

JSC ROSCOSMOSBANK
PROCEDURE AND TERMS OF CASH TRANSFERS IN FOREIGN CURRENCIES
BASED ON INDIVIDUALS' ORDERS WITHOUT OPENING A BANK ACCOUNT

1. These Procedure and Terms of Cash Transfers in Foreign Currencies Based on Individuals' Orders without Opening a Bank Account ('Procedure') set out the procedure for cash transfers in foreign currencies carried out by JSC ROSCOSMOSBANK, its branches and internal divisions ('Bank') based on individuals' orders without opening a bank account, and for acceptance and disbursement of foreign cash based on individuals' orders without opening a bank account when carrying out such transfers from the Russian Federation or to the Russian Federation.

2. The Bank does not accept or disburse foreign cash under transfer transactions without opening a bank account in the Russian Federation based on individuals' orders.

3. Foreign cash transfer transactions without opening a bank account are carried out by the Bank only via the following money transfer systems:

- WESTERN UNION;
- KORONAPAY.

4. This Procedure is intended for individuals who are clients of the Bank and does not apply to individual entrepreneurs. Transfers without a bank account may not be related to business activities carried out by individuals.

5. For the purpose of this Procedure, individuals (clients) shall mean:

Residents:

a) individuals who are citizens of the Russian Federation, with the exception of citizens of the Russian Federation who are recognized as permanent residents of a foreign state in accordance with the laws of that state;

b) foreign citizens and stateless persons who permanently reside in the Russian Federation on the basis of a residence permit as provided for by the laws of the Russian Federation;

Non-residents:

a) individuals who are not residents.

6. **To transfer foreign cash from the Russian Federation** without opening a bank account, a client shall:

6.1. Submit the following **documents** to a Bank Officer:

- identity document in accordance with the laws of the Russian Federation (valid as of the date of presentation);
- if a transfer is carried out on behalf of the sender by a sender's representative: power of attorney / other document in accordance with the laws of the Russian Federation that confirms the powers of a representative (except where transfers based on such documents are prohibited by the money transfer system).

6.2. Provide the following **information** to the Bank Officer:

- surname, name, patronymic of the transfer beneficiary (in accordance with the document that will be presented by the transfer beneficiary upon receipt of the transfer);
- amount and currency of the transfer;
- transfer destination city/town and country;
- transfer beneficiary's account details (if money is sent to an account).

6.3. The Bank may request additional documents from the client that are directly related to the currency transaction. If the submitted documents are fully or partially in a foreign language, the Bank may request translations of such documents into Russian as provided for in the laws of the Russian Federation.

6.4. The Bank Officer accepts foreign cash from the client for the transaction by banknote (coin) count.

If the amount of foreign cash deposited by the client differs from the amount specified in the money acceptance documents, the Bank Officer offers that the client add the shortfall amount or returns the excess amount. If the client refuses to add the shortfall amount of foreign cash, the Bank Officer denies the transaction to the client and destroys the previously issued transaction-related documents in any way that excludes the possibility of their restoration.

If during the count:

- any non-payable banknotes are found, the Bank Officer returns them to the client and offers that the client add the shortfall amount with other banknotes or make a transfer to a smaller amount;
- any doubtful banknotes or banknotes having signs of being counterfeit are found, such banknotes are not returned to the client, the Bank Officer documents the acceptance thereof for expert examination and offers that the client add the shortfall amount with other banknotes or make a transfer to a smaller amount;

6.5. After the client has deposited foreign cash by to the Bank's cash desk and the Bank Officer has documented the money transfer, **the client receives:**

- a statement formatted as set out in Annex hereto;
- a copy of application for money transfer via a money transfer system (WESTERN UNION, KORONAPAY) specifying the transfer number, with the seal (stamp) and signature of the Bank Officer (the application is generated by the money transfer system);
- copies of cash receipt vouchers containing the seal (stamp) and signatures of the Bank Officers.

7. To receive foreign cash sent to the Russian Federation without a bank account, a client shall:

7.1. Present identity document in accordance with the laws of the Russian Federation (valid as of the date of presentation) to the Bank Officer.

7.2. Specify the reference number of the transfer.

7.3. The Bank may request additional documents from the client that are directly related to the currency transaction. If the submitted documents are fully or partially in a foreign language, the Bank may request translations of such documents into Russian as provided for in the laws of the Russian Federation.

