

Credit Union “Payment Center” Ltd

**The terms of the Agreement are valid
since 04 September 2019**

**Customer Comprehensive Service Agreement on rendering services
using the Personal Account or other methods of service**

(Offer)

The distribution of the text of this Customer Comprehensive Service Agreement on rendering services using the Personal Account or other methods of service (hereinafter referred to as the Agreement) should be considered to all interested parties as a public offer (offer) of the Credit Union “Payment Center” (Limited Liability Company), License of the Bank of Russia № 3166-K dated 14.04.2014, organization hereinafter referred to as “Payment Center”, addressed to fully capable individuals to conclude an accession agreement as a Client. The present public offer contains all the terms and conditions of the Agreement to be entered into.

This Agreement as integral parts includes the rules of rendering certain services (hereinafter - the Rules) presented on the “Payment Center” website www.rnko.ru. The general provisions of the Agreement are the framework agreement that defines the general terms of the contractual relationship between the Parties in the provision of the “Payment Center” payment and information services (hereinafter referred to as General Provisions), which can be specified and clarified by the Parties through the conclusion of separate agreements (the Rules, if the Rules themselves establish that they are a separate agreement). Unless otherwise provided by the Rules, to the relations of the Parties, not regulated by separate agreements (Rules), including, in the case of their non-conclusion, the terms of the General Provisions shall apply.

The conclusion of the Agreement is carried out by the accession of an individual to the terms of the General Provisions (framework agreement) and certain Rules by means of the acceptance of the public offer in accordance with Art. 428, paragraph 2 of art. 437 and paragraph 3 of Art. 438 of the Civil Code of the Russian Federation. The proposal to conclude the Agreement is valid until its withdrawal by “Payment Center”.

Under the Rules for the purposes of the Agreement it is understood: a) a separate agreement specifying and/or clarifying the General Provisions; b) additional and/or special conditions for rendering information services. In the case when the Rules are a separate agreement (if established by the Rules), the conclusion of such an agreement is carried out in the manner prescribed by the Rules. If the Rules contain a certain procedure for their conclusion, the accession of the Customer to the General Provisions does not mean automatic accession to such Rules. If the Rules are addressed exclusively to residents, a non-resident person is not entitled to conclude a separate agreement under the terms of the Rules, regardless of the conclusion of the General Provisions as a framework agreement.

“Payment Center” prohibits the use of any information obtained in the course of the study, conclusion, performance and termination of this Agreement by any persons for commercial purposes, since all information is addressed solely to individuals for the conclusion of the Agreement and accession as a Client.

“Payment Center” has the right to change the conditions of the present public offer, including to introduce and abolish the Rules by posting a new version of the offer on the website of “Payment Center” www.rnko.ru.

GENERAL PROVISIONS

(framework agreement)

1. Terms used in the Agreement

Information Center - information service that allows the Customer to seek advice and other assistance in case of questions arising from the services provided by “Payment Center” under the Agreement, as well as performing other functions within the Agreement.

Information Center service is provided by “TELECONTACT” LLC.

Information Center telephone number: + 7 495 222-33-20 (from 8:00 to 17:00 Moscow time, paid., The cost of the call is in accordance with the tariffs of the telecom operator servicing the Customer).

Additional telephone numbers of the Information Center for Customer Information Services for individual services can be indicated in the relevant Rules.

Card is a Client’s bank card, that supports the MoneySend/VisaDirect technology, as well as the Mastercard SecureCode/Verified By Visa/MirAccept, of the international payment system MasterCard WorldWide (incl. Maestro)/ Visa International, the payment system Mir, respectively, issued by a credit institution-a resident of the Russian Federation, unless otherwise provided by the relevant Rules.

Client - an individual having full legal capacity according to the legislation of the Russian Federation, has acceded to the terms of the Agreement. The Client in terms of the Agreement is also a natural person who meets the requirements of the Agreement and who has applied to the Website, to the Mobile Application with a view to concluding it.

