

**APPROVED BY:**  
**G. M. Mats**  
**Chairman of the Board**  
**Credit Union "Payment Center" (Limited Liability Company)**  
**November, 30 2022**

**Annex No. 1**  
**to KoronaPay Money Transfer**  
**(Money Transfer Service Agreement) (Offer)**

## **TARIFFS**

### **KoronaPay Money Transfer**

1. The Tariffs shall define the amount of the Consumer Fee and the Parties' rate of remuneration, being binding on all Companies who joined the Offer.
  - 1.1. The amount of the Consumer Fee charged from a Sender may be altered by the Company in agreement with the Payment Center.
  - 1.2. The Payment Center shall have the right to arrange and carry out various marketing, inspiring and other types of promotional events (campaigns) in order to establish rates of the relevant remuneration within the framework of the Offer. The payment Center shall have the right to change the terms of the conducted campaign at any time. The Payment Center shall unilaterally define conditions of the campaign in the Annex to the present Tariffs by publishing them on the Internet at [www.mnko.ru](http://www.mnko.ru) website. Terms of the campaigns shall be binding on the Companies, unless otherwise specified therein.
  - 1.3. Within the framework of the Offer, the (Money) Transfer services within the territory of Nagorny Karabakh shall not be provided.
2. The amounts of the Consumer Fee and the corresponding remuneration of the Parties concerning the Transfers:
  - 2.1. sent from the territory of the Republic of Azerbaidzhan and to be received within the territory of the Republic of Azerbaidzhan in the national currency:
    - 2.1.1. The Consumer Fee for sending the Transfer Amount at the value less or equal to AZN 300 (three hundred) Azerbaijanian Manats shall be AZN 1 (one) Azerbaijanian Manat. The Remuneration of the Payment Center shall be 60 (sixty) gopiks;

- 2.1.2. The Consumer Fee for sending the Transfer Amount at the value exceeding AZN 300 (three hundred) Azerbaijani Manats shall be 0.3 % (zero point three percent) of the Transfer Amount with a maximum limit of AZN 15 (fifteen) Azerbaijani Manats. Remuneration of the Payment Center shall be 0.17 % (zero point seventeen percent) of the Transfer Amount. In case the Consumer Fee equals AZN 15 (fifteen) Azerbaijani Manats, remuneration of the Payment Center shall be AZN 8 (eight) Azerbaijani Manats;
  - 2.1.3. The remuneration of the Company for paying out the Transfer Amount at the value less or equal to AZN 300 (three hundred) Azerbaijani Manats shall be 40 (forty) gopiks;
  - 2.1.4. The remuneration of the Company for paying out the Transfer Amount at the value exceeding AZN 300 (three hundred) Azerbaijani Manats shall be 0.13 % (zero point thirteen) of the Transfer Amount with a maximum limit of AZN 7 (seven) Azerbaijani Manats.
- 2.2. Remuneration of the Company for paying out the Transfer Amount within the territory of the Republic of Azerbaidzhan with conversion into national currency shall be the following:
- 2.2.1 Remuneration of the Company for paying out the Transfer Amount with conversion into Azerbaijani Manats shall be 0.5 % (zero point five percent) of the Transfer Amount
- 2.3. Remuneration of the Company for paying out the Transfer Amount within the territory of Kyrgyz Republic with conversion into national currency shall be the following:
- 2.3.1. Remuneration of the Company for paying out the Transfer Amount with conversion into Kyrgyzstani soms shall be 0.4 % (zero point four percent) of the Transfer Amount with a maximum limit of KGS 400 (four hundred) soms.
- 2.4. sent from the territory of Georgia and to be received within the territory of Georgia in the national currency:
- 2.4.1. the consumer fee for sending the transfer amount at the value less or equal to 400 (four hundred) Georgian Lari shall be 40 (forty) Georgian Lari. The Remuneration of the Payment Center shall be 25 (twenty-Five) Georgian Lari;
  - 2.4.2. The Consumer Fee for sending the Transfer Amount at the value exceeding 400 (four hundred) Georgian Lari shall be 1 % (one percent) of the Transfer Amount. The Remuneration of the Payment Center shall be 0.6 % (zero point six) of the Transfer Amount;
  - 2.4.3. Remuneration of the Company for paying out the Transfer Amount at the value less or equal to 400 (four hundred) Georgian Lari shall be 15 (Fifteen) Georgian Lari;

- 2.4.4. Remuneration of the Company for paying out the Transfer Amount at the value exceeding 400 (four hundred) Georgian Lari shall be 0.4 % (zero point four percent) of the Transfer Amount.
- 2.5. Remuneration of the Company for paying out the Transfer Amount within the territory of Georgia with conversion into national currency shall be the following:
- 2.5.1. Remuneration of the Company for paying out the Transfer Amount with conversion into Georgian Lari in the amount less than 1700 (one thousand seven hundred) Georgian Lari shall be 0.4 % (zero point four percent) of the Transfer Amount;
- 2.5.2. Remuneration of the Company for paying out the Transfer Amount with conversion into Georgian Lari in the amount equal or exceeding 1700 (one thousand seven hundred) Georgian Lari shall be 0.2 % (zero point two percent) of the transfer amount with a maximum limit of 17 (seventeen) Georgian Lari.
- 2.6. Sent from the territory of the Republic of Moldova to be received within the territory of the Republic of Moldova in the national currency:
- 2.6.1. The Consumer Fee for sending the Transfer Amount at the value less or equal to 3000 (three thousand) Moldovan Leus shall be MDL 30 (thirty). The Remuneration of the Payment Center shall be MDL 18 (eighteen);
- 2.6.2. The Consumer Fee for sending the Transfer Amount at the value exceeding MDL 3000 (three thousand) shall be 1 % (one percent) of the Transfer Amount. The Remuneration of the Payment Center shall be 0.6 % (zero point six percent) of the Transfer Amount;
- 2.6.3. Remuneration of the Company for paying out the Transfer Amount at the value less or equal to MDL 3000 (three thousand) shall be MDL 12 (twelve);
- 2.6.4. Remuneration of the Company for paying out the Transfer Amount at the value exceeding MDL 3000 (three thousand) shall be 0.4 % (zero point four percent) of the Transfer Amount.
- 2.7. Remuneration of the Company for paying out the Transfer Amount with conversion into the national currency in the territory of the Republic of Moldova shall be the following:
- 2.7.1. Remuneration of the Company for paying out the Transfer Amount with conversion into Moldovan Leus in the amount less than MLD 12500 (twelve thousand five hundred) shall be 0.4 % (zero point four percent) of the Transfer Amount.
- 2.7.2. Remuneration of the Company for paying out the Transfer Amount with conversion into Moldovan Leus in the amount equal or exceeding MDL 12500 (twelve thousand five hundred) shall be 0.2 % (zero point two percent) of the Transfer Amount.

