations. At the conclusion of the agreement for services within the tariff plan, the Bank shall charge fees and commissions in accordance with the rules of the tariff plan.		
3	The Bank's expenses incurred as a result of execution of the customers' orders (telecommunication expenses, commissions of correspondent banks and third parties, etc.) shall be reimbursed at their actual cost. The Bank shall recover actual expenses by debiting the customer's account on the day the operation is performed. The amount of expenses may also be withdrawn from the customer's account on the day when the expenses are incurred. If the actual expenses in foreign currency are recovered in Rubles the exchange rate of the Bank of Russia shall be applied as of the day of the recovery.		
4	No commission is charged by the Bank for execution of transactions related to payments in favor of all level state budget bodies' accounts and state non-budget funds' accounts.		
5	Commissions and expenses of the Bank shall be charged to the ordering customer unless his payment instructions provide for different. In case when bank commissions and expenses are as per customer's instructions to be collected from the third parties but cannot be obtained by the Bank, the said commissions and expenses shall be charged to the ordering customer.		
6	Commissions are charged in the currency of an account debited according to the customer's instructions, conditions of agreement or requirements of the legislation. If a currency of the above account and a currency of a commission are different commission is charged at a following exchange rate as of the day when they are levied: quoted by the Bank of Russia – if a currency of commission or a currency of account is Ruble, quoted by the Bank – in other cases.		
7	These Terms and Conditions involve a series of operations performed by order of correspondent banks. In respect of above operations these Terms and Conditions shall apply in case the commission for execution of these operations is charged to the customer's account.		