Personal Account – the special section of the Website or the Mobile Application, available after the Client has entered the Login and One-Time Secret Password. If there is no mention of a specific Personal Account (the Website or the Mobile Application) in the clause of the Agreement, the term of the Agreement shall apply to both the Website and the Mobile application.

Login - the set of characters required to establish (authenticate) the Client in the used “Payment Center” information system at access to the Personal Account. As Login the Telephone number of the Client is used.

Mobile application – “Money Transfer” software used by the Client to join the Agreement and receive “Payment Center” services on the conditions defined by the Agreement. The Client installs the mobile application on his own by purchasing in the official online stores of Google Play and AppStore, if it is technically possible to ensure the operation of the Mobile Application on the Client Device. GOLDEN CROWN CJSC distributes «Money Transfers» Mobile application, address: Ul. Kirova 86, Novosibirsk, 630102; CFT CJSC carries out development, address: Science Park Center Regional settlement Koltsovo, № 35, Novosibirsk district, Novosibirsk region, 630559. Providing the Client with the right to use the Mobile Application is governed by the rules of Google Play or AppStore and is not included in the subject matter of the Agreement.

Transfer Number - the unique number assigned to the Transfer.

Telephone Number - the mobile (cellular) phone number of the Client, indicated by the Client when entering into the Agreement. By providing the Telephone Number when concluding the Agreement, the Client confirms that he himself is a user of communication services (subscriber) of the provided Telephone Number, and that the Telephone Number is not registered to a legal entity (corporate sim card).

Operational day - The local time period of the city of Novosibirsk from 00:00 to 23:59 hours of each working day, applied for the purpose of accounting for transactions performed under the framework of the Agreement, as well as the local time period of the city of Novosibirsk from 00: 00 hours of the first day off / non-working holiday to 23:59 hours the first working day following the day off / non-working holiday (holidays). Transactions performed on weekend /

weekends and non-working holiday / holidays are recorded on the first Working Day following them.

The Sender - an individual who has made a Transfer in favor of the Client.

Transfer - depending on the context of the Agreement: 1) money transfer operation without opening a bank account; 2) funds in the amount of operation of money transfer without opening a bank account

Transfer Between Cards - transfer of funds according to the details of the Card of the Recipient, made by the Client through the formation of a Transfer Order using the Details of the Card, as well as the actions of the "Payment Center" on implementation of such operation.

Transfer with conversion is a type of Transfer for which the Client provided funds in a currency other than the currency of the Transfer.

Recipient - an individual specified by the Client, or in cases specified in the corresponding Rules - a legal entity, or an individual entrepreneur, or a state authority of the Russian Federation receiving the Client's funds within performance by it of the functions as established by the legislation of the Russian Federation, in favor of which the Client has given the Order about the transfer. The Client can also act as a Recipient.

Issuing points – are the organizations that have entered into appropriate contractual relationship with the "Payment Center", which have the technical ability to send to the "Payment Center" the Requirement about issuance a transfer on specified by the Recipient Card Details and indicated on the website <http://koronapay.com>.

Working day is a calendar day that is not a holiday (Saturday, Sunday) or a holiday non-working day in accordance with the labor legislation of the Russian Federation.

A One-Time Secret Password is a unique set of characters sent to the Client of the "Payment Center" by Telephone number to confirm the Client's will or to confirm the data entered by the Client in the cases provided for in the Agreement or to register or authenticate the Client when accessing the Personal Account.

Transfer Order – the Client's will to transfer non-cash funds to the Recipient, drawn up, certified and transferred to the "Payment Center" in the form of an electronic document using the Card in the Personal Account or via the electronic terminal at the service point (from the List of Service Point Addresses), allowing to transfer the Transfer Order with the participation of the authorized person of the organization-owner of the electronic terminal.

Card details - PAN (Card number indicated on the front side) or a set of Card parameters: PAN and the Card expiration date.

Website - the "Payment Center" software package or its part, available at the domain name <https://koronapay.com/online>, used by the Client to receive the "Payment Center" services.