2.8. Sent from the territory of the Republic of Kazakhstan to be received within the territory of the Republic of Kazakhstan in the national currency:

2.8.1. The Consumer Fee for sending the Transfer Amount at the value less or equal to KZT 500 (five hundred) shall be KZT 50 (fifty). The remuneration of the Payment Center shall be KZT 30 (thirty);

2.8.2. The Consumer Fee for sending the Transfer Amount at the value exceeding KZT 500 (fifty) shall be 1 % (one percent) of the Transfer Amount. The remuneration of the Payment Center shall be 0.6 % (zero point six percent) of the Transfer Amount;

2.8.3. Remuneration of the Company for paying out the Transfer Amount at the value less or equal to KZT 500 (five hundred) shall be KZT 20 (twenty);

2.8.4. Remuneration of the Company for paying out the Transfer Amount at the value exceeding KZT 500 (five hundred) shall be 0.4 % (zero point four percent) of the Transfer Amount.

2.9. Remuneration of the Company for paying out the Transfer Amount with conversion into the national currency in the territory of the Republic of Kazakhstan shall be the following:

2.9.1. The Remuneration of the Company for paying out the Transfer Amount with conversion into Kazakhstan tenge shall be 0.35 % (zero point thirty-five percent) of the Transfer Amount with a maximum limit of KZT 1000 (one thousand).

2.10. Sent from the territory of the Republic of Belarus to be received within the territory of the Republic of Belarus in the national currency:

2.10.1. The Consumer Fee for sending the Transfer Amount at the value less than BYN (one hundred) shall be BYN 1 (one). Remuneration of the Payment Center shall be 60 (sixty) Belarusian copecks.

2.10.2. The Consumer Fee for sending the Transfer Amount at the value equal to or exceeding BYN 100 (one hundred) shall be 1% (one percent) of the Transfer Amount. The remuneration of the Payment Center shall be 0.6% (zero point six percent) of the Transfer Amount.

2.10.3. Remuneration of the Company for paying out the Transfer Amount at the value less than BYN 100 (one hundred) shall be 40 (forty) Belarusian copecks.

2.10.4. Remuneration of the Company for paying out the Transfer Amount at the value equal to or exceeding BYR 100 (one hundred) shall be 0.4% (zero point four percent) of the Transfer Amount.

2.11. Remuneration of the Company for paying out the Transfer Amount within the territory of the Republic of Belarus with conversion into national currency shall be the following:

2.11.1. Remuneration of the Company for paying out the Transfer Amount with conversion into Belarusian rouble shall be 0.3% (zero point three percent) of the Transfer Amount with a maximum limit of BYN 15 (fifteen).

2.12. To be received within the territory of the Russian Federation and:

2.12.1. sent from the territory of the Republic of Belarus:

2.12.1.1. Consumer Fee for sending the Transfer Amount shall be 1 % (one percent) of the Transfer Amount with a maximum limit of RUB 1000 (one thousand), USD 20 (twenty) or EUR 15 (fifteen) accordingly. The Remuneration of the Payment Center shall be 0.6 % (zero point six percent) of the Transfer Amount. In case the Consumer Fee equals RUB 1000 (one thousand), USD 20 (twenty) or EUR 15 (fifteen), remuneration of the Payment Center shall be RUB 600 (six hundred), USD 12 (twelve) or EUR 9 (nine) respectively.

2.12.2. Sent from the territory of the Republic of Uzbekistan:

2.12.2.1. Consumer Fee for sending the Transfer Amount shall be 1 % (one percent) of the Transfer Amount with a maximum limit of USD 25 (twenty-five) or EUR 25 (twenty-five) respectively. The Remuneration of the Payment Center shall be 0.6 % (zero point six percent) of the Transfer Amount. In case the Consumer Fee equals to USD 25 (twenty-five) or EUR 25 (twenty-five), remuneration of the Payment Center shall be USD 15 (fifteen) or EUR 15 (fifteen) respectively.

2.12.3. Sent from the territory of the Republic of Kazakhstan:

2.12.3.1. Consumer Fee for sending the Transfer Amount shall be 0.9 % (zero point nine percent) of the Transfer Amount with a maximum limit of RUB 900 (nine hundred), USD 15 (fifteen) and EUR 15 (fifteen) respectively. The remuneration of the Payment Center shall be:

2.12.3.1.1. 0.5% (zero point five percent) of the Transfer Amount, provided that the Company has an opportunity to offer Money Transfer services in the following types of currencies established by the Payment Center: Russian rouble, US dollar, Euro, Kazakhstani tenge. In case the Consumer Fee comprises RUB 900 (nine thousand), USD 15 (fifteen) or EUR 15 (fifteen), remuneration of the Payment Center shall be RUB 500 (five hundred), USD 9 (nine) or EUR 9 (nine) respectively.

2.12.3.1.2. 0.6% (zero point six percent) of the Transfer Amount, provided that the Company has an opportunity to offer Money Transfer services in the following types of currencies established by the Payment Center: Russian rouble, US dollar, and Euro and has no opportunity to offer Money Transfer services in Kazakhstani tenge. In

case the Consumer Fee comprises RUB 900 (nine thousand), USD 15 (fifteen) or EUR 15 (fifteen), remuneration of the Payment Center shall be RUB 500 (five hundred), USD 9 (nine) or EUR 9 (nine) respectively.

2.12.4. Sent from the territory of the Republic of Moldova:

2.12.4.1. The Consumer Fee for sending the Transfer Amount at the value less than RUB 100 000 (one hundred thousand), USD 2 000 (two thousand) or EUR 1 500 (one thousand five hundred) shall be 0.9% (zero point nine percent) of the Transfer Amount. The remuneration of the Payment Center shall be 0.45% (zero point forty-five percent) of the Transfer Amount.

2.12.4.2. The Consumer Fee for sending the Transfer Amount equal to or exceeding RUB 100 000 (one hundred thousand), USD 2 000 (two thousand) or EUR 1 500 (one thousand five hundred) shall be RUB 1 000 (one thousand), USD 20 (twenty) or EUR 15 (fifteen). The remuneration of the Payment Center shall be RUB 500 (five hundred), USD 10 (ten) or EUR 7 (seven) respectively.

2.12.5. Sent from the territory of the Republic of Azerbaidzhan:

2.12.5.1. The Consumer Fee for sending the Transfer Amount shall be 0.9 % (zero point nine percent) of the Transfer Amount with a maximum limit of RUB 1000 (one thousand), USD 20 (twenty) or EUR 20 (twenty) respectively. The remuneration of the Payment Center shall be 0.5 % (zero point five percent) of the Transfer Amount. In case the Consumer Fee comprises RUB 1000 (one thousand), USD 20 (twenty) or EUR 20 (twenty), remuneration of the Payment Center shall be RUB 500 (five hundred), USD 10 (ten) or EUR 10 (ten) respectively.

