

APPROVED BY:

***The Chairman of the Board
of the Credit Union "Payment Center" (Limited Liability Company)
G. M. Mats
April 08, 2021***

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

TARIFFS

KoronaPay Money Transfer

In effect since March 01, 2021

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. Additionally, 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 website. Terms of the campaign shall be binding on the Companies, unless otherwise specified herein.

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 Remunerations of the Parties concerning the Transfers:

2.1. - 2.21. *These clauses are not applied to the Company. These clauses provide the rate of the Consumer Fee and (or) the corresponding remuneration of the Parties concerning the Transfers within the Territory of following states: the Republic of Azerbaijan, the Republic of Tadjikistan, Kyrgyz Republic, Georgia, the Republic of Moldova, the Republic of Kazakhstan, the Republic of Belarus, the Republic of Uzbekistan.*

2.22. As for (money) Transfers sent from the territory of any state from which such sending is admissible, excluding the Russian Federation and subject 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, and subject 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 US\$ 500 (Five hundred US Dollars) shall be US\$ 5 (Five US Dollars). The Remuneration of the Payment Center shall be US\$ 3 (Three US Dollars);

2.24.2. The Consumer Fee for sending the Transfer Amount at the value exceeding US\$ 500 (Five hundred US Dollars) 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 US\$ 25 (Twenty-five US Dollars). The Remuneration of the Payment Center shall be US\$ 20 (Twenty US Dollars); or

2.25.2. The Consumer Fee for sending the Transfer Amount shall be US\$ 10 (Ten US Dollars). The Remuneration of the Payment Center shall be US\$ 7 (Seven US Dollars).

2.25.3. The Consumer Fee for sending the Transfer Amount shall be 0.7% (Zero point seven percent) of the Transfer Amount, but not exceeding US\$ 25 (Twenty-five US Dollars). The Remuneration of the Payment Center shall be 0.5% (Zero point five percent) of the Transfer Amount. Where the Consumer Fee is equal to US\$ 25 (Twenty-five US Dollars), the Remuneration of the Payment Center shall be US\$ 20 (Twenty US Dollars).

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 US\$ 10 (Ten US Dollars). The Remuneration of the Payment Center shall be US\$ 7 (Seven US Dollars).

2.27. As for (money) Transfers intended to receive within the territory of Ukraine and:

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, 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. 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 states, with the exceptions of those sent from the territory of the states, being a member of the Commonwealth of Independent States (CIS) and from territory of Georgia:

2.27.2.1. the Consumer Fee for sending the Transfer Amount defined by the Company on a stand-alone basis, the Remuneration of the Payment Center shall be 0.55 % (Zero point seven 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, and intended to receive 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 US\$ 1000 (One thousand US Dollars) shall be US\$ 5 (Five US Dollars). The Remuneration of the Payment Center shall be US\$ 3.50 (Three US Dollars and Fifty cents);

2.28.2. The Consumer Fee for sending the Transfer Amount at the value exceeding US\$ 1000 (One thousand US Dollars) shall be US\$ 10 (Ten US Dollars). The Remuneration of the Payment Center shall be US\$ 7 (Seven US Dollars).

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 U\$ 4 (Four US Dollars).

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 for Transfers subject to be received within the territory of the Republic of Tadjikistan;

2.30.2. 0.5% (Zero point five percent) of the Transfer Amount for Transfers subject to be received within the territory of CIS-members, but not directly specified in clause 2.30.1 of these Tariffs, as well as on the territory of Georgia;

2.30.3. 0.7% (Zero point seven percent) of the Transfer Amount for Transfers, subject to be received within the territory of any state except 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 receive 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. Special terms pertaining to the Basic transfer. - *This clause is not applied to the Company.*

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

3.1. – 3.9, 3.12 - *These clauses are not applied to the Company. These clauses provide the rates of Remuneration of the Company for payout the Transfers on the Territory of following states: the Republic of Azerbaijan, Kyrgyz Republic, Georgia, the Republic of Moldova, the Republic of Kazakhstan, the Republic of Belarus, the Republic of Uzbekistan and the Russian Federation.*

3.10. The Remuneration of the Company for payout the Transfer Amount on the territory of the Republic of Korea shall be U\$ 1 (One US Dollars).

