

<b>CJSC «ISBANK» (hereinafter referred to as «the Bank») Tariffs applicable to legal entities and individual entrepreneurs (hereinafter – «Customer» or «Customers») for providing services in opening and maintenance of settlement accounts</b>			
<b>Operations and services rendered to legal entities and individual entrepreneurs</b>			
<b>Types of operations and services</b>	<b>Amount of commission</b>		<b>Order of charging</b>
	<b>servicing bank accounts opened in Russian rubles</b>	<b>servicing bank accounts opened in foreign currency</b>	
<b>1. Opening a settlement account</b>			
1.1. Opening a settlement account	1000 rubles	200 Rubles	No later than the day following the day of the service providing, on condition of the availability of funds on any of the Customer`s settlement accounts. In case of the lack of funds in the Customer`s accounts, no later than the day following the day of the first entry of funds to the Customer`s settlement account
1.2. Urgent opening a settlement account <sup>1</sup>	2000 rubles	200 rubles	On the day of provision by the Customer the full and duly issued set of documents with the indication of a mark «urgently» in the Customer`s written application for opening an account
<b>2. Maintenance of an account<sup>2</sup></b>			
2.1 .With using the remote banking services system <sup>2</sup>	Without commission	Without commission	
2.2. Without using the remote banking services system <sup>3</sup>	500 rubles	Without commission	Monthly, no later than the last day of the paid month <sup>4</sup>

2.3. Servicing accounts without movement for more than 180 calendar days (except for debiting commissions) <sup>5</sup>	1500 rubles for each 180 calendar days	1500 rubles for each 180 calendar days	After 180 calendar days from the date of the Customer's last transaction
2.4. Closing a settlement account	Without commission	Without commission	
<b>3. Information services<sup>6</sup></b>			
<b>Types of operations and services</b>	<b>Amount of commission</b>		<b>Order of charging</b>
<b>3.1. Issue of statements and other documents upon Customer's request (but not older than 5 years):</b>			
3.1.1. The first statement of the settlement account for any period	Without commission		
3.1.2. The duplicate of an extract for any period	20 rubles per sheet, but not less than 300 rubles		No later than the day following the day of service providing
3.1.3. Summary statement of the account for a certain period (without description of purpose of payment)			
3.1.4. Itemized statement of the account for a certain period (with description of purpose of payment)			
3.1.5. Copies of attachments to the extracts delivered to the Customer earlier, for any period	20 rubles per sheet		No later than the day following the day of service providing
3.1.6. Statement of account status (opened, closed), account turnovers and balances, customer file of overdue payments, debt statement, and other statements related to maintaining the bank account at the Customer's request	150 rubles for each copy of the statement		No later than the day following the day of service providing
3.1.7. Other statements upon the Customer's request (providing the letter of inquiry, responses to external audit requests, etc. information)	500 rubles <sup>7</sup>		No later than the day following the day of service providing
<b>3.2. Assistance to Customers in preparation of settlement documents for carrying out transactions on accounts:</b>			
3.2.1	- Preparation of payment orders, payment claims	100 rubles for a document <sup>7</sup>	
	- Preparation of applications for foreign currency transfers		
	- Preparation of instructions for purchase/sale of foreign currency		
3.2.2. The Bank's correspondence with other financial and credit organizations for executed payment documents upon Customer's request	100 rubles for a document		No later than the day following the day of service providing

