

RATES FOR CASH AND SETTLEMENT SERVICES TO CORPORATE CUSTOMERS (LEGAL ENTITIES AND PRIVATE ENTREPRENEURS)

Item	Service	Applicable rates	Payment procedure	Notes
1. Opening and maintenance of an account				
1.1.	Opening an account in Russian Rubles	RUB 1 000	—	—
1.2.	Opening an account in foreign currency	RUB 1 000	—	—
1.3.	Account service for an account in Russian Rubles without using the system "Electronic Bank"	RUB 3 500 per month	On the last business day of the month or on the day of closing the account	Commission is not charged: 1) if the client relates to the Large Corporate segment (annual turnover from 20 billion Rub);
1.4.	Account service for an account in foreign currency without using the system "Electronic Bank" (except for cases described in Items 1.4.1, 1.4.2)	55 USD / EUR per month	On the last business day of the month or on the day of closing the account	2) during the tenor of: Loan agreement, suretyship agreement or collateral agreement
1.4.1.	Account service for an account in EUR without using the system "Electronic Bank", if the end of day total balance on all Client's current accounts in EUR is <u>1 000 000 EUR or more</u> (hereinafter - "total balance")	55 EUR per month (not charged under the terms stated in the Notes for the paragraph 1.4.) +0,5% per annum on the current account end of day balance	55 EUR – monthly, on the last business day of the month or on the day of closing the account; 0,5 % per annum – monthly, on the first working day, following the reporting month	1. The commission applies only in case if at the end of day total balance on all Client's current accounts in EUR equals 1 000 000 EUR or more. 2. The commission is accrued for each calendar day and on each current account separately, in case if the total balance threshold is met.
1.4.2.	Account service for an account in EUR using the system "Electronic Bank", if the end of day total balance on all Client's current accounts in EUR is <u>1 000 000 EUR or more</u>	0,5% per annum on the current account end of day balance	Monthly, on the first working day, following the reporting month	
1.5.	Account service for an account in Russian Rubles on which there were no transactions under Customer instructions within 12 months preceding the date of commission charging	RUB 3000 per month (but not greater than the account balance at the time of charging of the commission)	On the last business day of the month or on the day of closing the account	Commission is not charged during the tenor of: Loan agreement, suretyship agreement or collateral agreement
1.6.	Account service for an account in foreign currency on which there were no transactions under Customer instructions within 12 months preceding the date of commission charging	50 USD/EUR per month (but not greater than the account balance at the time of charging of the commission)	On the last business day of the month or on the day of closing the account	If the Client has other active products according to respective valid contracts.
1.7.	Issuance of account statements	No commission charged	—	The procedure for submitting a statement is specified in the card with specimen signatures and seal impress
1.8.	Issuance of a duplicate of an archive document (including an invoice) or statement	500 RUB per document 7 USD / EUR per document	On the day of receiving the application from a customer	Upon a written application from a customer
1.9.	Issuance to a customer of certificates of account balances and turnovers	500 RUB per document 7 USD / EUR per document	On the day of receiving the application from a customer	Upon a written application from a customer

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1.10.	Issuance to a customer of informational letters and notes	500 RUB per document 7 USD / EUR per document	On the day of receiving the application from a customer	Upon a written application from a customer
1.11.	Certificates of balances and operations on accounts etc. at requests from audit firms	RUB 1,500 (VAT included)	On the day of receiving the application from a customer, for each auditor's request	Upon a written application from a customer
1.12.	Closing an account	No commission charged	—	—
1.13.	Certification of the signatures of the persons specified in the card with specimen signatures and seal impress	RUB 3,000 (VAT included)	—	—
1.14.	Making photocopies of the documents submitted at opening an account and at making amendments to documents	No commission charged	—	—
1.15.	Sending a statement via S.W.I.F.T. system in MT940 format	30 EUR for each account	On a monthly basis, on the last business day of a month	MT940 - the final statement for the previous day
2. Ruble transfers				
2.1.	Crediting of funds to customers' accounts with the Bank	No commission charged	—	—
2.2.	Transfer of funds from customers' accounts			
2.2.1.	To accounts of legal entities/private entrepreneurs held with the Bank, including LORO accounts	No commission charged	—	—
2.2.2.	To the accounts / deposits of individuals with the Bank (!) *Unless otherwise specified in a separate agreement with the Customer	1% of the amount of the payment	—	(!) Related documents are required to perform internal control procedures in compliance with applicable legislation
2.2.3.	To accounts held with other banks, except for payments to the budget and extra-budgetary funds:			
2.2.3.1.	To the accounts of legal entities/private entrepreneurs, held with other banks	RUB 500 in hard copy RUB 30 via the Electronic Bank system	On the day of execution of the instruction	Transfer commission is charged for each payment.
2.2.3.2.	To the accounts / deposits of individuals held with other banks	1% of the amount of the payment,	—	Related documents are required to perform internal control procedures in compliance with applicable legislation

