

Credit Union "Payment Center" Ltd

The terms of the Agreement are valid  
since 25 February 2020**Agreement on the Provision of Services for the issuance of a Golden Crown International Transfer  
"to the card" issued by a Resident Bank of the Republic of Turkey (Offer)**

The distribution of the text of this Agreement on the Provision of Services for Issuing a Golden Crown International Transfer "to the card" issued by a Resident Bank of the Republic of Turkey (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 recipient of the Transfer.

The present public offer contains all the terms and conditions of the concluded Agreement. The conclusion of the Agreement is carried out by the accession of an individual to the terms of the Agreement 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 the "Payment Center". The "Payment Center" may change the terms of this public offer by placing a new version of the offer on the "Payment Center" website [www.rnko.ru](http://www.rnko.ru).

**1. Terms used in the Agreement**

**Information Center** - information service that allows the Client 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 Client).

**Card** is a bankcard of the Client, that supports the MoneySend/VisaDirect technology of the international payment system MasterCard WorldWide (incl. Maestro)/Visa International, issued by a Resident Bank of the Republic of Turkey.

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

**Saving Card Details option** - In the settings of the Personal Account the possibility to save the Card Details entered by the Client when forming a Requirement to issue a Transfer in encrypted form for the purposes of simplification and acceleration of the procedure of formation and confirmation of the subsequent Requirements to issue a Transfer of the Client within the framework of the Agreement.

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

**Transfer** is a money transfer operation without opening a bank account performed by the Sender within the framework of the Golden Crown Payment System or Golden Crown International Transfers or other agreement between the Sender and the "Payment Center" available for receipt by the Client on the Card.

**Recipient** - an individual specified by the Sender, in favor of which the Sender has given the Order about the Transfer. The Client can also act as a Recipient.

**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, available at the address of the domain name <https://koronapay.com/online>, used by the Client to obtain the "Payment Center" services.

**Requirement to issue a Transfer** is the Client's will to receive the Transfer by transferring funds without opening a bank account in the amount of the Transfer by the PAN of the Client's Card ("to the card"), drawn up, certified and transferred to the "Payment Center" in the form of an electronic document, using the Client's Card Details in Personal Account.

**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.

**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 of services for the issuance of the Transfer made by the Sender in favor of the Client (execution of the Requirement to

issue a Transfer) using the Personal Account by means of the transfer of funds in the amount of the Transfer by PAN of the Client's Card.

The "Payment Center" undertakes to provide services in a timely and appropriate manner, and the Client undertakes to perform all operations in accordance with the terms of this Agreement.

2.2. The "Payment Center" independently shall determine the Transfers available for receipt by the Client under this Agreement. The Client shall have the right to submit a Requirement to issue a Transfer in accordance with the terms of this Agreement only for those Transfers in respect of which the Personal Account contains information on the possibility of receiving them on the Client's Card..

2.3. Transfer issuing to the Client under this Agreement shall be carried out exclusively in Turkish liras (TRY). If the Sender makes a Transfer in a currency other than the currency of the Transfer, the "Payment Center" shall convert the currency in which the Transfer is sent into the currency of receipt of the Transfer (Turkish lira (TRY)) at the exchange rate of the "Payment Center" in force at the time of creation of the Requirement to issue a Transfer. Information on the conversion rate shall be provided by the "Payment Center" in the Personal Account prior to issuance of the Transfer. No fee shall be charged for the Transfer issue under the terms of this Agreement.

### **3. Procedure for concluding the Agreement**

3.1. To join the terms of the Agreement, the Client shall address to the Website or to the Mobile Application, where he examines the provisions of the Agreement, the text of which is presented on the "Payment Center" Website [www.rnko.ru](http://www.rnko.ru) (link to the website is posted in the Mobile Application and on the Website). At unconditional consent with the terms of the Agreement, after passing the authentication procedure in the Personal Account, the Client joins the conditions of the Agreement performing the following actions collectively:

3.1.1. Finds the Transfer in respect of which the information on the possibility of its receipt to the Client's Card is reflected;

3.1.2. Forms the Requirement to issue a Transfer by entering the necessary data into the special fields of the Personal Account in accordance with the requirements of the Personal Account, in particular the PAN Card, for the purpose of passing the identification procedure in accordance with the legislation of the Russian Federation. At the same time, information about the Client shall be specified in full compliance with the Client's documents. For incorrect indication of any information the Client shall be responsible in accordance with Paragraph 6.2.2 of the Agreement;

3.1.3. Confirms the Requirement to issue a Transfer in one of the following ways, which are equivalent to the Client's handwritten signature:

a) By entering the CVC2/CVV2 Code.