Requirement to issue a Transfer is the Client's will to receive the Transfer from the Sender by transferring funds without opening a bank account in the amount of the Transfer via the PAN of the Client's Card ("to the card"), compiled, certified and transferred to the "Payment Center" in the form of an electronic document, using the Client's Card Details in Personal account or through the operator at the point of issue with consent and under control of the Client.

Device is a mobile personal computer of the Client, supplemented by the functionality of a mobile phone (the smartphone, a communicator, the tablet computer, etc.) running under the operating system iOS or Android OS.

CVC2/CVV2 code - a code that can be requested when sending a Transfer Order or a Request for issuing a Transfer.

PUSH notification is a short text notification transferred to the Device with use of Apple Push Notification Service technologies (for the iOS operating system) or Google Cloud Messaging (for the Android OS operating system) in case on the Device the Mobile application is installed.

2. Subject of the Agreement

2.1. The subject of this Agreement is the provision by the “Payment Center” to the Client the following services using the Personal Account or other methods of service:

2.1.1. Services for providing information on transfers sent and/or received by the Client - under the terms of the General Provisions and the “Rules for Receiving Information on Transfers” (Appendix No. 1 to the Agreement);

2.2. The “Payment Center” undertakes to provide services in a timely and proper manner, and the Client undertakes to perform all operations in accordance with the terms of this Agreement. No fee shall be charged for the provision of services under the terms of this Agreement.

2.3. Login to the Site or Mobile Application can be carried out by the Client from the territory of the Russian Federation or from the territory of foreign countries. The place of rendering the service, including for VAT purposes, in any case is the territory of the Russian Federation.

3. Procedure for concluding the Agreement

3.1. Accession to the General Provisions of the Agreement (framework agreement) and to the Rules for obtaining information about transfers (as to a separate agreement) is carried out simultaneously, and the commission of the actions specified in this paragraph are appropriate and sufficient for accession to both agreements. To join the terms of the General Provisions of the Agreement (framework agreement) and the Rules for obtaining information about transfers (Appendix No. 1 to the Agreement), the Client addresses to the Website or to the Mobile Application, where:

3.1.1. Examines the General Provisions of the Agreement and the Rules for obtaining information about Transfers (Appendix No. 1), the text of which is presented on the “Payment Center” website (link to the website is posted in the Mobile Application and on the Website).

3.1.2. At unconditional consent with the above-mentioned terms of the Agreement, the Client joins the conditions of the framework agreement and the Rules for obtaining information about Transfers, by performing the following actions collectively:

- enters the Phone number into special fields of the Website or the Mobile application,
- confirms the entered data by entering a one-time secret password.

The actions of the Client specified in clause 3.1.2 of the General Provisions of the Agreement are the acceptance of the conditions of the framework agreement and the Rules for obtaining information about Transfers, as well as the registration of the Client in the Personal Account. The phone number specified by the Client when concluding the Agreement and registering in the Personal Account is further used as the Login to authenticate the Client when accessing the Personal Account.

3.2. By concluding this Agreement, the Client confirms that he is not a person belonging to the categories listed in Art. 7.3. of the Federal Law of the Russian Federation of 08/07/2001 No. 115-FZ “On Countering Money Laundering and the Financing of Terrorism”, and also does not apply to the benefit of third parties (beneficiaries) and does not have beneficial owners, or, otherwise, he received a positive decision of the Chairman of the Board of the “Payment Center” in writing, adopted upon consideration of the application directed by the indicated individual to the “Payment Center”. In case of adoption of the positive decision on service, the “Payment Center” has the right

to request information from such persons and also to take measures for definition of sources of origin of money of specified persons according to the Federal law of 08/07/2001 No. 115-FZ "On Countering Legalization (Laundering) of Proceeds from Crime and Financing of Terrorism".