2.2.4.	Urgent payment orders received by the "BESP" system with using the system "Electronic Bank"	0,1% of the amount of the payment, min 100 max 300 RUB	On the day of execution of the payment order (on the basis of pre-acceptance)	<p>1. Payments can be executed if Payment orders received by the Bank from 9: 00-16: 00 Moscow time;</p> <p>2. In order to make a payment by the BESP system, the field "type of payment" shall be marked as "URGENT";</p> <p>3. The Bank does not guarantee the execution of an urgent payment. Payments are executed upon Bank's approval;</p> <p>4. Payments are effected mainly through the Bank of Russia real time gross settlement system (BESP system) in compliance with the regulation of the BESP system;</p> <p>5. In case of impossibility to execute a payment through the BESP system, the Bank will execute a payment through the intraregional / interregional electronic settlement systems of the Bank of Russia in priority order, with the type of payment changed from "urgent" to "electronic";</p> <p>6. The fee is charged in addition to the correspondent fee for funds transfer;</p> <p>7. The Bank can delay a payment in case related documents are required to perform internal control procedures in compliance with applicable legislation.</p>
2.3.	Placement of payment request into Card index (except for tax payments):			
2.3.1.	Payment to the accounts of legal entities / private entrepreneurs (except for intra-bank payments)	RUB 100	On the day of placement	Commission is charged for each document, placed into Card index due to lack of funds or insufficient balance on the Client's account or due to the presence of the decision to restrict on the disposal of account by the competent authorities.
2.3.2.	Payment to the accounts of individuals (including intra-bank payments)	1% per payment	On the day of placement	
2.4.	Alteration of the terms or cancellation of a transfer	RUB 300	Upon receiving the application	For each payment, upon the customer's written application
2.5.	Execution of requests (acknowledgment of a beneficiary's account crediting, search of expected transfers)	RUB 250	Upon receiving the application	For each payment, upon the customer's written application, regardless of the results of the search
2.6.	Assistance in preparing of a settlement document by the Bank upon instruction from a customer	RUB 1000 (VAT included) for each settlement document	On the day of the operation	—

2.7.	Execution of payments in post-operational time	RUB 250	On the day of execution of the payment order (on the basis of pre-acceptance)	1. Payments are executed upon Bank's approval on an individual basis, upon written request. 2. Transfer fee is charged for each payment, upon the customer's written application in addition to the correspondent fee for funds transfer.
2.8.	Compulsory payments: tax payments and payments to the budget equated thereto, including payments for the benefit of customs authorities and payments to state extra-budgetary funds	No commission charged	—	—
2.9.	Reimbursement of the commission charged by the Bank of Russia on wire/mail payments	At the rates of the Bank of Russia	—	—
2.10.	Partial payment under a payment request, collection order, except for payments to budgetary and extra-budgetary funds	RUB 100	On the day of execution of the partial payment	1. Transfer commission is charged for each payment. 2. This commission is applied including the payment from card index of payment requests received by the Bank for execution, but placed in the Card-indexed due to the lack of funds or insufficient balance on the Client's account.

3. Transfers in foreign currency

3.1.	Crediting of funds to customers' accounts with the Bank	No commission charged	—	—
3.2.	Transfer of funds from customers' accounts			If transfer is effected in a currency different from the account currency, conversion is effected at the Bank's rate
3.2.1.	Within the Bank to customers' accounts (transfers to individuals' accounts included)	No commission charged	—	—
3.2.2.	For the benefit of other banks' customers			
	· in USD			
	a) if a customer specifies in the application that "all transfer costs are to be charged to the transferee"			The costs are withheld from the transferred amount.
3.2.2.1.	b) if a customer specifies in the application that "commission and the costs of Banca Intesa are to be charged to the ordering party, and commission and costs of the correspondent banks are to be charged to the transferee"	0.15% of the amount of the payment, min USD 15 / max USD 200	On the day of execution of the customer's instruction	—
	c) if a customer specifies in the application that "all transfer costs are to be charged to the ordering party"	0.2% of the amount of payment, min USD 30 / max USD 300	On the day of execution of the customer's instruction	—
3.2.2.2.	· in EUR or other currency different from USD, CNY			