The Client acknowledges that the equivalent of the Client's handwritten signature confirming the sending of the Requirement to issue a Transfer to the "Payment Center", in this case, is the correct entry of the CVC2/CVV2 Code.

b) By pressing the appropriate button (e.g. "credit," "credit to the card" etc.) located in the data entry form. The Client acknowledges that the equivalent of the Client's handwritten signature confirming the sending of the Requirement to issue a Transfer to the "Payment Center" is a pressing in the Personal Account of the button specified in subparagraph b) of paragraph 3.1.3, as a result of which a unique set of symbols (Transaction ID) is assigned to the electronic document containing the Client's Requirement to issue a Transfer generated for the Client in aggregate upon its authentication in the Personal Account and pressing the button specified in subparagraph b) of paragraph 3.1.3

The "Payment Center" shall inform the Client about the method used for the Client's confirmation of the direction of the Requirement to issue a Transfer by displaying the information in the Personal Account when performing the transaction.

The Client acknowledges that the electronic documents thus confirmed:

- Satisfy the requirement of concluding a deal in a simple written form and entail legal consequences similar to the consequences arising from transactions concluded by hand signing documents in the physical presence of the persons performing the transaction;

- Have equal legal and evidentiary force similar in content and meaning to the documents on paper, drawn up in accordance with the requirements for documents of this kind, signed by the Client's handwritten signature, and including are grounds for making a Transfer by the "Payment Center" in favor of the respective Recipient.

After performing the action specified in subparagraph (a) or (b), the "Payment Center" sends a request to the relevant payment system using the Card Details specified by the Client on the possibility of transferring the Transfer amount "to the card".

After the "Payment Center" receives a positive response from the payment system, the "Payment Center" executes the Requirement to issue a Transfer on the Card PAN specified by the Client.

If the "Payment Center" receives a negative response of the payment system, the Client fails to pass the identification procedure, fails to reconcile the Client's name with the data about the Recipient specified by the Sender of the Transfer, or in other cases when the "Payment Center" refuses to issue the Transfer in accordance with this Agreement, the Client may receive the Transfer by contacting the points of issue - Organizations specified on the website <http://koronapay.com>, entered into contractual relations with the "Payment Center" and carrying out issuance of a Transfer outside the scope of this Agreement.

3.2. The Client's accession to the Agreement shall be acceptance of the terms of this Agreement by performing the actions listed in paragraph 3.1 of the Agreement. By entering into the Agreement, the Client confirms that prior to the conclusion of the Agreement he is familiar with all its terms and conditions. Execution of the Requirement to issue a Transfer is confirmed by the "Payment Center" with the appropriate message in the Personal Account.

The specified procedure of accession to this Agreement and receipt of the Transfer in accordance with the terms of this Agreement shall be performed for each Transfer received by way of transfer "to the card."

3.3. 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 the Legalization (Laundering) of Proceeds from Crime and the Financing of Terrorism", and also does not work for 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, accepted by results of consideration of the application directed by the indicated individual to the address of 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".

#### **3.4. The Client's consent to personal data processing and receipt of information and advertising messages.**

3.4.1. 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, in accordance with 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, destruction of personal data provided to 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 consents to the transfer of his/her personal data to third parties, including organizations performing the functions of the Information Center, organizations providing information technology services in the implementation of 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 agreements.

3.4.2. By joining 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 Telephone number and also on all the operations made within the present Agreement, in full, in order to fulfill by the "Payment Center" the obligations under this Agreement, including, – for the purpose of information support of the Client and providing to the Client information about Transfers.

This consent provided for in subparagraphs 3.4.1-3.4.2 of the Agreement shall be valid for the whole term of the Agreement, as well as within 5 (five) years from the date of its termination and may be withdrawn by sending a corresponding written application in the order established in Section 8 of the Agreement.

3.4.3. 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 Telephone 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 8 of the Agreement;
- using the appropriate functionality of the Personal Account.

Also using the functionality of the Personal Account, the Client shall have the right to re-consent to the "Payment Center" to receive information and/or advertising messages under the conditions stipulated by this paragraph.

#### **4. Conditions and Procedure for the Provision of Services of the "Payment Center"**

4.1. Client service within the framework of this Agreement is carried out round the clock with the exception of breaks for routine and technical work. The Requirement to issue a Transfer shall be executed by the "Payment Center" within a few minutes (online) and shall be deemed to have been fulfilled at the moment when the Transfer amount is credited on the PAN of the Client's Card.

4.2. The rights of claim arising from the Client from the moment of conclusion of the Agreement may not be transferred by the Client to third parties.