3.3. By joining the terms of this Agreement, the Client agrees to the "Payment Center" to process, including automated, any information relating to the personal data of the Client, including the information specified at the time of the conclusion of the Agreement, according to the Russian Federation Federal Law No. 152-FZ dated July 27, 2006 "On Personal Data", including collection, recording, systematization, accumulation, storage, clarification, use, transfer (including cross-border to the territory of the state at the location of the Recipient or at the place of issue of the Recipient card), depersonalization, blocking, deletion and destruction of personal data provided by the "Payment Center" in connection with the conclusion of the Agreement in order to fulfill contractual obligations, including for the purpose of providing information support to Clients, the distribution of information and advertising messages, in accordance with the terms of this Agreement and the requirements of the legislation of the Russian Federation. The Client also agrees to transfer its personal data to third parties, including organizations performing the functions of the Information Center, organizations providing information technology services during the Transfer, to other organizations participating in the Transfer - to process the Client's personal data for purposes specified in this paragraph on the terms of observance by these persons of requirements of the legislation of the Russian Federation on ensuring confidentiality and security of personal data of the Client at their processing.

The "Payment Center" has the right to verify the accuracy of the personal data submitted by the Client, as well as to use information on non-execution and/or inadequate execution of contractual obligations when considering issues of providing other services and the conclusion of new contracts.

3.4. By acceding to the terms of this Agreement, the Client agrees to the "Payment Center" to storage and processing and also to providing to the organizations which are carrying out functions of Information center and rendering the "Payment Center" services of information and technological service – information on the Phone number and also on all the operations made within the present Agreement, in full, in order to fulfill the "Payment Center" 's obligations under this Agreement, including, – for the purpose of information support of the Client and providing to the Client information about Transfers, Transfers between cards.

3.5. By joining the terms of this Agreement, the Client agrees to the "Payment Center" that the mobile phone number of the Client/Recipient indicated by him for the purpose of making/receiving a Transfer, Transfer between cards under this Agreement or other agreements for which the "Payment Center" renders or rendered to the Client services on Transfer, Transfer between Cards earlier, allows the "Payment Center" to identify an individual who provided similar mobile phone number for the purpose of obtaining information on Transfers, Transfers between cards in accordance with the terms of this Agreement, as the person who has made/received the relevant Transfers, Transfers between cards, and that such provision of information about Transfers, Transfers between cards is not a disclosure of the Bank's/Client's banking secrecy. The Client undertakes during the term of this consent not to provide access to the SIM card with the Telephone Number to third parties and to refrain from using the Telephone Number registered to the legal entity (corporate SIM card), and also to provide execution of similar obligations by the Recipient. In particular, the Client guarantees that the user of communication services (subscriber) of the provided mobile phone number of the Recipient is directly the Recipient, including if it is changed in the manner prescribed by the relevant Rules. In case of the compromise of the mobile phone

number of the Client/Recipient, the Client undertakes to immediately report this to the “Payment Center”, sending an application about changing or compromising the phone number in the manner prescribed in Section 7 of the General Provisions of the Agreement, after which the “Payment Center” terminates provision of services to the Client within the framework of the Rules for receiving information on transfers by this phone number. In case of non-execution by the Client /Recipient of the obligations provided by the present clause, the Client/ Recipient bears independent responsibility for disclosure of information on Transfers made by them, Transfers between cards.

The real consent, provided by subparagraphs 3.3 - 3.4 of the General Provisions of the Agreement, is valid for the entire duration of the Agreement, as well as within 5 (Five) years from the date of its termination, and can be revoked by sending a corresponding written application in the manner specified in Section 7 of General provisions of the Agreement. Sending by the Client of the withdrawal of its consent in accordance with this clause is also an application of the Client about termination of the Agreement

3.6. The Client agrees to receive from the “Payment Center” during the term of the Agreement and after its termination informational and/or advertising messages about the services and activities provided/conducted by the “Payment Center” and/or by the “Payment Center” partners (counterparties) within the services rendered by them, using the Phone Number (including by making phone calls, sending short text messages, electronic messages using information and communication services and (or) instant messaging programs (messengers)), to the e-mail address (in case of its providing by the Client of the “Payment Center”), in social networks, as well as by the direction of PUSH-notifications.