2.12.6. Sent from the territory of the Kyrgyz Republic:

2.12.6.1. The Consumer Fee for sending the Transfer Amount shall be at the value less than RUB 100 000 (one hundred thousand), USD 2500 (two thousand five hundred) or EUR 2000 (two thousand) shall be 0.95 % (zero point ninety-five percent) of the Transfer Amount. The remuneration of the Payment Center shall be 0.65% (zero point sixty-five percent) of the Transfer Amount;

2.12.6.2. The Consumer Fee for sending the Transfer Amount at the value equal to or exceeding RUB 100 000 (one hundred thousand), USD 2500 (two thousand five hundred) or EUR 2000 (two thousand) shall be RUB 950 (nine hundred fifty), USD 25 (twenty five) or EUR 20 (twenty). The remuneration of the

Payment Center shall be RUB 650 (six hundred fifty), USD 15 (fifteen) or EUR 13 (thirteen) respectively.

2.12.7. Sent from the territory of Georgia:

2.12.7.1. The Consumer Fee for sending the Transfer Amount shall be 1 % (one percent) of the Transfer Amount with a maximum limit of RUB 1000 (one thousand), USD 20 (twenty) or EUR 15 (fifteen) respectively. The remuneration of the Payment Center shall be 0.6 % (zero point six percent) of the Transfer Amount. In case the Consumer Fee comprises RUB 1000 (one thousand), USD 20 (twenty) or EUR 15 (fifteen), remuneration of the Payment Center shall be RUB 500 (five hundred), USD 10 (ten) or EUR 8 (eight) respectively.

2.13. As for (money) Transfers sent from the territory of Georgia, Republic of Moldova to be received within the territory of Georgia, the Republic of Moldova, the Republic of Kazakhstan, the Kyrgyz Republic, the Consumer Fee for sending the Transfer Amount shall be 1% (one percent) of the Transfer Amount with a maximum limit of RUB 1000 (one thousand), USD 30 (thirty) or EUR 30 (thirty) respectively. The remuneration of the Payment Center shall be 0.7% (zero point seven percent) of the Transfer Amount. In case the Consumer Fee comprises RUB 1000 (one thousand), USD 30 (thirty) or EUR 30 (thirty), remuneration of the Payment Center shall be RUB 700 (seven hundred), USD 20 (twenty) or EUR 20 (twenty) respectively.

2.14. As for (money) Transfers sent from the territory of the Republic of Belarus to be received within the territory of Kyrgyz Republic, the Consumer Fee for sending the Transfer Amount shall be 1% (one percent) of the Transfer Amount with a maximum limit of RUB 1000 (one thousand), USD 30 (thirty) or EUR 30 (thirty) respectively. The remuneration of the Payment Center shall be 0.7% (zero point seven percent) of the Transfer Amount. In case the Consumer Fee comprises RUB 1000 (one thousand), USD 30 (thirty) or EUR 30 (thirty), remuneration of the Payment Center shall be RUB 700 (seven hundred), USD 20 (twenty) or EUR 20 (twenty) respectively.

2.15. As for (money) Transfers sent from the territory of the Republic of Kazakhstan to be received within the territory of Georgia, the Republic of Belarus, the Republic of Kazakhstan, Kyrgyz Republic or the Republic of Tadjikistan, the Consumer Fee for sending the Transfer Amount shall be 0.9 % (zero point nine percent) of the Transfer Amount with a maximum limit of RUB 900 (nine hundred), USD 15 (fifteen) or EUR 15 (fifteen) respectively. Remuneration of the Payment Center shall be:

2.15.1. 0.5% (zero point five percent) of the Transfer Amount provided that the Company has an opportunity to offer Money Transfer services in the following types of

currencies established by the Payment Center: Russian rouble, US dollar, Euro, Kazakhstani tenge. In case the Consumer Fee comprises RUB 900 (nine thousand), USD 15 (fifteen) or EUR 15 (fifteen), remuneration of the Payment Center shall be RUB 500 (five hundred), USD 9 (nine) or EUR 9 (nine) respectively.

2.15.2. 0.6% (zero point six percent) of the Transfer Amount, provided that the Company has an opportunity to offer Money Transfer services in the following types of currencies established by the Payment Center: Russian rouble, US dollar, and Euro and has no opportunity to offer Money Transfer services in Kazakhstani tenge. In case the Consumer Fee comprises RUB 900 (nine thousand), USD 15 (fifteen) or EUR 15 (fifteen), remuneration of the Payment Center shall be RUB 500 (five hundred), USD 9 (nine) or EUR 9 (nine) respectively.

2.16. As for (money) Transfers sent from the territory of Kyrgyz Republic to be received within the territory of Georgia, the Republic of Kazakhstan, the Republic of Belarus or the Republic of Tadjikistan, the Consumer Fee for sending the Transfer Amount shall be 0.95% (zero point ninety-five percent) of the Transfer Amount with a maximum limit of RUB 950 (nine hundred fifty), USD 30 (thirty) or EUR 30 (thirty) respectively. The remuneration of the Payment Center shall be 0.65 % (zero point sixty-five percent) of the Transfer Amount. In case the Consumer Fee comprises RUB 950 (nine hundred fifty), USD 30 (thirty) or EUR 30 (thirty) remuneration of the Payment Center shall be 650 (six hundred fifty), USD 20 (twenty) or EUR 20 (twenty) respectively.

2.17. As for (money) Transfers sent from the territory of the Republic of Uzbekistan to be received within the territory of Georgia, the Republic of Belarus, Kyrgyz Republic, the Republic of Kazakhstan or the Republic of Tadjikistan, the Consumer Fee for sending the Transfer Amount shall be 1% (one percent) of the Transfer Amount with a maximum limit of USD 25 (twenty-five) or EUR 25 (twenty-five) respectively. The remuneration of the Payment Center shall be 0.7 % (zero point seven percent) of the Transfer Amount. In case the Consumer Fee comprises USD 25 (twenty-five) or EUR 25 (twenty-five), remuneration of the Payment Center shall be USD 15 (fifteen) or EUR 15 (fifteen) respectively.

2.18. As for (money) Transfers sent from the territory of the Republic of Azerbaidzhan to be received within the territory of Georgia, the Republic of Kazakhstan or the Republic of Tadjikistan the Consumer Fee for sending the Transfer Amount shall be 0.9% (zero point nine percent) of the Transfer Amount. The remuneration of the Payment Center shall be 0.5 % (zero point five percent) of the Transfer Amount.