3.2.3. The authentication of autographic signatures of the persons with right to sign as per Sample Signatures and Seal Card	300 rubles for signature <sup>7</sup>	On the day of provision of service
3.2.4. Issue of check-books on Customer's accounts	1) for 25 sheets - 150 rubles 2) for 50 sheets - 250 rubles	No later than the day following the day of the transaction
<b>3.3. Preparation or certification by the Bank's employee of copies of the documents submitted by the Customer for opening an account or modification of earlier presented set of documents</b>		
3.5.1. Preparation or certification by the Bank's employee of copies of documents (except for the internal documents of the Customer - legal entity (orders, decisions, protocols), and also identification documents)	20 rubles per 1 page <sup>7</sup>	On the day of provision of service
<b>3.4. Departure of the employee of the Bank to the Customer to certify the copies of Customer's documents upon the Customer's request</b>		
3.4.1. Within MKAD (Moscow), KAD (St. Petersburg)	3000 rubles <sup>7</sup>	No later than the day following the day of service providing, on condition of availability of funds on any of the Customer's settlement accounts opened with the Bank. In case of the lack of funds in Customer's accounts - no later than the day following the day of the first entry of funds on the Customer's settlement account
3.4.2. Outside MKAD (Moscow), KAD (St. Petersburg).	100 rubles /км <sup>8</sup>	
3.4.3. Within Samara, Balakovo, Saratov, Novosibirsk.	1000 rubles <sup>7</sup>	
3.4.4. Within the Samara, Saratov, Novosibirsk regions.	2500 rubles <sup>7</sup>	
3.4.5. To other regions	By agreement of the parties <sup>9</sup>	
3.4.6. Issue of a copy of Sample Signatures and Seal Card, certified by the authorized officers of the Bank	200 rubles per copy <sup>7</sup>	No later than the day following the day of service providing
3.4.4. Preparation of an additional agreement to the bank account contract for periodic transfer of the account balance	500 rubles <sup>7</sup>	No later than the day following the day of service providing

<sup>1</sup> Service is provided not later than the day following the day of receipt by the Bank of the full and duly issued set of documents with the indication of a mark "urgently" in the Customer's written application for opening a settlement account.

<sup>2</sup> If the Customer is disconnected from the remote banking services system on the date of charging, the commission for service of account maintenance without using the remote banking services system shall be charged.

<sup>3</sup> The commissions is charged only if in the paid month, except for the last day of the paid month, the Customer's account has been debited (payment of payment orders, payment claims and checks) or credited (cash entries, non-cash entries under payment orders). If the Customer is disconnected from the remote banking services system on the date of charging, the commission for service of account maintenance without using the remote banking services system shall be charged. The commission doesn't extend to the following bank accounts:

- Accounts opened in connection with a fixed term deposit account, within the period of the fixed deposit;
- Accounts, on which there is a restriction on disposition of funds imposed by the legislation of the Russian Federation, according to the Bank records;

- Accounts of the charity organizations.

<sup>4</sup> Month - calendar month, including incomplete calendar month containing the opening or closing date of the account.

<sup>5</sup> If the account balance is less than the amount of specified commission, the commission is fixed at the amount equal to the account balance. In case of the lack of funds on the account on the date of charging, no commission is charged. In the absence of restrictions in force on the account imposed by the authorized bodies on the date of charging, commission is fixed at the amount equal to funds available, but not more than 1500 rubles.

<sup>6</sup> The documents requested by the Customer are submitted to the Customer within 2 working days (period necessary for the Bank to prepare relevant documents.) Documents may be provided to the Customer on the day of Customer's request if it is possible at the bank, but along with this the commission is charged on a double tariff.

<sup>7</sup> The sum of the commission is inclusive of VAT.

<sup>8</sup> Charged in addition to the standard tariff specified in point 3.4.1.

<sup>9</sup> The amount to be charged is inclusive of VAT.

#### **THE RULES OF TARIFFS APPLICATION:**

1. The present Tariffs set forth commissions and fees for providing by the CJSC «ISBANK» standard services in opening and maintenance of bank accounts under the instructions of Customers.

2. The Bank reserves the right to charge special or additional tariffs for non-standard services, provided that such tariffs are determined by a separate or additional agreement to the main bank account agreement with the Customer.

3. The amount and rates of the commissions can be changed by the Bank unilaterally. The notification to the Customers of changes in the Tariffs is performed by placement of new tariffs (amendments to the Tariffs) on the Bank's web-site [www.isbank.com.ru](http://www.isbank.com.ru) and on information stands of the Bank's units no later than 5 working days prior to the introduction of 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 specified in these Tariffs 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 charged by the Bank for services provided to the Customers are non-refundable, unless they are charged erroneously.

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

9. Within maintenance of Customer's accounts (settlement, 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.

10. As part of CJSC «ISBANK» “Know Your Customer (KYC)” policy in order to obtain full understanding of Customer’s transactions, the Bank reserves the right to request from the Customer the documents that confirm the reason of the transactions and clarify their economic sense. In some cases, transactions can be effected dependent on the documents provided by the Customer.

11. Note

Rub – rubles of the Russian Federation;

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