3.11. As for payout the Transfer Amount by the Company on the territory of the United Kingdom of Great Britain and Northern Ireland, the Swiss Confederation, 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 within the territory of other countries, who are non-members of the Commonwealth of the Independent States, the Remuneration for payout from the territory of which is not expressly provided by clauses 2.1.-3.10 hereof, the Remuneration of the Company for payout the Transfer Amount shall be 0.5% (Zero point five percent) of the Transfer Amount.

3.13. The following rates of remuneration shall be fixed for payout the Transfer Amount by the Company on the territory of the Kingdom of Morocco:

3.13.1. The Remuneration of the Company for payout the Transfer Amount shall be 1 % (One percent) of the Transfer Amount.

3.14. The following rates of remuneration shall be fixed for payout the Transfer Amount by the Company on the territory of the Republic of Turkey:

3.14.1. The Remuneration of the Company for payout the Transfer Amount shall be 0.4 % (Zero point four percent) of the Transfer Amount.

4. *This section is set out the Special terms pertaining to Transfers intended to receive within the territory of the People's Republic of China and not applied to the Company.*

5. Upon exercising money transfers without opening the bank accounts in national Company's currency, the Company shall have the right to utilize the Software, if both the Sender and the Receiver are serviced by one and the same Company. The Consumer Fee for remitting shall be 0.5% (Zero point five percent) of the indicated money transfer amount.

6. Agreements establishing the amount of the Consumer Fee and (or) the remuneration of the Company, located on the territory of any state, except the Republic of Kazakhstan and the State of Israel, for Transfers, intended for receipt on the territory of Ukraine, concluded before December 14, 2017, shall be deemed to have ceased to be effective as of December 15, 2017 as regards establishment of the amount of the Consumer Fee and (or) the remuneration of the Company.

7. Agreements establishing the amount of the Consumer Fee and (or) the remuneration of the Company, located on the territory of the Republic of Turkey and the State of Israel, intended for receipt on the territory of Ukraine, concluded before March 10, 2019, shall be deemed to have ceased to be effective as of March 11, 2019, as regards establishment of the amount of the Consumer Fee and (or) the remuneration of the Company.

8. Agreements establishing the amount of the Company's remuneration for the payout by the Company the Transfer Amount/Transfer with conversion intended for receipt on the territory of the Republic of Turkey, concluded before September 1, 2019, shall be deemed to have ceased to be effective as of February 1, 2020 as regards establishment of the amount of the remuneration of the Company for the payout the Transfer Amount/Transfer with conversion, sent from the territory of any state.

TARIFFS: BANK TRANSFER

In effect since April 08, 2021

I. – *This section is set out the Consumer Fee and the corresponding remuneration of the Company and the Payment Center for performing the Bank transfer from the territory of the Russian Federation and not applied to the Company.*

II. Rates of the Consumer Fee, as well as the corresponding remuneration of the Company and the Payment Center for performing Bank transfer from the territory of any state (Bank transfer that is cross-border and / or Transfer with conversion):

1. When 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 on a stand-alone basis. The Remuneration of the Payment Center shall be U\$ 3 (Three US Dollars) for each Bank transfer.
2. When sending Bank transfers from the territory of the Republic of Belarus, the Republic of Azerbaijan, Kyrgyz Republic, the Republic of Moldova (save in respect of sending from the territory indicated in the

clause 3 of this section II of the Tariffs), the Republic of Uzbekistan, the Republic of Kazakhstan or Georgia and intended to be received on the territory of Ukraine, 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 % (One point seven percent) of the Transfer Amount.