Consent may be withdrawn:

- by sending a corresponding written application to the “Payment Center” in the order established in Section 7 of the General Provisions of the Agreement;
- using the appropriate functionality of the Personal Account.

Also using the functionality of the Personal Account, the Client has the right to agree repeatedly the “Payment Center” consent to receive information and/or advertising messages under the conditions provided for in this paragraph.

3.7. By concluding the Agreement, the Client confirms that prior to the conclusion of the Agreement, he is familiar with all of its terms, including the General Provisions and the relevant Rules.

3.8. Customer support within the Agreement is carried out round the clock except for breaks for carrying out scheduled and technical works.

3.9. The Client agrees that all conversations between the Client and the Information Center representative may be recorded in order to ensure the safety and quality of services, and that such records can be used as evidence in any disputes.

3.10. The Client agrees that the “Payment Center” information systems automatically register all of the Client’s actions in the Personal Account (on the Website and/or in the Mobile Application) by creating special databases, recognizes the reliability of the information in such databases, and also acknowledges that the information from such databases is the adequate evidence in disputes between the “Payment Center” and the Client.

3.11. The Client may not transfer rights of claims arising from the Client from the moment of conclusion of the Agreement to third parties.

4. Rights and Obligations of the “Payment Center”

4.1. The “Payment Center” is obliged:

4.1.1. To ensure the confidentiality of information that has become known to the “Payment Center” in the performance of its obligations under the Agreement. The “Payment Center” does not bear responsibility for breach of confidentiality of information, if the disclosure of confidential information occurred as a result of guilty actions of the third parties or the Client.

4.2. The “Payment Center” has the right to:

4.2.1. Suspend the operation of software and/or hardware when it detects significant faults, errors and failures, as well as for the purpose of conducting preventive maintenance and preventing instances of unauthorized access to resources. At the same time, the “Payment Center” shall not be liable for losses incurred by the Client in connection with such suspension. The “Payment Center” is also not liable for non-performance or improper performance of its obligations under the Agreement, caused directly or indirectly by violations, accidents, interruptions, malfunctions in work of any means (devices), communication systems or power supply systems or other circumstances beyond the control of the “Payment Center”.

4.2.2. Refuse the Client to conclude a framework agreement, or to join certain Rules, without stating the reason.

5. Rights and obligations of the Client

5.1. Client has the right to:

5.1.1. Make claims to the “Payment Center” in accordance with the procedure established in Section 7 of the General Provisions of the Agreement, in connection with the non-fulfillment /improper performance by the “Payment Center” of its obligations under the Agreement.

5.2. Client is obliged:

5.2.1. Prior to the conclusion of the Agreement, carefully review the terms of the Agreement, including the General Provisions and Rules, and unconditionally accept them. If the Client does not agree with any of the terms of the Agreement, the Rules, he undertakes to refrain from concluding the Agreement. The fact of commission of the actions provided by the present Agreement as the acceptance of a framework agreement or certain Rules means the full and unconditional consent of the Client with conditions of the present Agreement and also compliance of the Client to all requirements of the Agreement.

5.2.2. Be responsible for the accuracy of all information provided to the “Payment Center” at the conclusion of the Agreement. In case the Client provides inaccurate information, the Client independently and in full bears the risk of any negative consequences of providing such information. In case the “Payment Center” becomes aware that the Client has provided inaccurate information, it has the right to dissolve the Agreement in a unilateral extrajudicial order.

5.2.3. To use the services of the “Payment Center” only for purposes not prohibited by the current legislation of Russia.

5.2.4. The “Payment Center” has the right to request from the Client at any time, and the Client is obliged to provide the “Payment Center” with relevant documents confirming the information provided by the Client the “Payment Center”, as well as documents explaining the economic meaning of the committed transactions, sources of funds.

5.2.5. Independently get acquainted with the changes of the terms of the Agreement and/or Tariffs presented on the “Payment Center” website www.rnko.ru (link to the website is posted in the Mobile application and on the Website). If the Client does not agree with any of the amended terms of the Agreement, he undertakes to refrain from use of the Personal Account.