2.19. As for (money) Transfers sent from the territory of the Republic of Azerbaidzhan to be received within the territory of the Republic of Belarus, Kyrgyz Republic, the Republic of



Uzbekistan, the Consumer Fee for sending the Transfer Amount shall be 0.9% (zero point five percent) of the Transfer Amount The remuneration of the Payment Center shall be 0.5 % (zero point five percent) of the Transfer Amount.

2.20. As for (money) Transfers sent from the territory of the Republic of to be received within the territory of the Republic of Moldova, the Consumer Fee for sending the Transfer Amount shall be 1% (one percent) of the Transfer Amount. The remuneration of the Payment Center shall be 0.6 % (zero point six percent) of the Transfer от Суммы Перевода.

2.21. As for (money) Transfers sent from the territory of the Republic of Kazakhstan to be received within the territory of the Republic of Moldova or the Republic of Azerbaidzhan, the Consumer Fee for sending the Transfer Amount shall be 0.9% (zero point nine percent) of the Transfer Amount The remuneration of the Payment Center shall be:

2.21.1. 0.5% (zero point five percent) of the Transfer Amount provided that the Company has an opportunity to offer Money Transfer services in the following types of currencies established by the Payment Center: Russian rouble, US dollar, Euro, Kazakhstani tenge;

2.21.2. 0.6% (zero point six percent) of the Transfer Amount, provided that the Company has an opportunity to offer Money Transfer services in the following types of currencies established by the Payment Center: Russian rouble, US dollar, and Euro and has no opportunity to offer Money Transfer services in Kazakhstani tenge.

2.22. As for (money) Transfers sent from the territory of any state from which such sending is admissible, excluding the Russian Federation to be received within the territory of the Kingdom of Spain, the Italian Republic or the Kingdom of Belgium, the Consumer Fee for sending the Transfer Amount shall be 1.5% (one point five percent) of the Transfer Amount. The Remuneration of the Payment Center shall be 1% (one percent) of the Transfer Amount.

2.23. As for (money) Transfers sent from the territory of any state from which such sending is admissible to be received within the territory of the United States of America, the Kingdom of Morocco, the Republic of Serbia, Montenegro, the Republic of Macedonia, Ireland, People's Republic of Congo, Puerto Rico or the Federal Republic of Germany, the Consumer Fee for sending the Transfer Amount shall be 1.5% (one point five percent) of the Transfer Amount. The Remuneration of the Payment Center shall be 1.1% (one point one percent) of the Transfer Amount.

2.24. For (money) Transfers intended to receive within the territory of the Federal Democratic Republic of Nepal:

- 2.24.1. The Consumer Fee for sending the Transfer Amount at the value less or equal to USD 500 (five hundred) shall be USD 5 (five). The remuneration of the Payment Center shall be USD 3 (three);
- 2.24.2. The Consumer Fee for sending the Transfer Amount at the value exceeding USD 500 (five hundred) shall be 1% (one percent) of the Transfer Amount. The remuneration of the Payment Center shall be 0.7% (zero point seven percent) of the Transfer Amount.
- 2.25. As for (money) Transfers sent from the territory of any state from which such sending is admissible, and intended to receive within the territory of People's Republic of China, please notice that the tariffs are varied depending on account details of a Receiver and Software configurations, and in such a case:
- 2.25.1. The Consumer Fee for sending the Transfer Amount shall be USD 25 (twenty-five). The remuneration of the Payment Center shall be USD 20 (twenty); or
- 2.25.2. The Consumer Fee for sending the Transfer Amount shall be USD 10 (ten). The remuneration of the Payment Center shall be USD 7 (seven).
- 2.25.3. The Consumer Fee for sending the Transfer Amount shall be 0.7% (zero point seven percent) of the Transfer Amount with a maximum limit of USD 25 (twenty-five). The remuneration of the Payment Center shall be 0.5% (zero point five percent) of the Transfer Amount. In case the Consumer Fee comprises USD 25 (twenty-five), remuneration of the Payment Center shall be USD 20 (twenty).
- 2.26. As for (money) Transfers sent from the territory of any state from which such sending is admissible, and intended to receive within the territory of the Republic of Korea:
- 2.26.1. The Consumer Fee for sending the Transfer Amount shall be USD 10 (ten). The remuneration of the Payment Center shall be 7 (seven).
- 2.27. As for (money) Transfers intended to receive within the territory of Ukraine:
- 2.27.1. sent from the territory of the Republic of Belarus, Georgia, the Republic of Moldova, the Republic of Kazakhstan, the Republic of Uzbekistan, the Kyrgyz Republic:
- 2.27.1.1. The Consumer Fee for sending the Transfer Amount shall be 0.8% (zero point eight percent) of the Transfer Amount. The remuneration of the Payment Center shall be 0.55% (zero point fifty-five percent) of the Transfer Amount.
- 2.27.2. sent from the territory of any state, except for those sent from the territory of the states being members of the Commonwealth of Independent States (CIS) and from the territory of Georgia:

- 2.27.2.1. The Consumer Fee for sending the Transfer Amount shall be defined by the Company on a stand-alone basis, the Remuneration of the Payment Center shall be 0.55% (zero point fifty-five percent) of the Transfer Amount.
- 2.28. As for (money) Transfers sent from the territory of any state from which such sending is admissible to be received within the territory of the Republic of Philippines:
- 2.28.1. The Consumer Fee for sending the Transfer Amount at the value less or equal to USD 1000 (one thousand) shall be USD 5 (five). The remuneration of the Payment Center shall be USD 3.50 (three US dollars and fifty cents);
- 2.28.2. The Consumer Fee for sending the Transfer Amount at the value exceeding USD 1000 (one thousand) shall be USD 10 (ten). The remuneration of the Payment Center shall be USD 7 (seven).
- 2.29. For (money) Transfers sent from the territory of the Republic of Korea, the Consumer Fee for sending the Transfer Amount shall be defined by the Company on a stand-alone basis. The Remuneration of the Payment Center shall be USD 4 (four).
- 2.30. For (money) Transfers sent from the territory of any state, being a non-member of the CIS, as well as Georgia, the direction of which is not expressly provided by clauses 2.1-2.29 hereof, the Consumer Fee for sending the Transfer Amount shall be defined by the Company on a stand-alone basis, if the request for establishing the Consumer Fee is not submitted to the Payment Center. The Remuneration of the Payment Center shall be:
- 2.30.1. 0.6 % (zero point six percent) of the Transfer Amount to be received within the territory of the Republic of Tadjikistan;
- 2.30.2. 0.5 % (zero point five percent) of the Transfer Amount to be received within the territory of states being CIS-members, but not directly specified in clause 2.30.1 of these Tariffs, as well as in the territory of Georgia;
- 2.30.3. 0.7 % (zero point seven percent) of the Transfer Amount for Transfers to be received within the territory of any state except for those indicated in clauses 2.30.1 and 2.30.2 hereof.
- 2.31. As for (money) Transfers sent from the territory of any state from which such sending is admissible, and intended to be received within the territory of any state, the direction of which is not expressly provided by clauses 2.1-2.30 hereof, the Consumer Fee for sending the Transfer Amount shall be 1% (one percent) of the Transfer Amount. The remuneration of the Payment Center shall be 0.7% (zero point seven percent) of the Transfer Amount.
- 2.32. terms pertaining to the Basic Transfer:

2.32.1. Upon performance of Basic Transfer, the value of the Consumer Fee and remuneration of the Payment Center established in clauses 2.1 – 2.31 hereof shall be increased to include the following amount:

2.32.2. RUB 49 (forty-nine), USD 1 (one), EUR 1 (one), KZT 300 (three hundred), MDL 15 (fifteen), BYN 1 (one), AZN 1 (one), GEL 1 (one) as for Basic Transfer for the amount equal to or exceeding RUB 3000 (three thousand), USD 50 (fifty), EUR 50 (fifty), KZT 18 000 (eighteen thousand), MDL 900 (nine hundred), BYN 50 (fifty), AZN 50 (fifty), GEL 50 (fifty) respectively;

2.32.3. The Basic Transfer shall not be performed, if the Transfer Amount is less than the values, specified in clause 2.32.2 hereof.

3. The rates of the remuneration of the Company for payout the Transfer Amount:

3.1. The following remuneration shall be paid to the Company for paying out the Transfer Amount in the territory of the Republic of Moldova, unless other rates of remuneration of the Company are established by other clauses of the Tariffs:

3.1.1. Remuneration of the Company for paying out the Transfer Amount at the value less, than RUB 50000 (fifty thousand), USD 500 (five hundred) or EUR 500 (five hundred) shall be 0.4% (zero point four percent) of the Transfer Amount;

3.1.2. Remuneration of the Company for paying out the Transfer Amount at the value equal to or exceeding RUB 50000 (fifty thousand), but at the value equal to or less RUB 100000 (one hundred thousand), equal to or exceeding USD 500 (five hundred), but at the value equal to or less USD 1 000 (one thousand), equal to or exceeding EUR 500 (five hundred), but at the value equal to or less EUR 1000 (one thousand) shall be 0.3 % (zero point three percent) of the Transfer Amount;

3.1.3. Remuneration of the Company for paying out the Transfer Amount at the value exceeding RUB 100000 (one hundred thousand), USD 1000 (one thousand) or EUR 1000 (one thousand), shall be 0.1% (zero point one percent) of the Transfer Amount.

3.2. The following remuneration shall be paid to the Company for paying out the Transfer Amount in the territory of the Republic of Azerbaidzhan, unless other rates of remuneration of the Company are established by other clauses of the Tariffs:

3.2.1. Remuneration of the Company for paying out the Transfer Amount at the value less than RUB 50000 (fifty thousand), USD 500 (five hundred) or EUR 500 (five hundred) shall be 0.5% (zero point five percent) of the Transfer Amount;

3.2.2. Remuneration of the Company for paying out the Transfer Amount at the value equal to or exceeding RUB 50000 (fifty thousand), USD 500 (five hundred) or EUR 500

(five hundred) shall be 0.25% (zero point twenty five percent) of the Transfer Amount.

3.3. The following remuneration shall be paid to the Company for paying out the Transfer Amount in the territory of the Kyrgyz Republic, unless other rates of remuneration of the Company are established by other clauses of the Tariffs:

3.3.1. Remuneration of the Company for paying out the Transfer Amount shall be 0.2% (zero point two percent) of the Transfer Amount with a maximum limit of RUB 300 (three hundred), USD 6 (six) or EUR 6 (six) respectively.

3.4. The following remuneration shall be paid to the Company for paying out the Transfer Amount in the territory of Georgia, unless other rates of remuneration of the Company are established by other clauses of the Tariffs:

3.4.1. Remuneration of the Company for paying out the Transfer Amount at the value less than RUB 50000 (fifty thousand), USD 500 (five hundred) or EUR 500 (five hundred) shall be 0.4% (zero point four percent) of the Transfer Amount;

3.4.2. Remuneration of the Company for paying out the Transfer Amount at the value equal to or exceeding RUB 50000 (fifty thousand), USD 500 (five hundred) or EUR 500 (five hundred) shall be 0.2% (zero point two percent) of the Transfer Amount with a maximum limit of RUB 300 (three hundred), USD 6 (six) or EUR 6 (six) respectively.

3.5. The following rates of remuneration for payout of the Transfer Amount with conversion performed at the moment of acceptance of the Transfer free of the Consumer Fee (except for cases specified in clause 3.9 hereof:

3.5.1. Remuneration of the Company for paying out the Transfer Amount shall be 0.3% (zero point three percent) of the Transfer Amount.

3.6. Remuneration of the Company for paying out the Transfer Amount in the territory of the Republic of Belarus shall be 0.3% (zero point three percent) of the Transfer Amount with a maximum limit of RUB 300 (three hundred), USD 6 (six) or EUR 6 (six) respectively, unless other rates of remuneration of the Company are established by other clauses of the Tariffs.

3.7. Remuneration of the Company for paying out the Transfer Amount in the territory of the Republic of Kazakhstan shall be 0.35% (zero point thirty-five percent) of the Transfer Amount with a maximum limit of RUB 300 (three hundred), USD 6 (six) or EUR 6 (six) respectively, unless other rates of remuneration of the Company are established by other clauses of the Tariffs.

3.8. The following rates of remuneration shall be fixed for payout of the Transfer Amount sent from the territory of any state from which such sending is admissible, except for those sent

from the territory of the Russian Federation, the Republic of Belarus, the Republic of Azerbaidzhan, the Kyrgyz Republic, the Republic of Moldova, the Republic of Uzbekistan, the Republic of Kazakhstan, Georgia, by the Company:

3.8.1. remuneration of the Company for payout of the Transfer Amount within the territory, where such payout is admissible, except for payout in the territory of the Russian Federation, the Kyrgyz Republic shall be 0.3% (zero point three percent) of the Transfer Amount with the maximum limit of RUB 300 (three hundred), USD 6 (six) or EUR 6 (six) respectively.

3.9. The following remuneration shall be paid to the Company for paying out the Transfer Amount in the territory of the Republic of Uzbekistan, unless other rates of remuneration of the Company are established by other clauses of the Tariffs:

3.9.1. Remuneration of the Company for paying out the Transfer Amount shall be 0.5% (zero point five percent) of the Transfer Amount.

3.10. Remuneration of the Company for payout of the Transfer Amount in the territory of the Republic of Korea shall be USD 1 (one).