	a) if a customer specifies in the application that "all transfer costs are to be charged to the transferee"			The costs are withheld from the transferred amount.
	b) if a customer specifies in the application that "commission and the costs of Banca Intesa are to be charged to the ordering party, and commission and costs of the correspondent banks are to be charged to the transferee"	0.15% of the amount of the payment, min EUR 15 / max EUR 200	On the day of execution of the customer's instruction	—
	c) if a customer specifies in the application that "all transfer costs are to be charged to the ordering party"	0.2% of the amount of payment, min EUR 30 / max EUR 300	On the day of execution of the customer's instruction	—
· in RMB (CNY)				
3.2.2.3.	a) if a customer specifies in the application that "all transfer costs are to be charged to the transferee"			The costs are withheld in the currency of transferred amount.
	b) if a customer specifies in the application that "commission and the costs of Banca Intesa are to be charged to the ordering party, and commission and costs of the correspondent banks are to be charged to the transferee"	0.15% of the amount of the payment, min CNY 250 / max CNY 500	On the day of execution of the customer's instruction	If a customer specifies in the application that "all transfer costs are to be charged to the transferee" the costs are withheld from transferred amount. The payment is executed before 13.00 Moscow time.
	c) if a customer specifies in the application that "all transfer costs are to be charged to the ordering party"			The payment in Yuans can't be made to a physical person's account.
3.3.	Alteration of the terms or cancellation of a transfer	USD / EUR 60	On the day of receiving the customer's instruction	Including the telecommunication expenses and excluding the correspondent banks' commission. When a correspondent bank makes a demand for payment of the stated commission, the Bank is entitled to charge from the Client that fee and, or commission respectively.
3.4.	Execution of requests (acknowledgment of a beneficiary's account crediting, investigation on payments):			
3.4.1.	for operations for a period up to 6 months old	USD / EUR 85 per request	On the day of receiving the customer's application	Including the telecommunication expenses and excluding the correspondent banks' commission. When a correspondent bank makes a demand for payment if the stated commission, the Bank is entitled to charge from the Client that fee and, or commission respectively.
3.4.2.	for operations for a period over 6 months old	USD / EUR 110 per request		
3.4.3.	for operations for a period over 12 months old	USD / EUR 165 per request		
3.5.	Execution by the Bank of document for performance of operations on the account upon the customer's instruction	USD / EUR 15 (VAT included) for each settlement document)	On the day of the operation	—

4. Documentary operations



1. The Bank reserves the right to charge additional fee as compensation for additional technical costs actually incurred by the Bank in connection with realization of documentary instruments (courier delivery and mail services, telephone expenses, additional commission fees paid to correspondent banks, other expenses).
2. Commissions specified in Items 4.1-4.3 are charged on the date of the transaction, unless otherwise specified in these Rates or contract.
3. The commissions of other banks involved in documentary operations are charged in addition to the existing rates.
4. All payments for the services specified in these Rates are charged by the Bank by way of direct debiting of a customer's account. The commissions paid by a customer are not returned in case of the customer's repudiation of the obligations.

4.1. Letters of credit

4.1.1. Letters of credit in rubles governed by the RF legislation and intended for settlements in the RF territory

If Banca Intesa - is an issuing bank

4.1.1.1.	Issuance / prolongation / increase in the amount of a letter of credit:			
	- cash covered letter of credit	- 0.2% of the amount of the letter of credit / of the amount of the letter of credit as at the date of prolongation / of the increase in the amount / min RUB 3,000 for the period of validity of the letter of credit	- Flat, for each complete and incomplete period of validity of the letter of credit equal to three months	---
	- uncovered letter of credit	- by agreement of the parties	- by agreement of the parties	
4.1.1.2.	Alteration of the terms of a letter of credit (not related to increase in the amount or extension of the validity)	RUB 900	On the day of the operation	---
4.1.1.3.	Cancellation of a letter of credit (before the expiry date)	RUB 900	On the date of cancellation of the letter of credit	---
4.1.1.4.	Payment under a letter of credit	0.1% of the amount of the documents; min RUB 3000/ max RUB 30,000	On the day of the operation for each payment	---
4.1.1.5.	Receiving and verification of the documents related to a letter of credit	RUB 1,000	On the day of the operation for each set of documents	---
4.1.1.6.	De-recording of a letter of credit upon expiry without full or partial use thereof	RUB 500	On the day of the operation	---

If Banca Intesa - is the bank of the recipient (nominating/advising bank)

4.1.1.7.	Preliminary notification of issuance of a letter of credit	RUB 1000	On the day of the operation	---
4.1.1.8.	Advising of the terms of a letter of credit / increase in the amount / prolongation of a letter of credit	0.15% of the amount of the letter of credit / of the increase in the amount min RUB 1,000 / max RUB 30,000	-	---
4.1.1.9.	Advising of alteration of the terms of a letter of credit (other than the terms specified in Item 4.1.1.8)	RUB 900	-	---
4.1.10.	Receiving and verification of the documents related to a letter of credit	if Banca Intesa is the nominated bank - 0.15% of the amount of the documents, min RUB 1,000 max RUB 30,000	On the day of the operation for each set of documents	---
4.1.1.11.	Payment under a letter of credit	0.15% of the amount of the documents; min RUB 3000/ max RUB 30,000	On the day of the operation	--- Applies in a case when the Bank acts as a nominating bank
4.1.1.12.	Acceptance of a letter of credit, prolongation/ increase in the amount of the confirmed letter of credit	- by agreement	On the day of the operation	---