5.2.6. Observe the following recommendations:

- not to use other people's computers to perform transactions (especially in Internet cafes and public access computers);
- to install on a computer or Device and promptly update antivirus programs, regularly update the operating system;
- to check that operations are performed exactly on the Website, by checking the domain name of the site in the address bar of the browser with the domain name of the Website specified in this Agreement, since use of similar domain names for readdressing on other (fraudulent) website, including a twin website, is possible;
- to carry out data entry, making sure that the information is transmitted over a secure connection (in this case, the lock icon will be rendered in the browser, and the site address will necessarily begin with the prefix `https://`);
- to use only licensed software;
- to use Mobile applications specified in this Agreement;
- not to install the Mobile application from unknown sources, but only through official online stores: Google Play and the AppStore. In case that the Client receives an offer to install any software allegedly being a Mobile Application or related to it, from other sources or from other distributors, the Client must immediately stop working with such a source and report the incident to the Information Center;
- not to transfer the Device to other persons;
- to establish digital, graphic or other code of blocking of the Device;
- to ensure confidentiality of Card details, of One-Time Secret Passwords for access to the Personal Account, including not to disclose One-Time Secret Passwords to third parties, to ensure the impossibility of using the Phone number by the third parties.

6. Responsibilities of the Parties

6.1. The Client shall be solely responsible for any losses or other negative consequences arising at him as a result of non-execution or inadequate execution by the Client of obligations under this Agreement.

6.2. The “Payment Center” is not responsible for the losses of the Client, as well as other consequences arising from the intent or error on the part of the Client, as well as non-executions

by the Client of the recommendations and requirements established in the subparagraph 3.5, subparagraph 5.2.6, of the General Provisions of the Agreement..

6.3. The parties are exempt from liability for non-performance or improper performance of obligations under this Agreement, if this failure was the result of force majeure circumstances, which arose after the conclusion of the present Agreement as a result of emergency events that the party could neither foresee nor prevent by reasonable measures (force majeure).

7. Order of presentation and consideration of claims/ applications

7.1. All disputes arising from the Agreement or in connection with it are resolved by the parties in pre-judicial order by the direction of a claim. Claims are sent in Russian or English. In case of impossibility of settlement of a dispute in a claim order, the dispute is submitted to the court in accordance with the current legislation of the Russian Federation.

7.2. To submit a claim/ application, the Client shall send the claim/ application by post to the mailing address of the "Payment Center" specified in Section 9 of the General Provisions of the Agreement, or through the form of feedback on the website www.rnko.ru. Claims/ applications must be made in writing with the indication of a surname, name, patronymic, passport data and address of residence (registration) or location of the Client, as well as the details of the Client's bank account (if they are necessary for the purpose of fulfilling the claim/ application), the postal address for the direction of the answer and the contact phone number of the Client, contain the autographic signature of the Client, as well as other documents confirming the content of the claim/application, otherwise consideration of the claim/application of the Client due to insufficient data may be difficult or impossible.

When submitting applications and claims which are not concerning commission of Transfers, Transfers between cards, instead of the documents, specified in this paragraph, the Client may provide the certificate from the mobile operator servicing the Phone number about accessory to the Client of the Phone number and also the copy of the second and third pages of the passport of the Client.

The client independently incurs expenses on payment of post and notarial services as well as state fees for commission of notarial actions.

The response to the claim is directed to the Client at the address indicated by the Client in the claim.

For operational interaction with the Client during consideration of the application /claim, the "Payment Center" may use:

- Telephone number;
- Telephone number specified by the Client at the time of submission of the application /claim;
- The e-mail address specified by the Client when sending the application /claim via the feedback form on the Website www.rnko.ru.

The "Payment Center" independently determines the method of operational interaction with a particular Client.

The "Payment Center" has the right to request from the Client, and the Client is obliged to provide the "Payment Center" with additional documents and information necessary for consideration of the application /claim.