7.4. The Bank may request additional information from the client related to the transfer:

- surname, name, patronymic of the sender;
- amount of the transfer;
- country from which the transfer was sent;
- answer to a security question (if the sender has specified a security question when sending money).

7.5. When disbursing foreign cash under a transfer without a bank account, the Bank Officer counts the amount prepared to be disbursed to the client in the client's presence in such a way as to ensure that the client can see the quantity and face value of banknotes.

The Bank Officer may disburse foreign cash in the wrapping provided by the central bank of a foreign state (group of foreign states) or an institution issuing foreign currency into the circulation in the

territory of the corresponding foreign state (group of foreign states), foreign bank, manufacturers of cash foreign currency or in the wrapping provided by the Bank.

If the client has not counted the received money in the presence of the Bank Officer who disbursed it, the Bank will not accept any claims from the client.

7.6. When receiving foreign cash at the Bank's cash desk under a transfer without a bank account, the client receives:

- a statement formatted as set out in Annex hereto;
- a copy of application for money receipt via a money transfer system (WESTERN UNION, KORONAPAY), with the seal (stamp) and signature of the Bank Officer (the application is generated by the money transfer system);
- copies of cash payment vouchers containing the seal (stamp) and signatures of the Bank Officers.

8. The list of foreign countries where a money transfer can be paid, the list of money transfer systems that effect money transfers to the country of the transfer beneficiary can be obtained from the Bank Officer and/or at the websites of money transfer systems:

www.westernunion.com
www.koronapay.com.

9. Information on the amounts of money transfers sent, restrictions on the amounts of transfers, and the amount of commission fees.

9.1. The total amount of transfers sent by a resident individual from the Russian Federation without a bank account through the Bank (branch) within one business day shall not exceed the equivalent of 5,000 (five thousand) US dollars determined using official exchange rates of foreign currencies against the ruble set by the Bank of Russia on the date when the Bank accepts a money transfer order from the client.

Transfers from the Russian Federation sent by non-resident individuals are carried out without limitation of the amount in accordance with the applicable laws of the Russian Federation.

Information about additional limitations of the transferred amounts imposed by money transfer systems can be obtained from the Bank Officer and/or at the websites of money transfer systems:

www.westernunion.com
www.koronapay.com

9.2. An individual sending a money transfer shall deposit to the Bank's cash desk an amount to be sent and the amount of commission fee in accordance with the applicable tariffs of the money transfer system depending on the amount of money transfer and the country of destination.

The amount of commission fee to be paid by the sender, effective term of the commission fee amount (if it is applied within a limited period), and the list of additional services and discounts provided by the money transfer system can be obtained from the Bank Officer and/or the information board/folder / the Bank's website www.rosocosmos-bank.ru / websites of money transfer systems:

www.westernunion.com
www.koronapay.com.

9.3. Money transfers are usually paid out to the transfer beneficiary in the currency of the transfer destination country.

Upon disbursement of a money transfer via a money transfer system, no commission fee is charged from the transfer beneficiary.

Information about particular issues related to receipt of money transfers in a specific country can be obtained at the websites of money transfer systems:

www.westernunion.com
www.koronapay.com.

10. When sending a money transfer, the sender shall provide the following confidential information to the transfer beneficiary:

- money transfer reference number;
- full name of the sender;
- amount of the transfer;
- country from which the transfer is sent;
- correct answer to a security question (if the sender specifies a security question when sending money).

11. The most likely period of time for the provision of money transfer service, after which the transfer beneficiary will be able to receive cash (please take into account the time difference between time zones and operating hours of service points in the transfer destination country):

- WESTERN UNION
 - the transfer is available for collection by the transfer beneficiary a few minutes after it has been sent or 12 hours after the time of sending (depending on the type of transfer chosen by the client),
 - the transfer will be credited to the transfer beneficiary's bank account within 1-3 business days;
- KORONAPAY: the transfer is available for collection by the transfer beneficiary one second after it has been sent.

12. Information about term and conditions of additional services (notifications, messages, etc.) provided by money transfer systems to the transfer beneficiary can be obtained from the Bank Officer and/or at the websites of money transfer systems:

www.westernunion.com
www.koronapay.com.

13. Terms of refund of non-collected money transfer.

A money transfer that was not collected by the transfer beneficiary can be refunded to the sender. For this, the sender shall, at the service point from which the transfer was sent:

- present an identity document in accordance with the laws of the Russian Federation (valid as of the date of presentation);
 - specify the money transfer reference number to the Bank Officer;
 - complete an application for money transfer refund and deliver it to the Bank Officer.
- The commission fee paid by the client to the Bank for the transfer is not refunded.