3. *This section is not applied to the Company.*

4. *This section is not applied to the Company.*

5. When sending Bank transfers from the territory of any State from which such sending is admissible, save in respect of sending from the territory of the member states of the CIS, Georgia and the Republic of Korea:

5.1. intended to be received on the territory of the Russian Federation, the Republic of Azerbaijan, the Republic of Belarus, the Republic of Kazakhstan, the Kyrgyz Republic, the Republic of Moldova, the Republic of Uzbekistan, the Republic of Tajikistan or Georgia, the Consumer Fee for sending the Transfer shall be defined by the Company on a stand-alone basis. The Remuneration of the Payment Center shall be 0.5 % (Zero point five percent) of the Transfer Amount.

5.2. intended to be received on the territory of any states, not indicated in clause 5.1 of the present section II of the Tariffs, the Consumer Fee for sending the Transfer Amount is determined by the Company on a stand-alone basis. The Remuneration of the Payment Center is 0.7% (zero point seven percent) of the Transfer Amount.

6. – 10. *These sections are not applied to the Company.*

11. When sending the Bank transfers with conversion upon acceptance of the Transfer, from the territory of the Russian Federation, Georgia, as well as from the territory of the member states of the CIS, intended to be received on the territory of any state, being a non-member of the CIS, and that is also not Georgia or Ukraine, the Customer Fee is not charged from the sending Client, and the Payment Center shall pay the Remuneration of the Company for sending the Bank Transfer with conversion, in the manner determined by the Offer, taking into account the settlement procedure agreed by the Parties, and shall be 0.3 % (Zero point three percent) of the Transfer Amount, but not more than 300 (Three hundred) Russian rubles, 4 (Four) US Dollars or 3 (Three) Euros, respectively, for each Bank Transfer.

12. When sending the Bank transfers from the territory of the Russian Federation, Georgia, as well as from the territory of the member states of the CIS, intended to be received on the territory of any state, being a non-member of the CIS, and that is also not Georgia or Ukraine, save in respect of sending the Bank Transfers, indicated in clause 11 of the present section II of the Tariffs, the Customer Fee for sending the Bank Transfer 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.

APPROVED BY:

***The Chairman of the Board
of the Credit Union "Payment Center" (Limited Liability Company)
G. M. Mats
April 01, 2021***

"T" Annex Of Tariffs

KoronaPay Money Transfer

**Promotional Event Designed for Bank transfers intended to receive on the territory of the Republic of Moldova,
for a Company, located on the territory of the State of Israel**

1. The present sales and inspiring Promotional Event (hereinafter referred to as the "Promotional Event") is arranged and carried out by the Payment Center on the basis of clause 1.2 of the "Tariffs: KoronaPay Money Transfer" in accordance with conditions set forth herein. All essential terms of the Promotional Event, set up by this Annex, and shall be binding on the Parties to the Offer, who joined the Promotional Event.

2. All terms used in the present Annex shall be interpreted in accordance with the Offer; and this terms and provisions of the Promotional Event are an integral part of the Tariffs.

3. The Promotional Event shall be carried out for all Companies, located on the territory of the state of Israel, from November 01, 2020 and including May 31, 2021 (hereinafter referred to as the "Promotional Event Period"), and applies to Bank Transfers, performed by the Company to the Republic of Moldova. The Company accedes to this terms and provisions of the Promotional Event by sending the first Bank Transfer Amount to the territory of the Republic of Moldova under the terms of this Promotional Event during the Promotional Event Period.

4. The intention of the Promotional Event is: starting from the moment when the Company joins the Promotional Event, during the Promotional Event Period, the following rates of the Consumer Fee and the Remuneration of the Payment Center for performing Bank Transfer shall be established:

4.1. The Consumer Fee for sending the Transfer Amount is determined by the Company on a stand-alone basis. The Remuneration of the Payment Center is 0.01% (zero point one hundredth of a percent) of the Transfer Amount.