3.11. As for payout of the Transfer Amount by the Company in the territory of the United Kingdom of Great Britain and Northern Ireland, the Swiss Confederation, the Kingdom of the Netherlands, the Hashemite Kingdom of Jordan, the State of Israel, the Kingdom of Sweden, Romania, the Federal Democratic Republic of Nepal, the Hellenic Republic, the Republic of Bulgaria, the Republic of Cyprus, the Portuguese Republic, the Republic of Angola, the Republic of Latvia, the Republic of Lithuania, Czech Republic, the Kingdom of Spain, the Republic of Italy, the French Republic, the Kingdom of Belgium, the United States of America, the Federal Republic of Nigeria, Vietnam Socialist Republic, the United Arab Emirates, the Republic of Poland, the Federal Republic of Germany, the Arab Republic of Egypt, the Republic of Austria, Canada or Mongolia, as well as other countries not being members of the Commonwealth of the Independent States, remuneration for payout from the territory of which is not expressly provided by clauses 2.1.-3.10 hereof, remuneration of the Company for payout the Transfer Amount shall be 0.5% (zero point five percent) of the Transfer Amount.

3.12. The following rates of remuneration for payout of the Transfer Amount by the Company in the territory of the Russian Federation:

3.12.1. Remuneration of the Company for payout of the Transfer Amount shall be 0.2% (zero point two percent) of the Transfer Amount with a maximum limit of RUB 200 (two hundred), USD 3 (three) or EUR 2 (two) respectively.

- 3.13. The following rates of remuneration for payout of the Transfer Amount by the Company in the territory of the Kingdom of Morocco:
- 3.13.1. Remuneration of the Company for payout of the Transfer Amount shall be 1% (one percent) of the Transfer Amount.
- 3.14. The following rates of remuneration for payout of the Transfer Amount by the Company in the territory of the Republic of Turkey:
- 3.14.1. Remuneration of the Company for payout of the Transfer Amount shall be 0.4% (zero point four percent) of the Transfer Amount.
4. Special terms on Transfers intended to receive in the territory of the Peoples Republic of China:
- 4.1.1. in case of amending details of account of a Receiver, the Company shall:
- 4.1.1.1. charge remuneration in the amount of USD 100 (one hundred) from the Sender;
- 4.1.1.2. payout remuneration to the Payment Center in the amount of USD 100 (one hundred);
- 4.1.2. upon termination of an agreement on sending the Transfer Amount with the Company by the Sender or cancelation of the Transfer to be received in the territory of the People's Republic of China and repayment of funds, the Company shall pay a remuneration equal to USD 100 (one hundred) to the Payment Center.
5. The Company has a right to use the Software upon performance of money transfers without opening bank accounts in the national currency of the Company, in case when one Company provides services both to the Sender and the Receiver. The Consumer Fee upon performance of money transfers in this case equals to 0.5 % (zero point five percent) of the specified money transfer amount.
6. Agreements establishing the rate of the Consumer Fee and (or) the rate of remuneration of the Company situated in the territory of any state, except for the Republic of Kazakhstan and the State of Israel, for money transfers to be received in the territory of the Republic of Ukraine, signed prior to December 14, 2017, shall be deemed terminated in so far as they relate to the rate of the Consumer Fee and (or) the rate of remuneration of the Company as of December 15, 2017.
7. Agreements establishing the rate of the Consumer Fee and (or) the rate of remuneration of the Company situated in the territory of the Republic of Turkey and the State of Israel, for money transfers to be received in the territory of the Republic of Ukraine, signed prior to March 10, 2019, shall be deemed terminated in so far as they relate to the rate of the Consumer Fee and (or) the rate of remuneration of the Company as of March 11, 2019.

8. Agreements establishing the rate of remuneration of the Company for payout of the Transfer Amount / Transfer with conversion to be received in the territory of the Republic of Turkey, signed prior to September 1, 2019, shall be deemed terminated in so far as they relate to the rate of remuneration of the Company for payout of the Transfer Amount / Transfer with conversion as of February 1, 2020.



**TARIFFS**  
**BANK TRANSFER**

I. Rates of the Consumer Fee and the corresponding remuneration of the Payment Center and the Company for sending a Bank Transfers from the territory of the Russian Federation (except for a Bank Transfer being a cross-border transfer and/or a Transfer with conversion):

1. The Consumer Fee shall be 2 % (two percent) of the Transfer Amount with a minimum limit of RUB 60 (sixty) and the maximum limit of RUB 1000 (one thousand) for a Transfer, in case remuneration is paid to a Sender in compliance with the Service terms and another tariff is not established under other clauses of this section of the “Tariffs. Bank Transfer”. Remuneration of the Payment Center shall be 1.2 % (one point two percent) of the Transfer Amount with a minimum limit of RUB 35 (thirty-five) and a maximum limit of RUB 600 (six hundred) for a Transfer.

2. The Consumer Fee for sending a Bank Transfer to be received by a holder of a bank card of Visa/MasterCard/MIR payment systems (except for bank cards issued by receiving organizations listed in clause 4 hereof) shall be 1% (one percent) of the Transfer Amount with a minimum limit of RUB 100 (one hundred) and a maximum limit of RUB 1000 (one thousand) for a Transfer. Remuneration of the Payment Center shall be 0.5 % (zero point five percent) of the Transfer Amount with a minimum limit of RUB 50 (fifty) and a maximum limit of RUB 500 (five hundred) for a Transfer.

3. The Consumer Fee for sending a Bank Transfer to JSC “DOM.RF”, Joint Stock Company «Housing Finance Bank» shall be RUB 100 (one hundred) for a Transfer regardless of the Transfer Amount. Remuneration of the Payment Center shall be RUB 50 (fifty) for a Transfer.

4. The rates of remuneration of the Company for Bank Transfers, upon sending of which Consumer Fee is not charged and remuneration of the Company is paid by the Payment Center:

4.1. Remuneration of the Company for sending a Bank Transfer, when a Transfer Amount is subsequently provided by a Receiving Client to the Payment Center to increase e-funds balance, if such transfer is approved by the Payment Center and may be performed under Software settings, shall be 0.5% (zero point five percent) of the Transfer Amount.

4.2. Remuneration of the Company for sending a Bank Transfer to Konstantin Khabensky Foundation, BF “Zhivi”, JSC “AUTOASSISTANCE” shall be 2.5% (two point five percent) of the Transfer Amount.

