

CJSC «ISBANK» (hereinafter referred to as «the Bank») Tariffs applicable to legal entities and individual entrepreneurs (hereinafter - the «Customers») for providing banking operations			
Tariffs for execution of settlement operations of the Customers			
Types of operations and services	Amount of commission		Order of charging
	For servicing bank account opened in Russian rubles	For servicing bank account opened in foreign currency	
Operations and services provided to legal entities and individual entrepreneurs			
1. Transfers in Russian rubles			
1.1. Paper-based ¹	50 rubles	For each payment document on the day of transaction	
1.2. With the use of hardware-software complex "BiPrint"	40 rubles	For each payment document on the day of transaction	
1.3. Through the system "Client-Bank"	20 rubles	For each payment document on the day of transaction	
1.4. To the Customer's accounts opened with "Turkiye Is Bankasi AS"	100 rubles	For each payment document on the day of transaction	
1.5. Execution of payment orders of the Customer through BESP (bank electronic urgent payments)	200 rubles for each payment in addition to the basic transfer fee	For each payment document on the day of transaction (in addition to the tariffs specified in points 1.1.-1.3.)	

1.6. Execution of the Customer's payment orders (in excess of the current day's opening balance of the Customer's current account) on the day of payment to its/his/her current account or against the counter payments received from other banks until 17:00, subject to acceptance by the Bank of the Customer's application (except for repayment of loans received from the Bank, purchase / sale of foreign currency)	0.03% of the payment amount, not less than 100 rubles and not more than 15 000 rubles		The commission is charged in case of insufficiency of funds in the Customer's account on the day of transfer. Debited on the day of the transaction, in addition to the basic tariff for the transfer of funds
1.7. Execution of the Customer's payment orders, submitted after cut-off time ² , on the day of submission of order in favor of customers of other banks, subject to acceptance by the Bank of the Customer's application	0.15% of the payment amount, but not more than 10 000 rubles		On the day of transaction, in addition to the tariffs specified in points 1.1.-1.4.
1.8. Execution of a payment request, collection order, placed on the Customer's account ¹	40 rubles		For each payment document on the day of transaction
1.9. Execution of the payment order for payment of taxes and fees in favor of the budgets of all levels and targeted extra-budgetary funds	without commission	without commission	
1.10. Execution of payment orders of the Customer to transfer funds to its/his/her accounts with CJSC "ISBANK"			
2. Transfers in foreign currency			
Transfers of funds to the accounts of customers of other banks			

2.1. Execution of applications for transfers with option "BEN" (costs for the beneficiary)	30 currency units	The commission is deducted of the payment amount at the time of sending. Specified commission does not include commissions of correspondent banks and commissions of third banks, which is deducted additionally of the payment amount as per tariffs of third banks
2.2. Execution of applications for transfers with option "SHA" (costs by the recipient and sender)	30 currency units	The commission is charged from each transfer on the day of acceptance for execution of the application for transfer
2.3. Execution of applications for transfers with option "OUR" (costs for the sender)	Up to 10 000,00 currency units - 55 currency units;	The commission is charged from each transfer on the day of acceptance for execution of the application for transfer. Specified fees include commissions of correspondent banks and third banks
	from 10 000-00 up to 100 000-00 currency units – 0,2%, but not less than 75 currency units;	
	More than 100 000-00 currency units - 0,2%, but not less than 225 currency units	
2.4. Execution of applications for transfers with option "GUARANTEED OUR" (costs for payer) ³	25 Dollar USD	The commission is charged with each transfer on the day of acceptance for execution of the application for transfer. Specified commission covers all additional fees, including those arising from the American banks
2.5. Transfer of funds to bank accounts opened in the "Turkiye Is Bankasi AS" (to the own accounts or the accounts of customers of the Bank)	10 currency units	The commission is charged with each transfer on the day of acceptance for execution of the application for transfer
2.6. Urgent request for transfer with the value date "day"	50 currency units	The commission is charged in addition to the basic tariffs for execution of the application for transfer
2.7. Changing conditions of or cancelling the transfer. Search or investigation upon the Customer's request	Up to 28 days - 50 currency units	The commission is charged for each change / cancellation / search / investigation on the day of transaction. Specified commission does not include commissions of correspondent banks and third banks, which is additionally debited from the Customer as per tariffs of third banks.
	Up to 100 days – 70 currency units	
	More than 100 days – 110 currency units	