4.1.1.13.	Cancellation of a letter of credit (before the expiry date)	RUB 900	On the date of cancellation of the letter of credit	—
4.1.1.14.	Discrepancy fee, returning documents with discrepancies (without payment)	if Banca Intesa is the nominated bank - RUB 1,500	The commission is charged from the beneficiary for each set of documents	—
4.1.1.15.	Execution of a letter of credit to a third party	0.2% of the amount of the transfer min 3 000 RUR max 30 000 RUR	On the day of the operation	—
4.1.2. Import letters of credit				
4.1.2.1.	Preliminary notification of issuance of a letter of credit at a customer's request	USD 50	On the day of the operation	—
4.1.2.2.	Issuance / prolongation / increase in the amount of a letter of credit (except for stand-by letters of credit): - for letters of credit with 100% cash cover - for letters of credit without cash cover	- 0.2% of the amount of the letter of credit / increase in the amount / amount as at the date of prolongation; min USD 100 for the period of validity of the letter of credit - by agreement	- Flat, for each complete and incomplete period of validity of the letter of credit equal to three months on the day of performance of the operation - by agreement of the parties	—
4.1.2.3.	Alteration of the terms of a letter of credit (except for increase in the amount and prolongation)	USD 50	On the day of the operation	—
4.1.2.4.	Cancellation of a letter of credit or expiry thereof without execution	USD 50	On the date of cancellation of the letter of credit	—
4.1.2.5.	Receiving and verification of the documents related to a letter of credit (in the capacity of the nominated bank)	0.2% of the amount of the documents, min USD 100; max USD 500	On the day of the operation for each set of documents	—
4.1.2.6.	Receiving and verification of the documents related to a letter of credit (not in the capacity of the nominated bank)	USD 100 for each set of documents	On the day of the operation for each set of documents	—
4.1.2.7.	Payment under a letter of credit	0.15% of the amount of the documents; min USD 30; max USD 100	On the day of the operation	—
4.1.2.8.	Discrepancy fee, returning documents with discrepancies (without payment)	USD/ EUR 50	The commission is charged from the beneficiary for each set of documents	— The commission writes off in a currency of a letter of credit. By letter of credit in a currency different from USD/ EUR, the commission should be set as 50 USD.
4.1.2.9.	Preparation / making of amendments to documents at a customer's request (alteration of contractual terms of payment, drawing up the text of a letter of credit) upon a customer's written application)	USD 150, VAT included, per document (contract)	Within 3 banking days from receiving the amended contract from the customer	—
4.1.2.10.	Structuring of a transaction under a letter of credit with participation of an ECA (upon a customer's written request)	0.02% of the amount of a request, VAT included, min USD 150, max USD 2,000	Within 3 banking days from receiving by the customer of a letter from the Bank with the results of structuring	—
4.1.3. Export letters of credit				
4.1.3.1.	Preliminary advising of opening a letter of credit	USD 50		—

4.1.3.2.	Advising of a letter of credit / increase in the amount / prolongation of a letter of credit	0.15% of the amount / increase in the amount of the letter of credit, min USD 100; max USD 1,000		—
4.1.3.3.	Advising of alteration of the terms of a letter of credit (other than the terms specified in Item 4.1.3.2)	USD 50	On the date of the 1st payment under the letter of credit or upon expiry / on the date of cancellation of the letter of credit	—
4.1.3.4.	Acceptance of a letter of credit	by agreement	by agreement	—
4.1.3.5.	Cancellation of a letter of credit or expiry thereof without execution	USD 50	On the date of cancellation of the letter of credit	—
4.1.3.6.	Acceptance	by agreement	by agreement	—
4.1.3.7.	Negotiation	by agreement	by agreement	—
4.1.3.8.	Payment deferment	by agreement	by agreement	—
4.1.3.9.	Payment under a letter of credit	0.15% of the amount of the documents min USD 30 max USD 100	On the day of the operation	—
4.1.3.10.	Receiving and verification of documents (in the capacity of the nominated bank)	0.2% of the amount of the documents min USD 100 max USD 1,000	On the day of the operation for each set of documents	—
4.1.3.11.	Receiving and verification of documents (not in the capacity of the nominated bank)	USD 100	On the day of the operation for each set of documents	—
4.1.3.12.	Transfer of a letter of credit	0.2% of the amount of the transfer min USD 100 max USD 500	On the day of the operation	—
4.1.3.13.	Assignment of the proceeds under a letter of credit	0.3% of the amount of the proceeds min USD 150	On the date of assignment	—