4.3. Upon sending a Bank Transfer to OFK LLC, PJSC BANK SIAB, “FIRST CLIENT BUREAU” NPJSC, “FINMOLL” MCC, MFI “MIGCREDIT” LLC, “FILBERT” LLC, MFI “MONEY MAN” LLC, EOS LLC, “CENTR-PROFI” LLC, MFI “DENGIMIGOM” LLC, MCC ZAIM EXPRESS LLC, MCC “GARDARIKA” LLC, MCC “MACRO” LLC, MCC “PENSIONNAYA KV DENGI” LLC, MCC “KV DENGI LYUDYAM” LLC, MCC “KV VYATKA” LLC, “MCC GLAVNY ZAIM” LLC, MCC “FINANSOVY CENTR SHIK” LLC, JSB “MORSKOY” JSC, LLC CB “ROSTFINANCE” (except for Bank Transfers to LLC CB “ROSTFINANCE” sent without specifying details of a bank card of Visa/MasterCard/MIR, where the Consumer Fee and remuneration of the Payment Center shall be defined according to clause 1 of this section I “Tariffs. Bank Transfer”), MCC “FINANCIAL SUPERMARKET” LLC, Legal Collection Agency, LLC, remuneration of the Company for sending a Transfer shall be 0.5 % (zero point five percent) of the Transfer Amount with a maximum limit of RUB 250 (two hundred fifty) for a Transfer.

4.4. Upon sending a Bank Transfer to LLC CB Koltso Urala Bank, BANK ORANGE LLC, JSC CB “SOLIDARNOST”, JSC “BANK FINSERVICE”, URALFINANCE CB LLC, remuneration of the Company for sending a Transfer shall be 0.45 % (zero point forty-five percent) of the Transfer Amount with a maximum limit of RUB 250 (two hundred fifty) for a Transfer.

4.5. Upon sending a Bank Transfer to MCC “Za15minut” LLC, CAPITAL LIFE INSURANCE LLC, remuneration of the Company for sending a Transfer shall be 0.4 % (zero point four percent) of the Transfer Amount with a maximum limit of RUB 250 (two hundred fifty) for a Transfer.

4.6. Upon sending a Bank Transfer to JSC “Tinkoff Bank” remuneration of the Company for sending a Transfer shall be 0.35 % (zero point thirty-five percent) of the Transfer Amount with a maximum limit of RUB 110 (one hundred ten) for a Transfer.

4.7. Upon sending a Bank Transfer to SKB-Bank PAO, LLC “Benefit Society Pyatiy Element Dengi”, remuneration of the Company for sending a Transfer shall be 0.35 % (zero point thirty-five) of the Transfer Amount with a maximum limit of RUB 250 (two hundred fifty) for a Transfer. Such condition shall apply to Clauses specified at the website [www.koronapay.com](http://www.koronapay.com) as Clauses where such Tariff is applicable.

4.8. Upon sending a Bank Transfer to PJSC RGS Bank, «MOSCOW - CITY» BANK JSC, JSC “RN BANK”, JSC “TOYOTA BANK”, URAL FD PJSC JSCB, FORA-BANK JSCB (JSC), CB “LOCKO-Bank” JSC (this provision is applied for Bank Transfers performed for “auto loan” transfers) remuneration of the Company for sending a Transfer shall be 0.3 % (zero point three percent) of the Transfer Amount with a maximum limit of RUB 250 (two hundred fifty) for a Transfer, except where exempted by this clause.

4.8.1. Upon sending a Bank Transfer to “TOYOTA BANK” JSC, the Consumer Fee shall be charged, if such provision has been established under an agreement between “TOYOTA BANK” JSC and a Sender, and provision of “TOYOTA BANK” JSC has been notified to the Payment Center. In such case, the Consumer Fee shall be 1% (one percent) of the Transfer Amount with a minimum limit of RUB 50 (fifty) and a maximum limit of RUB 150 (one hundred fifty) for a Transfer. Remuneration of the Payment Center shall be 0.5 % (zero point five percent) of the Transfer Amount with a minimum limit of RUB 25 (twenty-five) and a maximum limit of RUB 75 (seventy-five) for a Transfer.

4.9. This clause does not refer to companies being nonresidents of the Russian Federation.

4.10. Upon sending a Bank Transfer to Rosgosstrakh Insurance Company, Rosgosstrakh Life IC Ltd. remuneration of the Company for sending a Transfer shall be 0.2 % (zero point two percent) of the Transfer Amount with a maximum limit of RUB 250 (two hundred fifty) for a Transfer.

5. Upon sending a VIP-transfer the rates of the Consumer Fee and remuneration of the Payment Center established by clauses 1-3 hereof, shall be increased to include RUB 69 (sixty-nine) on each VIP-transfer. A VIP-transfer shall not be performed, if a Bank Transfer Amount is less, than RUB 1000 (one thousand) and/or the Consumer Fee shall not be charged.

II. The rates of the Consumer Fee and a respective remuneration of the Payment Center and the Company for performance of a Bank Transfer from the territory of any state (a Bank Transfer being cross-border and/or a Transfer with conversion):

1. Upon sending Bank Transfers from the territory of the Republic of Korea, the Consumer Fee for sending the Transfer Amount shall be defined by the Company independently. Remuneration of the Payment Center shall be USD 3 (three) for each Bank Transfer.

2. Upon sending Bank Transfers from the territory of the Republic of Belarus, the Republic of Azerbaidzhan, the Kyrgyz Republic, the Republic of Moldova (except for territories specified in clause 3), the Republic of Uzbekistan, the Republic of Kazakhstan or Georgia to be received within the territory of Ukraine, the Consumer Fee for sending the Transfer Amount shall be 1% (one percent) of the Transfer Amount. Remuneration of the Payment Center shall be 0.7 % (zero point seven percent) of the Transfer Amount.

3. Upon sending Bank Transfers from the territory of the Republic of Moldova from the Company’s locations registered in Grigoriopolsky, Dubossarsky, Kamensky, Rybnitsky, Slobodzejsky districts, Bendery city and Tiraspol city of the Republic of Moldova:

3.1. to be received within the territory of the Russian Federation (except for Bank Transfers for the benefit of JSC “Tinkoff Bank”), the Consumer Fee for sending the Transfer

Amount shall be 1.5% (one point five percent) of the Transfer Amount. Remuneration of the Payment Center shall be 0.5 % (zero point five percent) of the Transfer Amount.

3.2. to be received within the territory of Ukraine, the Consumer Fee for sending the Transfer Amount shall be 1.5% (one point five percent) of the Transfer Amount. Remuneration of the Payment Center shall be 1 % (one percent) of the Transfer Amount.

3.3. to be received within the territories of other countries, except for those specified in clauses 2 and 3 hereof as countries receiving the Transfer Amount, shall be 1% (one percent) of the Transfer Amount. Remuneration of the Payment Center shall be 0.7% (zero point seven percent) of the Transfer Amount.