4.3. Under this Agreement the receipt by the Client of the Transfer made by the Sender within the framework of this Agreement (further in the text - "operation") can be carried out only at observance of the following conditions in total:

4.3.1. The number of operations of the Client (for each Client Card and Telephone Number) - not more than - 2 (Two) operations per day; not more than 10 (Ten) operations within 30 (Thirty) calendar days in a row.

4.3.2. The maximum amount of the operation - 150 000 (One hundred fifty thousand) rubles. The maximum amount of all operations of the Client is 1,000,000 (One million) rubles within 30 (Thirty) calendar days in a row, 1 500 000 (One million five hundred thousand) rubles within 60 (Sixty) calendar days in a row, 2,000,000 (Two million) rubles within 90 (Ninety) calendar days in a row (or in the equivalent of the corresponding foreign currency).

The "Payment Center" has the right to change the specified limits and/or to set additional limits on the number and/or amount of operations performed using the details of one Card.

4.4. The "Payment Center" has the right not to serve the Client without explaining the reasons, including if the parameters of the operation do not correspond to the established by the "Payment Center", and/or the Bank issuing the Card, and/or the payment system processing the operation, and/or the applicable legislation restrictions on the amounts and/or the number of operations on the Cards, in case of identification of the operations of the Client, containing signs of unusual transactions or bearing reputational and/or financial risks for the "Payment Center", as well as if the "Payment Center" had suspicions that the operation is carried out with violation of requirements of the legislation of the Russian Federation and/or the rules of the relevant payment system.

4.5. The Client agrees that in the information systems of the "Payment Center" all actions of the Client are automatically registered in the Personal Account by means of creation of special databases, acknowledges the validity of information in such databases, and also acknowledges that information from such databases is the proper evidence in disputes between the "Payment Center" and the Client.

4.6. Taking into account that the issuance of the Transfer to the Client is possible solely on the basis of confidential information about the Client and the Transfer provided by the Sender to the Client and to the "Payment Center", and the Client's actions aimed to accession to the present Agreement and receiving of the Transfer in the order established by the Agreement are possible only using the Telephone Number of the Client for the person possessing such information, the actions of the Client for the "Payment Center" clearly and unconditionally indicate that the person who addressed for receiving the Transfer is the appropriate recipient specified by the Sender when making Transfer, and other is possible only at violation of the mode of confidentiality of information by the Sender and/or Client.

4.7. In case of absence in the Personal Account of information on the Transfer made by the Sender in favor of the Client, the Client has the opportunity to carry out an additional search for Transfers made in favor of the Client and available for receiving "to the card", for what the Client needs to enter in a special section of the Website <https://koronapay.com/online> his last name, name, patronymic and phone number of the Sender indicated by the Sender at Transfer implementation. The "Payment Center" provides the Client with information about the Transfers corresponding to the specified parameters.

In the presence of such Transfers, the Client is given an opportunity to form, with respect to each such Transfer, a request for change of the telephone number of the Recipient of the Transfer, indicated by the Sender, to the Client's Telephone number specified by him/her at authentication in the Personal Account. As a result of the request formation, the "Payment Center" directs to the Sender the SMS message to the phone number of the Sender with a one-time confirmation code for changing the Recipient's phone number.

The Client independently receives a one-time confirmation code from the Sender and enters it into the appropriate field of the Website <https://koronapay.com/online>. After input by the Client of a one-time confirmation code the telephone number of the Recipient of the Transfer is changed in accordance with the information specified in the above-mentioned Client request.

#### **4.8. Use of the Personal Account**

4.8.1. To authenticate the Client in the Personal Account, the Client enters the Telephone Number, which will be used hereinafter as the Login, in the corresponding form of the Website, Mobile Application. To this phone number, the "Payment Center" sends a One-Time Secret Password required for each Client authentication when accessing the Personal Account.

Entry into the Personal Account may be carried out by the Client from the territory of the Russian Federation or from the territory of foreign countries. The place of service provision, including for VAT purposes, in any case is the territory of the Russian Federation.

4.8.2. In the Personal Account, the Client can obtain information about Transfers available for receipt on the Client's Card ("to the card"), about Transfers received by the Client with use of the Personal Account.

The "Payment Center" shall identify the Client as the Transfer Recipient on the basis of the fact that the Client's Telephone Number is identical to the Transfer Recipient's mobile Telephone Number. At the same time, the "Payment Center" reserves the right not to provide information about the Transfer in case of identity of the specified telephone numbers, if the "Payment Center" has reason to believe that the

Client is not the Recipient of the corresponding transfer, or there is information about compromise of the Client's Telephone Number.

4.8.3. The Client agrees that the "Saving Card Details" option is enabled by default in the custom settings of the Personal Account. In case the Client wishes to refuse to save the Card Details for the purposes of subsequent issuance of Transfers in accordance with the terms of the Agreement, this possibility shall be disabled by the Client independently in the user settings of the Personal Account prior to the formation of the Requirement to issue a Transfer. The Client also has the possibility to delete all previously saved Card Details.