4.2. Bank guarantees and stand-by letters of credit

4.2.1.	Issuance / prolongation / increase in the amount of guarantees / stand-by letters of credit: - with 100% cash cover - without cash cover	- 0.2% of the amount / amount as of the date of prolongation / increase in the amount of the guarantee / stand-by letter of credit; min USD 100 for the period of validity of bank guarantee - by agreement of the parties	- For each complete and incomplete period equal to three months, on the day of performance of the operation; - by agreement of the parties	—
4.2.2.	Alteration of the terms of guarantees / stand-by letters of credit (except for increase in the amount / prolongation)	USD 50	On the day of the operation	—
4.2.3.	Advising of the terms / increase in the amount / prolongation of a guarantee / stand-by letter of credit	0.1% of the amount/ amount of increase/ amount at the time of prolongation of the guarantee / stand-by letter of credit; min USD 100; max USD 500 (VAT included)	On the day of the operation	—
4.2.4.	Advising of alteration of the terms (except for the terms specified in Item 4.2.3)	USD 50 (VAT included)	On the day of the operation	—

4.2.5.	Receiving and verification of the request and the documents submitted for effecting payment under a guarantee / stand-by letter of credit	0.1% of the amount of the documents; min USD 100; max USD 1,000	On the day of the operation for each set of documents	—
4.2.6.	Payment under a guarantee / stand-by letter of credit	0.15% of the amount of payment; min USD 50; max USD 500	On the day of the operation	—
4.2.7.	Cancellation of a guarantee / stand-by letter of credit (before expiry)	50 USD	On the date of cancellation	—
4.2.8.	Verification of the signatures on a guarantee at a customer's request	USD 100 (VAT included)	On the day of the operation upon a customer's written application	—
4.2.9.	Bank guarantee / stand-by letters of credit wording preparation (not according with Bank's standard form)	USD 150 (VAT included)	Will be charged in addition to the fee in Item 4.2.1	—
4.2.10.	Preparation of a request for payment under a bank guarantee to a guarantor bank (if the beneficiary is a customer of the Bank)	USD 100 (VAT included)	On the day of the operation upon a customer's written application	—
4.2.11.	Transmitting a SWIFT message concerning guarantees at a customer's written request	USD 20 (VAT included)	On the day of the operation	Upon a customer's written application

4.3. Collection

4.3.1. Documentary collection

4.3.1.1.	Receiving and sending -documents for collection	0.15% of the amount of the documents; min USD 40; max USD 450	On the day of the operation	—
4.3.1.2.	Alteration of the terms of a collection order	USD 50	On the day of the operation	—
4.3.1.3.	Return of non-paid documents	USD 50	On the day of the operation	—
4.3.1.4.	Issuance of documents against payment and / or acceptance	0.1% of the amount of the documents; min USD 100; max USD 1,000	On the day of the operation	—
4.3.1.5.	Issuance of documents without payment and / or acceptance	0.075% of the amount of the documents; min USD 50; max USD 1,000	On the day of the operation	—
4.3.1.6.	Payment	0.15% of the amount of each payment; min USD 15; max USD 200	On the day of the operation	—
4.3.1.7.	Cancellation of a collection order	USD 50	On the date of cancellation of the collection order	—
4.3.1.8.	An inquiry on instruction from a customer in connection with collection settlements	USD 30	On the day of the operation, on the customer's written application	—

4.3.2. Clean collection

4.3.2.1.	Receiving checks, bills and financial documents for collection	0.1% of the amount; min USD 15; max USD 200 for each document	On the day of the operation	—
4.3.2.2.	Return(cancellation) of non-paid/non-accepted financial documents for collection	USD 50	On the day of the operation	—