14. Terms of withdrawal (cancellation) / change of details of the money transfer order after payment by the sender for money transfer services.

If it becomes necessary to withdraw (cancel) the transfer or change the transfer details, the sender shall, at the service point from which the transfer was sent:

- present an identity document in accordance with the laws of the Russian Federation (valid as of the date of presentation);
- specify the transfer reference number to the Bank Officer;
- complete an application for withdrawal / cancellation / change of details of the money transfer and deliver it to the Bank Officer.

If a transfer via KORONAPAY money transfer system was sent from retail networks (Svyaznoy, Alt Telecom, etc.), the sender may apply for refund at any Russian bank that works with this money transfer system.

Cancellation (withdrawal) of a money transfer and change of transfer details are carried out only after the Bank Officer has received information from the money transfer system about the current status of the sent transfer.

The commission fee paid by the client to the Bank for the transfer is not refunded.

No additional commission fee is charged by the Bank in the event of change of the money transfer details.

15. Compensation of losses incurred by the client in the event of delayed provision of the service / non-provision of the service / partial provision of the service by the Bank.

The Bank is not liable for any losses incurred by the client if the client has provided incorrect information about the money transfer beneficiary required for the Bank to transfer money.

If, for reasons beyond the control of the Bank, the transfer cannot be sent as intended (disbursed to the transfer beneficiary), the commission fee paid by the client to the Bank for the transfer is not refunded.

If, due to the Bank's fault, the transfer was not sent or was sent erroneously, no additional commission fee is charged from the sender for the repeated transfer.

In the event of unforeseen situations, which include: failure by the transfer beneficiary to receive the money transfer due to reasons beyond his/her control attributed to technical failures, application malfunctions, power outages, access to the Internet, errors of the Bank or money transfer systems, the money transfer must be returned to the sender together with the amount of the commission fee paid.

16. Procedure for filing claims by the client in respect of the service provided (not provided) to the sender / transfer beneficiary of the money transfer.

A claim in respect of the service provided (not provided) by the Bank shall be executed by the sender of the money transfer at the Bank's office in writing in any form or may be sent to the Bank by post.

The Bank shall consider the client's claim within 30 (thirty) calendar days after the date of receipt of the claim by the Bank. After considering the claim, the Bank shall send a letter to the client concerning the results of claim consideration.

17. The Client gives his/her consent to JSC ROSCOSMOSBANK to the processing, including automated processing, of his/her personal data in accordance with Federal Law No. 152-FZ of July 27, 2006 "On Personal Data" (as defined in the said Law, processing of personal data means actions (operations) with personal data of individuals, including collection, systematization, accumulation, storage, clarification (update, change), use, distribution (including transfer), depersonalization, blocking and destruction). Personal data specified by the client are provided for the purpose of money transfer without a bank account and performance of contractual obligations. The Bank may verify personal data provided by the client, including with the use of services of other operators, and use information on failure to perform and/or improper performance of contractual obligations when considering provision of other services and entering into new agreements. The consent shall be deemed to have been given immediately upon the signing of a money transfer application and shall remain valid for five years after the performance of contractual obligations. After the expiration of the specified period, the consent shall be deemed to have been extended each time for next five years in the absence of information on its withdrawal.

18. This Procedure applies to foreign cash transfer transactions without a bank account based on individuals' orders in the territory of the Russian Federation subject to the laws of the Russian Federation and shall be deemed to have been accepted by the individual (client) upon signing of any money transfer / money receipt application specified in clauses 6-7 hereof.

Name of the bank (branch)/or name of
the bank (branch) and name of internal
structural unit of the bank (branch) _____
Registration number of the bank (sequential number of the branch) _____
Address of the bank (branch) or internal structural
unit of the bank (branch) _____

*Date of transaction: _____ 20__
*Time of transaction: _____ h. _____ min. _____ sec.
*Sequential number of the transaction: _____

Statement

**Issued to: _____
(surname, first name, patronymic)
**Document presented _____
(description, series and number of identity document presented by the individual)

Foreign currency exchange rate (cross rate) _____

*Transaction type code: _____

Paid out:

Currency code and description: _____
Amount: _____

Received:

Currency code and description: _____
Amount: _____

Cash desk officer's signature _____ / surname, first name, patronymic /

* - data recoded in the Register of Transactions with Foreign Cash and Cheques shall be specified

** - information shall be specified on request of the individual