4.8.4. The Client agrees that the use of the Card Details stored during the "Saving Card Details" option in the generation of the Requirement to issue a Transfer is considered to be the Client's own input of the Card details, including the PAN Card.

#### **4.9. Information Center**

4.9.1. The Client agrees that all conversations between the Client and the representative of the Information Center may be recorded for the purpose of ensuring the safety and quality of services, and that such records may be used as evidence in any disputes.

4.9.2. The Client agrees that confirmation of the Client's identity when he or she contacts the Information Center is carried out by matching the telephone number from which the call to the Information Center is made with the Telephone Number.

### **5. Rights and Obligations of the "Payment Center"**

#### **5.1. The "Payment Center" is obliged:**

5.1.1. To provide the Client with services for the issuance of the Transfer by fulfilling the Requirement to issue a Transfer in accordance with the procedure and conditions established by the Agreement.

5.1.2. Ensure confidentiality of information that has become known to the "Payment Center" in the performance of obligations under the Agreement. The "Payment Center" is not responsible for violation of confidentiality of information if the disclosure of confidential information occurred as a result of the guilty actions of third parties or the Client.

#### **5.2. The "Payment Center" has the right to:**

5.2.1. Suspend the operation of its 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" is not responsible for losses incurred by the Client in connection with such suspension. The "Payment Center" is not responsible 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".

5.2.2. The "Payment Center" may at any time unilaterally amend the Agreement, the list and the terms and conditions of the Client's transactions under this Agreement by posting the relevant information in the Mobile Application, on the Website and on the Website of the "Payment Center" [www.rnko.ru](http://www.rnko.ru). The specified changes shall take effect from the moment of their publication on the "Payment Center" Website if a different date of their entry into force is not specified by the "Payment Center".

5.2.3. Refuse the Client to conclude an Agreement without stating the reason.



## **6. Rights and obligations of the Client**

### **6.1. Client has the right to:**

6.1.1. To submit to the "Payment Center" a Requirement to issue a Transfer in accordance with the procedure and conditions established by the Agreement.

6.1.2. Contact the Information Center for advice and other assistance in case of questions related to the Transfer issue.

6.1.3. Make claims to the "Payment Center" in accordance with the procedure established in Section 8 of the Agreement, in connection with the non-fulfillment /improper performance by the "Payment Center" of its obligations under the Agreement.

### **6.2. Client is obliged:**

6.2.1. Prior to the conclusion of the Agreement, carefully to review the terms of the Agreement and unconditionally accept them. If the Client does not agree with any of the terms of the Agreement, he or she undertakes to refrain from concluding the Agreement. The fact of commission of the actions provided by the present Agreement as the acceptance of the agreement 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.

6.2.2. To 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.

6.2.3. To use the services of the "Payment Center" only for purposes not prohibited by the current legislation of the Russian Federation.

6.2.4. 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 to the "Payment Center", as well as documents explaining the economic meaning of the committed transactions, sources of funds.

6.2.5. To independently get acquainted with the changes of the terms of the Agreement presented on the "Payment Center" website [www.rnko.ru](http://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 concluding the Agreement.

#### 6.2.6. 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 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 Telephone number by the third parties.

## **7. Responsibilities of the Parties**

7.1. 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).

7.2. 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.

7.3. 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 paragraph 6.2.6 of the Agreement.

## **8. Order of presentation and consideration of claims/ applications**

8.1. 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.

8.2. 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 10 of the Agreement, or through the form of feedback on the website [www.rnko.ru](http://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, Telephone number of the Client specified by the Sender when sending the Transfer, Number of the Transfer, 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.

The client independently incurs expenses on payment of post services.

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](http://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.

8.3. Applications and claims submitted in accordance with subparagraph 8.2 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.

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

## 9. Amendment and Termination of the Agreement

9.1. The “Payment Center” has the right to unilaterally amend the Agreement at any time by posting the relevant information on the website [www.rnko.ru](http://www.rnko.ru), by amending and approving the new version of the Agreement. These changes take effect on the day they are published on the website [www.rnko.ru](http://www.rnko.ru), unless a different date for their entry into force is specified by the “Payment Center”.

9.2. Legal relations within the framework of this Agreement shall be terminated by the proper execution of the Requirement to issue a Transfer, or in case of impossibility to issue the Transfer under the terms of this Agreement, as well as on other grounds established by the legislation of the Russian Federation.

## 10. “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

**Chairman of the Board** *Signature* G.M. Mats

**25 February 2020**