5. Cash operations

5.1.	Issuance of Cheque Book for cash servicing	RUB 100	Upon the issuance	—
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5.2.	Paying out cash from a legal entity's account under a check:	· Operations for withdrawal of cash in an amount exceeding RUB 200,000 are performed only at a preliminary request submitted not later than 1 day before the date of performance of the operation. · If cash is paid out for various purposes under one check (in accordance with Items 5.2.1 - 5.2.6), commission shall be charged on each item separately, including in the minimum amount (RUB 30).		
5.2.1.	for wages, salaries and payments of social nature included into the labor remuneration fund, and payments of social nature in an amount not exceeding RUB 1,000,000 per calendar month	0.5% of the withdrawn amount, min RUB 30	Upon execution of the operation	—
	for wages, salaries and payments of social nature included into the labor remuneration fund, and payments of social nature in an amount exceeding RUB 1,000,000 per calendar month*			* upon submission of substantiating documents acknowledging economic reasonability of performance of the operation
5.2.2.	for travel expenses and other expenses not relating to wages and salaries and payments of social nature in an amount not exceeding RUB 100,000 per calendar month	Percentage of the daily withdrawal amount: 1.0% for amounts less than RUB 200 000 min RUB 30 ;	Upon execution of the operation	—
	for travel expenses and other expenses not relating to wages and salaries and payments of social nature in an amount exceeding RUB 100,000 per calendar month*	5.0% for amounts from RUB 200 001 to RUB 1 000 000; 15% for amounts exceeding RUB 1 000 000		* upon submission of substantiating documents acknowledging economic reasonability of performance of the operation
5.2.3.	for payment of pensions, allowances and insurance compensations (temporary disability allowances, child care allowances, etc.) in an amount not exceeding RUB 100,000 per calendar month	Percentage of the daily withdrawal amount: 1.0% for amounts less than RUB 200 000 min RUB 30 ;	Upon execution of the operation	—
	for payment of pensions, allowances and insurance compensations (temporary disability allowances, child care allowances, etc.) in an amount exceeding RUB 100,000 per calendar month*	5.0% for amounts from RUB 200 001 to RUB 1 000 000; 15% for amounts exceeding RUB 1 000 000		* upon submission of substantiating documents acknowledging economic reasonability of performance of the operation
5.2.4.	for purchasing agricultural products*	Percentage of the daily withdrawal amount: 1.0% for amounts less than RUB 200 000 min RUB 30 ; 5.0% for amounts from RUB 200 001 to RUB 1 000 000; 15% for amounts exceeding RUB 1 000 000	Upon execution of the operation	* only upon submission of substantiating documents acknowledging economic reasonability of performance of the operation
5.2.5.	for payment of income, repayment and purchase of governmental and other securities*	Percentage of the daily withdrawal amount: 1.0% for amounts less than RUB 200 000 min RUB 30 ; 5.0% for amounts from RUB 200 001 to RUB 1 000 000; 15% for amounts exceeding RUB 1 000 000	Upon execution of the operation	

5.2.6.	for other purposes in an amount not exceeding RUB 500 000 during a calendar month	Percentage of the daily withdrawal amount: 1.0% for amounts less than RUB 200 000 min RUB 30 ; 5.0% for amounts from RUB 200 001 to RUB 1 000 000; 15% for amounts exceeding RUB 1 000 000	Upon execution of the operation	—
	for other purposes in an amount exceeding RUB 500 000 during a calendar month			* upon submission of substantiating documents acknowledging economic reasonability of performance of the operation
5.3.	Paying out cash from an account of private entrepreneur under a check	Operations for withdrawal of cash in an amount exceeding RUB 200,000 are performed only at a preliminary request submitted not later than 1 day before the date of performance of the operation.		
5.3.1.	Paying out cash from a private entrepreneur's account under a check in an amount not exceeding RUB 500,000 during a calendar month*	Percentage of the daily withdrawal amount: 1.0% for amounts less than RUB 200 000 min RUB 30 ; 5.0% for amounts from RUB 200 001 to RUB 1 000 000; 15% for amounts exceeding RUB 1 000 000	Upon execution of the operation	—
	Paying out cash from a private entrepreneur's account under a check in an amount exceeding RUB 500,000 during a calendar month*			* upon submission of substantiating documents acknowledging economic reasonability of performance of the operation
5.3.2.	Paying out by cash credit funds entered to the account of a private entrepreneur from Banca Intesa in the amount of the credit granted thereto within 60 calendar days from the date of granting the credit	1.0% of the withdrawal amount	Upon execution of the operation	—
5.4.	Receipt and counting of cash	0.15% of the amount	Upon execution of the operation	—
5.5.	Preparation and packing of bank notes and coins of specific denomination at customers' requests	1% of the withdrawal amount	On the day of issuance of cash-out	At the customer's request (made to the established form) not later than 1 business day before the supposed issuance
5.6.	Collection and delivery of cash	Under separate agreement	—	—
5.7.	Expert examination of ruble bank notes authenticity of which raises doubts	No commission charged	Upon execution of the operation	—
5.8.	Expert examination of foreign currency authenticity of which raises doubts	0.5% of a bank note value, min RUB 300	Upon execution of the operation	—
5.9.	Receipt of cash in foreign currencies to be credited to customer's accounts	0.5% of the amount	On the day of the operation	—
5.10.	Cash withdrawal from foreign currency denominated accounts	1.5% of the amount	Upon execution of the operation	—