7.3. Applications and claims submitted in accordance with subparagraph 7.2 of the General Provisions of the Agreement are reviewed by the "Payment Center" within 30 (thirty) calendar

days from the date of receipt, or within 60 (sixty) calendar days from the date of receipt in case of commission of a cross-border Transfer.

7.4. In everything that is not provided by the Agreement, the Rules it is necessary to be guided by standards of the current legislation of the Russian Federation.

8. Amendment and Termination of the Agreement

8.1. The “Payment Center” has the right to at any time unilaterally amend the Agreement, the Rules, the list and conditions of commission by the Client of operations within the present Agreement, including - abolish or introduce new Rules, placing the relevant information in the Mobile application, on the Website and on the “Payment Center” website www.rnko.ru. These changes come into force from the moment they are published on the “Payment Center” website www.rnko.ru, if another date of their entry into force is not specified by the “Payment Center”.

8.2. The Agreement is valid indefinitely and can be terminated unilaterally: by the “Payment Center” - by the direction of the appropriate notification to the Client through the Site or Mobile Application; by the Client - by the direction to the “Payment Center” of the corresponding statement in the order established by Section 7 of the General provisions of the Agreement.

9. “Payment Center” details

Full name: Credit Union “Payment Center” (Limited Liability Company)

Abbreviated name: Credit Union “Payment Center” Ltd

Legal address: Kirova street 86, Novosibirsk, Russia, 630102

Mailing address: Shaturskaya street, 2, Novosibirsk, Russia, 630055

INN 2225031594

Correspondent account № 30103810100000000832 in Siberian Main Department of Bank of Russia

to the Customer Comprehensive Service Agreement on rendering services
using the Personal Account or other methods of service

**RULES FOR OBTAINING INFORMATION ABOUT TRANSFERS
(hereinafter-the Rules)**

1. These Rules clarify/supplement the terms of the General Provisions of the Agreement regarding rendering by the “Payment Center” to the Client services in providing information on the Transfers, Transfers between cards (further at a joint mention in the text of these Rules – the Transfers) sent and/or received by the Client.

2. For obtaining information on the Transfers according to the terms of these Rules, the Client needs to undergo authentication in the Personal Account by commission of the following actions:

- input of the Login, which is the Phone Number indicated by the Client at the time of entering into the Agreement,
- confirmation of the entered data by entering a one-time secret password.

3. On condition of successful authentication of the Client in the Personal Account, the “Payment Center” provides to the Client access to the Personal Account and information about transfers sent and/or received by the Client, which meet the following conditions in aggregate:

3.1. Transfers are made by an individual in the status of the sender (payer) in favor of the Recipient in any of the following ways:

1) within the framework of the Rules for Transfers in the Personal Account for receiving without opening a bank account, the Rules of commission of the Transfers in the Personal Account with crediting to a bank account (except for transfers in favor of microfinance organizations), the Rules of commission of the Transfers between cards in the Personal Account of the Mobile Application (or in the framework of the relevant public offer), the Rules for Making Transfers to the Recipient's Bank Account through the Electronic Terminal, the Rules for Making Transfers through the Electronic Terminal for receiving without opening a bank account, as well as in the framework of other agreements on comprehensive customer service when making transfers on the website <https://koronapay.com/online>, <https://online.perevod-korona.com>, <https://www.svyaznoy.ru> and in the mobile application "Money transfers, concluded with the “Payment Center”;

2) at points of service of agents of the “Payment Center” within the framework of Customer Comprehensive Service Agreement concluded with the “Payment Center” (excluding MoneyGram transfers);

3) with use of the prepaid card emitted by the “Payment Center” within the framework of Customer Comprehensive Service Agreement;

4) in organizations, including foreign ones, which have entered into the corresponding contractual relations with the “Payment Center” and specified on the website <https://koronapay.com>, within the Conditions of implementation of "Golden Crown" Money Transfers;

5) in the Mobile application or on the website koronapay.com using a bank card issued by a foreign credit institution/foreign bank, according to the contract entered into between the Sender and the foreign bank providing such services with use of the Mobile application/website koronapay.com.

