

**JSC ROSCOSMOSBANK
PROCEDURE AND TERMS OF MONEY TRANSFERS
WITHIN THE RUSSIAN FEDERATION
IN THE CURRENCY OF THE RUSSIAN FEDERATION
BASED ON INDIVIDUALS' ORDERS
WITHOUT OPENING A BANK ACCOUNT**

(These Procedure and Terms do not cover the transfers processed via money transfer systems)

1. This document sets out the procedure and terms of cash transfers in the currency of the Russian Federation carried out by JSC ROSCOSMOSBANK, its branches and internal divisions ('Bank') based on individuals' orders without opening a bank account within the Russian Federation in favor of corporate entities and individuals ('Procedure').

2. The Bank *accepts* cash funds for transfers without a bank account to be credited to the receiver's bank account opened with the Bank, with another credit organization or institution of the Bank of Russia.

3. The Bank *does not*:

- accept cash funds for transfers without a bank account to be disbursed in cash;
- disburse cash through transfers without a bank account.

4. This Procedure *does not apply to transfers via money transfer systems*.

5. To transfer money without opening a bank account, a client (sender) shall submit the following documents to the Bank:

- Identity document in accordance with the laws of the Russian Federation (valid as of the date of presentation) (where client identification is required in accordance with the laws of the Russian Federation);

- Power of attorney or other documents that confirm the powers of a representative in accordance with the laws of the Russian Federation if the transfer is carried out on behalf of a client by his/her representative;

- 2 copies of an Order for Money Transfer without a Bank Account ("Order") in the form¹ approved by the Bank or in the form² agreed by the Bank with the receiver.

An Order may be printed in black font using office equipment or filled in by hand using black, blue or purple ballpoint (ink) pen. Signatures in an Order must be handwritten. The Order form shall not exceed one A4 sheet, a two-page Order shall be executed on two sides of one sheet and signatures in this case shall be located on the reverse side of the sheet. No corrections are allowed in an Order.

5.1. An Order may be executed by a Bank Officer in accordance with the information provided by the client and allowing the Bank to carry out a money transfer.

5.2. The Bank may request additional documents from the client that are directly related to money transfer. 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. In accordance with the laws of the Russian Federation, the total amount of money transfers accepted by the Bank during one day from a resident sender for transfer from the Russian Federation without a bank account shall not exceed the equivalent of 5,000 (five thousand) US dollars.

¹ A blank form of the Order for Money Transfer without Opening a Bank Account approved by the Bank may be obtained from a Bank Officer or downloaded from the Bank's official website (www.rosocosmos-bank.ru).

² The form of the Instruction for Money Transfer without Opening a Bank Account agreed by the Bank with the beneficiary may be obtained by the client from the transfer beneficiary.

7. For money transfers without a bank account, the Bank charges a fee from the client (sender) in accordance with the Bank's Tariffs for individuals in effect as of the date of when the Bank implements the Order Unless otherwise specified by an agreement between the Bank and the receiver.

8. After acceptance of an Order, the Bank shall return one copy of the Order to the client, which copy shall contain the Bank's stamp (SHC³ print) and signature of the Bank Officer.

9. The Bank shall transfer money on the basis of client's Order within the business day following the day when the Bank accepts the Order and money is deposited to the Bank's cash desk.

10. The client (sender) is responsible for the completeness and correctness of the details provided to the Bank in order to perform the money transfer.

11. A client (sender) may submit an application for revocation of the Order only to the Bank's subdivision where the Order was accepted for execution, before the transfer has become irrevocable.

In accordance with the laws of the Russian Federation, a money transfer becomes irrevocable from the time when the sender provides cash for the purpose of transfer without a bank account.

12. A client (sender) may cancel the Order before the funds have been credited to the receiver's account opened with the Bank or before the amount of the transfer has been remitted as intended, if the receiver's account is opened with another credit organization or institution of the Bank of Russia. The Bank's fee paid earlier for money transfer under the canceled Order is not refunded (except for Orders accepted through SHC).

12.1. The Bank cancels an Order (except for Orders accepted through SHC) on the basis of client's application in any form, client's identity document in accordance with the laws of the Russian Federation, and the copy of the Order given by the Bank to the client when processing the money transfer.

13. The Bank does not charge any fee for revocation / cancellation of a money transfer.

14. The Bank is not liable for any losses incurred by the sender if the client provides incorrect information about the receiver required for the Bank to transfer money, if the client violates the requirements provided for in the laws of the Russian Federation, or in other events when the transfer cannot be carried out as intended for reasons beyond the Bank's control.

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

15. Any claim of a client (sender of funds) in respect of the service provided (not provided) by the Bank shall be made in writing in any form and may be delivered to the Bank personally or sent to the Bank via FSUE Russian Post / express delivery service. The Bank's address and contact phones are specified in the information board.

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.

16. 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

³SHC is software/hardware complex.

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 order 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.

17. This Procedure shall be deemed to have been accepted by the client (sender) from the date of signing the Order and depositing funds to the Bank's cash desk.