6. Conversion operations

6.1.	Purchase / sale of foreign currency at the Bank's rate for rubles with the value date on the same day	At the Bank's rate	On the day of the operation	<p>To be effected at:</p> <ul style="list-style-type: none"> - purchase of foreign currency for implementation of import contracts (including the amounts intended for servicing the loans granted in foreign currency) - purchase and resale of foreign currency and compulsory sale thereof <p>Value date:</p> <ul style="list-style-type: none"> - the same day if the currency of a transaction is USD or the amount of a transaction does not exceed EUR 5,000,000 - the second business day if the amount of a transaction exceeds EUR 5,000,000 or the currency of a transaction is different from USD
6.2.	Purchase / sale of a foreign currency for other foreign currency at the Bank's rate	At the Bank's rate	On the day of the operation	<p>Value date:</p> <ul style="list-style-type: none"> - the same day if the currency of a transaction is USD or the amount of a transaction does not exceed EUR 5,000,000 - the second business day if the amount of a transaction exceeds EUR 5,000,000 or the currency of a transaction is different from USD

7. Currency control

7.1.	Performance by the Bank of the functions of a currency control agent under registered (with a given unique number) export / import of goods contracts without importation to the customs territory of the Russian Federation	0.15% of the amount of each payment / receipt, min RUB 5 000 max RUB 50 000 (VAT included)	Commission is charged: as at the date of effecting the payment/ date of identification of the receipt under registered (with a given unique number) contract (in proportion to payments/ receipts).	—
7.2.	Performance by the Bank of the functions of a currency control agent under registered (with a given unique number) import / export services contracts			Commission is withheld in RUB / foreign currency (depending on the client's order). For foreign currency commission is withheld in the account currency ^{**} : on payments / receipts in US dollars - in USD; for payment / receipts in euro - in EUR. Commission on payments in other currencies is withheld in USD



7.3.	Performance by the Bank of the functions of a currency control agent under registered (with a given unique number) loan contracts with non-residents in foreign currency and in Russian Rubles	0.15% of the amount of each payment / receipt, min RUB 5 000 max RUB 50 000 (VAT included)	Commission is charged: as at the date of effecting the payment/ date of identification of the receipt under registered (with a given unique number) contract (in proportion to payments/ receipts)	Commission is withheld in RUB / foreign currency (depending on the client's order). For foreign currency commission is withheld in the account currency**: on payments / receipts in US dollars - in USD; for payment / receipts in euro - in EUR. Commission on payments in other currencies is withheld in USD at receiving a credit (loan agreement kind code "6") / granting a loan (loan agreement kind code "5"). No commission is charged at repayment of a loan (loan agreement kind code "6") and return of a loan (loan agreement kind code "5")
7.4.	Performance by the Bank of the functions of a currency control agent in respect of contracts not requiring registration (without a given unique number)	0.15% of the amount of the operation, min 1 500 RUB, max 70,000 RUB (VAT included)	On the day of the operation	Commission is withheld in RUB / foreign currency (depending on the client's order). For foreign currency commission is withheld in the account currency**: on payments / receipts in US dollars - in USD; for payment / receipts in euro - in EUR. Commission on payments in other currencies is withheld in USD

** If there are grounds, which are set by these tariffs, to pay the fee in the currency other than Rubles, than the minimum/maximum fee amount to be paid is an equivalent of the amount, which is set by these tariffs in Rubles, converted into the currency of the payment at the Bank of Russia exchange rate on the date of payment.

7.5.	Preparation of informational letters and notes at requests from customers on currency control issues	RUB 500 per note (VAT included)	Commission is withheld not later than the following business day	—
7.6.	Preparation of copies of currency control documents at customers' requests	RUB 500 per document (VAT included)	On the day of provision of the service	—
7.7.	Urgent (on the same day) registration of a contract with giving a unique number in the presence of the all information/documents (in case of providing them not later than 3 p.m. on the day of providing).	USD 50 (VAT included)	—	Charged in addition to Items 7.1, 7.2, 7.3
7.8.	Consulting on the issues of drawing up contracts, draft transaction passports, choosing the terms of payment, and other issues of one-time nature that do not require special elaboration	by agreement	On the day of provision of the service	—
7.9.	Commission for maintenance operations under credit agreements between residents and non-residents serviced by Banca Intesa	by agreement	On the day of the operation	—
7.10.	Currency control over payments effected by non-resident legal entities	RUB 100 per document (VAT included)	On the day of the operation	—

7.11.	Commission for withdrawal previously registered contract at performance of settlement balance analysis	RUB 900 per document (VAT included)	On the day of the operation	In case of a debit / credit balance commission is withheld only at withdrawal previously registered contract on the initiative of the Bank (requests for balance verification 90 days after the date of expiry of the contract / agreement). In case of a zero balance no commission is charged
7.12.	Commission for transfer a contract with a given unique number of Banca Intesa to another bank	RUB 3,000 (VAT included)	On the day of the operation	—

8. Information and reference services

8.1.	Consulting on the issues of the legislation on settlements and payments	by agreement	—	—
8.2.	Inquiries to other banks at customers' requests	RUB 900 (VAT included)	On the date of receiving an inquiry	For each inquiry
8.3.	Translation services (documents, account statements, etc.)	by agreement, min RUB 3,000 per document (VAT included)	—	—
8.4.	Limited disposition of an account	RUB 900 (VAT included)	On the last business day of the quarter	For each complete or incomplete quarter equal to three months