2.8. Acceptance of applications for transfers with incomplete details (without swift-code of the receiving bank)	10 currency units	The commission is charged in addition to the points 2.1.-2.4.
2.9. Refund of the transfer amount in foreign currency mistakenly credited to the Customer's account, based upon the Customer's instruction (letter)	30 currency units	The commission is charged of the payment amount
2.10. Refund of the transfer amount to the payer in case of impossibility to credit this amount to the Bank Customer's account and non-receiving updates from the correspondent bank	30 currency units	The commission is charged of the payment amount
Operations with cash funds of legal entities		
3. Transactions in Russian rubles		
3.1. Receiving cash to deposit on the Customer's current account ⁴	up to 50 000 rubles - 0,5 % of the amount, but not less than 50 rubles	At the time of transaction of the amount deposited
	from 50 000,01 rubles to 500 000 rubles - 0,4% of the amount	
	from 500 000,01 rubles to 4 000 000 rubles -0,2% of the amount	
	More than 4 000 000,01 rubles - 0,1% of the amount	
3.2. Cash withdrawal from account		Cash withdrawal in the amount less than 50000 rubles is possible without prior notice. Prior notice of withdrawal shall be submitted by the Customer before 13:00 of the day preceding the day of withdrawal. Cash withdrawal in the amount more than 50 000 rubles without prior notice can be made by agreement with the Bank, but along with this the amount of commission increases by 0.1%.

3.2.1. for the payment of salaries and other similar payments (except for individual entrepreneurs)	0,15 % of the amount, but not less than 50 rubles	At the time of transaction of the amount of payment for each destination	
3.2.2. for other purposes not related to the wage bill and social payments, including all cash payouts of funds of individual entrepreneurs	up 1 000 000 rubles- 0,5% of the amount, not more less than 100 rubles	At the time of transaction of the amount of payment for each destination. The amount of cash withdrawal is calculated accumulatively ⁵ from the beginning of the current month	
	1 000 000,01 rubles - 5 000 000 rubles - 1 % of the amount;		
	5 000 000,01 rubles - 10 000 000 rubles - 3% of the amount;		
	More than 10 000 001 rubles - 5% of the amount		
4. Other transactions in cash currency			
4.1. Cash withdrawal from current accounts in foreign currency		1,2% of the amount	At the time of the transaction

¹ No commission is charged for transfers made under payment orders (write down)

² Cut-off time for points 1.1 and 1.2 is 15:00, for point 1.3 is 16:00, for point 1.4 - depending on the payment form, see points 1.1 -1.3.

³ This commission is charged in addition to the point 2.3.

⁴ Except for charitable contributions, contributions to the authorized capital, repayment of deposited wages.

⁵ The amounts of cash withdrawals made since the beginning of the current month are summed, and commission is charged of the total amount.

THE RULES OF TARIFFS APPLICATION:

1. These Tariffs set forth commissions and fees for provision by the Bank of standard services under instructions of the Customers.
2. The Bank reserves the right to charge the specific or additional commissions for non-standard services, provided that these commissions are determined by a separate/additional agreement with the Customer.
3. All fees and commissions may be changed by the Bank unilaterally. Notifying the Customers of changes in the Tariffs is performed by placing the new tariffs (amendments to the Tariffs) on the Bank web-site www.isbank.com.ru and on information stands the Bank's units not later than 5 working days prior to the introduction of the new tariffs into effect.
4. Taxes, fees, duties, telecommunication, postal and telegraph expenses, correspondent bank fees, as well as others, including extraordinary expenses (if any) will be charged additionally at actual cost, unless otherwise stipulated in the Tariffs. These expenses are debited from the Customer's account in rubles at the exchange rate of the Bank of Russia effective as of the date of debiting the Customer's account.
5. Customers can pay the commissions in non-cash form or in cash in rubles to the Bank, unless otherwise provided by the Tariffs or agreement between the Bank and the Customer.

6. The amount of commission for each transaction shall be rounded to the second significant digit of the fractional part:

- Upwards if the value of thousandths exceeds or equals to "5";
- Downwards if the value of thousandths is less than "5".

7. Commissions are charged not later than the working day following the day of transaction or provision of service, unless otherwise provided by the terms of the Bank Account Agreement concluded between the Bank and the Customer or present Tariffs.

8. In case the funds on the Customer's account are insufficient for reimbursement of fees, postal, telecommunication and other expenses, the amount due is fixed in the currency of the Russian Federation at the exchange rate of the Bank of Russia effective as of the date of the relevant transaction, and at the Bank's discretion is debited from the Customer's other accounts with sufficient balances to cover these expenses.

9. Commissions charged by the Bank for services provided to the Customers are non-refundable, unless they are charged erroneously.

10. Account balances do not earn interest, unless otherwise provided by the agreement with the Customer.

11. Within maintenance of the Customer's accounts (current, budget, accumulation, foreign currency transit accounts) paper-based documents are accepted or submitted only from/to the person(s) indicated in the Sample Signatures and Seal Card, and from/to the person(s) duly authorized by power of attorney / internal administrative documents of the Customer.

12. The Bank reserves the right to request from the Customer documents confirming the reason of the transactions and clarifying their economic sense. In some cases, transactions can be effected dependent on the documents provided by the Customer.

13. Notes:

month - the calendar month, including incomplete calendar month containing the opening or the closing date of the account.