4. Upon sending Bank Transfers from the territory of the Republic of Belarus, the Republic of Azerbaidzhan, the Kyrgyz Republic, the Republic of Moldova (except for territories specified in clause 3), the Republic of Uzbekistan, the Republic of Kazakhstan or Georgia, to be received within the territories of any countries, except for those specified in clause 2 as countries receiving the Transfer Amount and except for Bank Transfers sent for the benefit of JSC “Tinkoff Bank” as a receiving company, the Consumer Fee for sending the Transfer Amount shall be 1% (one percent) of the Transfer Amount. Remuneration of the Payment Center shall be 0.7 % (zero point seven percent) of the Transfer Amount.

5. Upon sending Bank Transfers from the territory of any state from which such sending is admissible, except for territories of countries being members of the Commonwealth of Independent States, Georgia and the Republic of Korea:

5.1. to be received within the territory of the Russian Federation, the Republic of Azerbaidzhan, the Republic of Belarus, the Republic of Kazakhstan, the Kyrgyz Republic, the Republic of Moldova, the Republic of Uzbekistan, the Republic of Tadzhikistan or Georgia, the Consumer Fee for sending the Transfer shall be defined by the Company independently. Remuneration of the Payment Center shall be 0.5% (zero point five percent) of the Transfer Amount.

5.2. to be received within the territory of any states not specified in clause 5.1 hereof, the Consumer Fee for sending the Transfer shall be defined by the Company independently. Remuneration of the Payment Center shall be 0.7% (zero point seven percent) of the Transfer Amount.

6. Upon sending Bank Transfers with conversion from the territory of the Russian Federation to be received in the territory of the Republic of Azerbaidzhan, the Republic of Belarus, the Republic of Kazakhstan, the Kyrgyz Republic, the Republic of Moldova, the Republic of Uzbekistan, the Republic of Tadzhikistan or Georgia in the national currency, the Consumer Fee for sending the Transfer Amount shall not be charged from the Sender and remuneration of the

Company for sending the Bank Transfer with conversion shall be paid by the Payment Center in the order and on terms defined in the Offer and in consideration with the settlement procedure defined by the Parties and shall be 0.3% (zero point three percent) of the Transfer Amount with a maximum limit of RUB 300 (three hundred), USD 4 (four) or EUR 3 (three) for each Bank Transfer, respectively.

7. Upon sending Bank Transfers from the territory of the Russian Federation in US dollars to be received in the territory of the Republic of Uzbekistan or Georgia in US dollars, the Consumer Fee for sending the Transfer Amount shall be 1% (one percent) of the Transfer Amount. Remuneration of the Payment Center shall be 0.7% (zero point seven percent) of the Transfer Amount.

8. Upon sending Bank Transfers in roubles or US dollars with conversion from the territory of the Russian Federation to be received in the territory of the Republic of Uzbekistan or Georgia in US dollars, the Consumer Fee for sending the Transfer Amount shall not be charged from a Sender, and remuneration of the Company for sending a Bank Transfer with conversion shall be paid by the Payment Center in the order and on terms defined in the Offer and in consideration with the settlement procedure defined by the Parties and shall be 0.3% (zero point three percent) of the Transfer Amount with a maximum limit of RUB 300 (three hundred), USD 4 (four) or EUR 3 (three) for each Bank Transfer, respectively.

9. Upon sending Bank Transfers for the benefit of JSC "Tinkoff Bank" as a receiving company from the territory of the Republic of Moldova from the Companies' locations registered in Grigoriopolsky, Dubossarsky, Kamensky, Rybnitsky, Slobodzejsky districts, Bendery city and Tiraspol city of the Republic of Moldova, the Consumer Fee for sending the Transfer Amount shall not be charged from a Sender, and remuneration of the Company for sending a Bank Transfer shall be paid by the Payment Center in the order and on terms defined in the Offer and in consideration with the settlement procedure defined by the Parties and shall be 0.5% (zero point five percent) of the Transfer Amount with a maximum limit of RUB 500 (five hundred).

10. Upon sending Bank Transfers for the benefit of JSC "Tinkoff Bank" as a receiving company from the territory of any state from which such sending is admissible, except for sending from Companies' locations directly specified in clause 9 hereof, the Consumer Fee shall not be charged from a Sender and remuneration of the Company for sending the Bank Transfer shall be paid by the Payment Center in the order and on terms defined in the Offer and in consideration with the settlement procedure defined by the Parties and shall be 0.3% (zero point three percent) of the Transfer Amount with a maximum limit of RUB 200 (two hundred).

11. Upon sending Bank Transfers with conversion performed upon acceptance of the Transfer Amount, from the territory of the Russian Federation, Georgia and territories of countries

being members of the Commonwealth of Independent States, to be received in the territory of any state not being a member of the Commonwealth of Independent States, not being Georgia or Ukraine, the Consumer Fee shall not be charged from a Sender and remuneration of the Company for sending a Bank Transfer with conversion shall be paid by the Payment Center in the order and on terms defined in the Offer and in consideration with the settlement procedure defined by the Parties and shall be 0.3% (zero point three percent) of the Transfer Amount with a maximum limit of RUB 300 (three hundred), USD 4 (four) or EUR 3 (three) for each Bank Transfer, respectively.

12. Upon sending Bank Transfers from the territory of the Russian Federation, Georgia and countries being members of the Commonwealth of Independent States to be received in the territory of any state not being a member of the Commonwealth of Independent States, not being Georgia or Ukraine, except for sending Bank Transfers specified in clause 11 hereof, the Consumer Fee for sending a Bank Transfer shall be 1% (one percent) of the Transfer Amount. Remuneration of the Payment Center shall be 0.7 % (zero point seven percent) of the Transfer Amount.

13. Remuneration of the Company for paying out a Bank Transfer in the territory of the Republic of Belarus, the Republic of Azerbaidzhan, the Republic of Moldova (except for Companies' locations registered in Grigoriopolsky, Dubossarsky, Kamensky, Rybnitsky, Slobodzejsky districts, Bendery city and Tiraspol city of the Republic of Moldova), the Republic of Uzbekistan, the Republic of Kazakhstan, the Kyrgyz Republic or Georgia, shall be 0.3% (zero point three percent) of the Bank Transfer Amount with a maximum limit of BYN 12 (twelve), AZN 7 (seven), MDL 70 (seventy), USD 6 (six), UZS 45 000 (forty-five thousand), KZT 1700 (one thousand seven hundred), KGS 350 (three hundred fifty) or GEL 13 (thirteen), respectively.

## **TARIFFS**

### **MOBILE TRANSFER**

1. The rates of the Consumer Fee and respective remuneration of the Payment Center for sending a Mobile Transfer (in RF roubles):

1.1. Consumer Fee shall be 2% (two percent) of the Transfer Amount with a minimum limit of RUB 10 (ten). Remuneration of the Payment Center shall be 1% (one percent) of the Transfer Amount with a minimum limit of RUB 5 (five).