9. Additional services

9.1.	SWIFT	USD 10 (VAT included)	On the day of receiving the application from the customer	Charged in addition to the Bank's commissions for each delivery
9.2.	Mail expenses	Mail rate (VAT included)	—	
9.3.	Expenses on specialized courier delivery services	Courier delivery service rate (VAT included)	—	

10. Effecting payments towards consular fees

10.1.	For visa application	EUR 2.3	—	Per visa
10.2.	Provision of documents acknowledging payment of consular fees (at a customer's request)	RUB 100	—	Per document

11. Use of an individual bank safe for provision of account statements (hereinafter referred to as "box")

11.1.	Using a box	No commission charged	—	—
11.2.	Issuance of a new key to a box at a customer's request	RUB 150 + VAT	—	Per key
11.3.	Reimbursement of the Bank's expenses relating to repair of a box through a customer's fault	Reimbursement of actually incurred expenses	—	—

GENERAL PROVISIONS

- 1) These Rates are applicable to operations of the Bank's corporate customers. The segment of corporate customers includes legal entities and private entrepreneurs in accordance with the criteria established by the Bank for inclusion into this segment.
- 2) These Rates shall be applicable only to standard operations that are performed in accordance with the established banking practice. The Bank reserves the right to charge by agreement with a customer additional commission for non-standard operations, performance of which requires additional work.
- 3) These Rates may be amended or supplemented by the Bank. The Bank informs the customers of any changes in Rates by way and time specified in the contract concluded with the Client. The Bank also has the right (not the obligation) to inform the Client of any changes in Rates via fax, electronic mail and / or electronic communication channel used by the Bank for remote banking purposes (Electronic Bank).
- 4) The commissions charged by the Bank that are specified in Russian Rubles in the Rates as well as the Bank's expenses on performance of customers' operations in Russian Rubles shall be charged from respective customers' accounts with the Bank in Russian Rubles. If a customer has given an instruction to charge off commission in foreign currency, or if monetary funds in a customer's bank accounts in Russian Rubles are not sufficient, or if there are no such accounts, the Bank may charge off funds from the customer's accounts with the Bank in foreign currency, with calculation of the equivalent on the basis of the exchange rate of the Bank of Russia as at the date of charging the commission.
- 5) The Bank's commissions specified in the Rates in foreign currency and the Bank's expenses on performance of customers' operations in foreign currencies shall be withdrawn from the respective customers' accounts with the Bank in foreign currencies (the equivalent of an amount in a foreign currency in other foreign currency is calculated on the basis of the exchange rate of the Bank of Russia as at the date of charging the commission).
If a customer has given an instruction to charge off commission in Russian Rubles, if the monetary funds in the customer's accounts with the Bank in foreign currency are not sufficient, or if there are no such accounts, the Bank may charge off funds from the customer's accounts with the Bank in Russian Rubles, with calculation of the equivalent on the basis of the exchange rate of the Bank of Russia as at the date of charging the commission.
- 6) The choice of right currency for the fee indicated in the Rates should be proceed in accordance with the transaction / account currency, unless otherwise specified.
- 7) The Bank has the right of direct debiting of the customer's account to the amount of the commissions specified in the Rates and the expenses incurred by the Bank at performance of a customer's operations.
- 8) Unless stated otherwise, the commissions are charged by the Bank on the day of provision of respective services; the Bank provides services if the funds in the customer's account are sufficient to pay for the services provided.
- 9) Commissions paid by a customer shall not be returned.
- 10) Acceptance and execution of settlement documents shall be processed during operational time when the Bank receives payment document, in RUR - up to 16:00 (Moscow time), in USD - up to 15:00 (Moscow time), in EUR - until 13:00 (Moscow time). When the Bank receives payment documents after stated time, they are to be processed and executed on the following working day.
Settlement documents in other foreign currencies (except USD and EUR), accepted by the Bank shall be executed on Value date -Spot (+2 business days).
Settlement documents in USD, EURO and other currencies, accepted after the set time can be executed on the same-day on the preliminary agreement with the Bank (except for the settlement documents submitted after the close of the day in the correspondent bank for the currency of payment - «cut-off time»).
11. In case of the transfer of funds to the accounts of individuals related documents are required to confirm the economic feasibility of the operation.

NOTES

Bank - Banca Intesa

RUB - Russian Ruble

USD - US dollar

EUR - Euro

RMB (CNY) - Chinese Yuan

% means, unless stated otherwise, the amount of commission as a percentage of the amount of the performed operation

min - the minimum amount of commission

max - the maximum amount of commission