3.2. The Transfers are made for receiving by the Recipient by any of the following ways:

1) in cash in points of issue of transfers, belonging to the organizations that entered into the relevant contractual relationship with the “Payment Center”, and specified on the website <https://koronapay.com>;

2) by crediting to a bank card using the Personal Account or the Rules of receiving the transfers "to the card" via Points of issue;

3) by increasing the balance of the Recipient's electronic cash in the "Payment Center".

4. Within the framework of these Rules, the Client is provided with information on transfers in the amount that was provided by the organizations, including the "Payment Center", those who sent and issued transfers, but no more than the following amount of information:

4.1. If the Client is the sender (payer) of the transfer:

- Transfer Number;
- Date of commission of the transfer;
- Way of commission of the transfer;
- Transfer status (ready for issue / issued / returned / sent to the card/pending to be sent to the card);
- Details of the sender of the transfer (full name and/or phone number of the sender);
- Details of the recipient of the transfer (full name and phone number or name of the recipient);
- Direction of transfer;
- Transfer amount (in case of Transfer with conversion - transfer amount, transfer amount in foreign currency and conversion rate) and transfer fee.

4.2. If the Client is a recipient of the Transfer:

- Transfer Number;
- Date of commission of the transfer;
- Way of receiving of the transfer;
- Transfer status (ready for issue / issued / sent to the card/ pending to be sent to the card);
- Data of the sender of the transfer (3 first and 3 last digits of the sender's phone number, or name, patronymic name and first letter of the surname, or name of the sender);
- Data of the recipient of the transfer (full name and phone number of the transfer recipient);
- Direction of transfer;
- Transfer amount (when charging a fee for issuing a Transfer by crediting to a card - the amount of commission, the amount of crediting to the card).

5. Information about transfers is provided to the Client in the following order:

5.1. Information on transfers specified in subparagraph 2) - subparagraph 4) of paragraph 3.1 of these Rules shall be provided for 6 (six) months preceding the date of the Client's entry into the "Transfer History" section in the Personal Account. Information on transfers specified in subparagraph 1) of paragraph 3.1 of these Rules is provided for the entire period of their commission. The date of transfer is determined by the date the transfer was sent by Novosibirsk time.

At the same time, the Client has the right to prohibit the display of information about the transfer having chosen information on the concrete specific transfer in the Personal Account in the "Translation History" section and subsequently following the instructions in the Personal Account. It is impossible to restore the display of information about the transfer after performing the appropriate actions in all sections of the Personal Account.

5.2. The "Payment Center" identifies the Client as the sender/recipient of transfers on the basis of establishment of the fact of identity of the Phone number of the Client with the mobile phone number of the sender/recipient of transfers. At the same time, the "Payment Center" reserves the right not to provide information about the transfer in case of the indicated phone numbers being identical, if the "Payment Center" has reason to believe that the Client is not the sender/recipient of the respective transfer, or there is information on a compromise of the Phone number of the Client

5.3. The "Payment Center" informs the Client in the Personal Account on existence of the Transfers available to receiving by the Client "to the card".

5.4. Information about transfers is for informational purposes only and cannot be used by the Client for implementation of legally significant actions. The “Payment Center” provides information only in the form and volume that was transmitted by the organizations that carried out sending and issue of the transfer, therefore the “Payment Center” does not bear responsibility in case of providing the incomplete, inaccurate or distorted information. The “Payment Center” does not bear responsibility for technical and other failures that led to the distortion of information. The “Payment Center” does not bear responsibility for any use by the Client of this information for personal purposes, including for the implementation of legally significant actions. If it is necessary to obtain legally significant information about the transfer, the Client should contact the organization that carried out sending or issue of the Transfer with an official request.

6. These Rules are valid for the duration of the framework agreement (General Provisions of the Agreement).

Acting Chairman of the Board *Signature* O.V. Ermolaeva
04 September 2019