

Approved

CJSC "ISBANK"
Minutes of the Tariff Committee
№21/15 of May 12, 2014
Entered into force on May 20, 2015

Tariffs CJSC «ISBANK» (hereinafter referred to as «the Bank») applicable to legal entities and individual customers (hereinafter –«Customers») for rental of individual bank safe deposit boxes (hereinafter referred to as "safe box")		
Types of operations and services	Amount of the commission	Order and form of charging
1.1. Rental of a safe box for payment settlements with third parties in transactions on real estate and other property¹		
1.1.1. Preparation of the agreement on keeping values in individual bank safe deposit boxes ¹ and verification of access conditions to the safe boxes to conduct real estate deals with the use of a mortgage loan granted by the Bank	2000 rubles ²	Charged once, at the time of conclusion of the Safe Box Rental Agreement in addition to the rental cost, specified in clause 1.3 of the Tariffs.
1.1.2. Preparation of the agreement on keeping values in individual bank safe deposit boxes ¹ and verification of access conditions to the safe boxes (except for service specified in clause 1.1.1)	4000 rubles ²	Charged once, at the time of conclusion of the Safe Box Rental Agreement in addition to the rental cost, specified in clause 1.3 of the Tariffs.

¹ Hereinafter – “Safe Box Rental Agreement”

² The amount of commission includes VAT

1.2. Services provided by the Bank in the rental of safe boxes

1.2.1. Checking the authenticity of banknotes, counting bills	0.1% of the checked/counted amount. minimum - 1000 rubles maximum - 20000 rubles	Charged once, at the time of provision of the service. When checking and counting a foreign currency, the fee is charged in rubles at the exchange rate of the Central Bank of the Russian Federation effective as of the date of operation.
1.2.2. Security deposit	4500 rubles	The security deposit shall be returned to the Customers in full after the expiration of the rent of the safe box in the case that no deduction of the fees specified in clauses 1.2.3, 1.2.4, 1.2.8. and/or 1.2.9 of the Tariffs ³ have been made.
1.2.3. Reimbursement of expenses incidental to the opening of the safe box, replacement of lock and key in case of delay in release of the safe box and / or loss, damage, theft, destruction of the key	4500 rubles ²	Charged once, at the time of the opening of the safe box by the Bank.
1.2.4. Use of the safe box after the expiration date of the Safe Deposit Box Rental Agreement. (until the opening of the safe box by the Bank)	100 rubles per day ²	Charged on the day of the Customer's application to the Bank (before granting access to the safe box) for the entire period of unauthorized use of the safe box
1.2.5. Safekeeping in the Bank's vault of the contents of the safe box drilled open due to the violation of the Safe Deposit Box Rental Agreement by the tenants (for 3 years from the date of opening of the safe box)	50 rubles per day ²	Charged on the day of the Customer's application to the Bank, before delivery of the contents of the safe box, for the entire period of safekeeping in the Bank's vault

³ Security deposit does not earn interest.

1.2.6. Providing a vault (meeting) room for more than 2 hours	500 rubles per hour ²	Charged once, at the time of provision of the service for each subsequent hour										
1.2.7. Use of bank equipment (banknote counter and validators)	without commission	Is not charged										
1.2.8. Penalty for damage to / deterioration of safe boxes / case; improper packing of valuables which has caused changes in the external characteristics of a safe box	4500 rubles ²	Charged once, at the time of delivery of the safe box to the Bank										
1.2.9. Penalty for making by the Customer a duplicate key	3000 rubles ²	Charged once, at the time of detection of violation										
1.3. The rental of safe boxes⁴. Payment depending on the safe box lease term (Rubles / for the number of months) including VAT⁵												
	1 mon.	2 mon.	3 mon.	4 mon.	5 mon.	6 mon.	7 mon.	8 mon.	9 mon.	10 mon.	11 mon.	12 mon.
5,0 X 21,4 X 35,0	250	450	650	800	950	1100	1300	1400	1500	1600	1700	1800
5,5 X 23,5 X 38,0	350	650	900	1100	1300	1500	1700	1800	1900	2000	2100	2200
7,2 X 26,0 X 39,0	500	900	1250	1550	1800	2100	2400	2600	2800	3000	3100	3200
14,0 X 21,4 X 35,0	700	1250	1800	2200	2600	3000	3400	3700	4000	4200	4300	4400
13,5 X 25,0 X 41,5	950	1700	2400	3000	3500	4000	4500	4900	5300	5600	5800	5900
14,6 X 26,0 X 39,0	1000	1800	2500	3100	3600	4100	4600	5000	5400	5700	5900	6000
22,0 X 26,0 X 39,0	1500	2500	3500	4400	5200	5900	6500	7000	7400	7700	7900	8000
44,2 X 26,0 X 39,0	2000	3500	4900	6200	7400	8400	9300	10100	10800	11400	11800	12000
51,6 X 26,0 X 39,0	2500	4500	6300	7800	9000	10000	11000	11900	12700	13300	13700	14000

⁴ Safe box lease term is calculated by a whole number of months. Minimum rental period - 1 month

⁵ The fee is charged on the day of conclusion of the Safe Deposit Box Rental Agreement for the entire period of use of the safe box, set by the Safe Deposit Box Rental Agreement

THE RULES OF TARIFFS APPLICATION:

1. These Tariffs set fees and charges (hereinafter - "fee") for the provision by CJSC "ISBANK" of individual bank safe deposit boxes for rent.
2. The Bank has the right to charge special or additional tariffs for the Bank's non-standard services not specified in these Tariffs, at that these tariffs are determined by a separate or additional agreement to the Safe Box Rental Agreement concluded with the Customer.
3. The amount of commissions can be changed by the Bank unilaterally. Notifying the Customers of the changes in the Tariffs is performed by placing new tariffs on the Bank's web-site 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. Payment of commissions is made to the Bank by the Customer in cash rubles or in non-cash payment.
5. Commissions charged by the Bank are non-refundable, unless they are charged erroneously.
6. Commissions shall not be subject to recalculation and refund in the case of the Customer's early release of the safe box.
7. As part of CJSC «ISBANK» "Know Your Customer (KYC)" policy in order to obtain full understanding of the 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.
8. The safe box rental service is provided in the presence of free safe boxes selected by the Customer at the Bank's branch.