



**CREDIT BANK OF MOSCOW's
FEE SCHEDULE for Services
to Financial Institutions
(valid from 15 September 2023)**

GENERAL PROVISIONS

1. This Fee Schedule sets the commission fees (the "Fees") of CREDIT BANK OF MOSCOW (the "Bank") for services/transactions at the request of financial institutions ("Respondents") in the currency of the Russian Federation or any foreign currency.

2. Additional fees of intermediary banks, taxes, duties, charges, telecommunication, postal and other similar expenses of the Bank (the "Expenses"), if any, are charged in their actual amount in addition to the Bank's Fees in accordance with this Fee Schedule.

3. The Fees and or Expenses are charged by the Bank in the transaction currency by direct debit of the Respondent's correspondent account held with the Bank (an "Account"). If an Account lacks funds, the Fees and/or Expenses may be debited directly in any other currency to any other Account at the Bank's option applying the Bank of Russia's exchange rate set for the transaction date. For the purposes of charging the Fee, the Bank may debit several Accounts if any one of them lacks funds.

4. For the purposes of paying the Fee to the Bank, any Respondent who has no Account shall transfer the amount of any Fee in Russian roubles or in the rouble equivalent at the Bank of Russia's exchange rate to the Bank's correspondent account held with the Bank of Russia Main Branch.

5. This Fee Schedule is subject to amendment by the Bank. The Bank shall give a reasonable notice to the Respondent of any such amendment in such time as set forth in the correspondent account agreement or any other agreements made between them.

6. Fees and/or Expenses for the services/transactions outside the scope hereof shall be set out in separate agreements between the Bank and the Respondent.

7. The Bank accepts Respondents' payment documents for execution subject to the cut-off times posted on the Bank's website at: <https://mkb.ru/lending-agency/cash/time> (the "COT").

8. Respondents' money transfer orders in the above currencies are accepted and executed on the next business day, if received by the Bank after the COT.

9. Account activity statements ("statements") for any operational day are delivered (in particular through the "Your Bank Online" electronic system) by 10:00 a.m. Moscow time on the next business day.

10. Unless otherwise specified herein, the Bank's services are exempted from the VAT by virtue of article 149, clause 3, sub-clauses 3 and 3.2. of the Tax Code of Russia.

No.	Services	Fee rate	Notes
1. Account Maintenance			
1.1	Opening	Waived	Except for opening the Account as per item 1.1.1 hereof
1.1.1	For delicensed credit institutions	2,000 Russian roubles	Chargeable where the Account is opened by a credit institution's temporary administration / receivers (liquidator / liquidation commission). Payable within 10 (ten) business days of the Account opening date.
1.2	Maintenance	Waived	Except for maintaining the Account as per item 1.2.1 hereof
1.2.1	Maintenance of a special bank account opened for settlements under Federal Law 44-FZ dated 05.04.2013 "On the Contract System for State and Municipal Procurement"	5,000 Russian roubles monthly	Chargeable by the 15th (fifteenth) day of each month (but by the last business day of the first month and and by the Account closure day for the last month). Not subject to proration for an incomplete month
1.3	Interest on the Account balances	by agreement of the parties	
1.4	Closing	Waived	
2. Money transfers			

2.1	Credits	Waived	Except for credits as per items 2.1.1 and 2.1.2 hereof
2.1.1	Credits in a foreign currency other than US dollars and euro: - credited to the correspondent account of the Bank in favor of the Respondent as the final beneficiary or - in fulfillment of the Bank's obligations to the Respondent arising from an interbank loan transaction	0.15% of each payment document, min. 1,500 Russian roubles	
2.1.2	Credits in US dollars and euro		Not available
2.2	Intrabank transfers (in favour of the Bank, its customers / Respondents, and Respondents' customers)	Waived	
2.3	Money transfers in favour of financial institutions as ultimate beneficiaries (MT202):		A transfer in one foreign currency from an Account in another foreign currency is made applying the Bank's exchange rate
2.3.1	in Russian roubles:		
2.3.1.1	through the Bank of Russia's payment system using the non-urgent transfer service	25 Russian roubles for each payment document	
2.3.1.2	through the Bank of Russia's payment system using the urgent transfer service	350 Russian roubles for each payment document	Payment orders that cannot be executed using the urgent transfer service are executed using the non-urgent transfer service as per item 2.3.1.1 hereof
2.3.2	in US dollars	USD 5 for each payment document	
2.3.3	in euro	EUR 5 for each payment document	
2.3.4	in Chinese yuan	CNY 75 for each payment document	
2.3.5	in Belarusian roubles, Kyrgyz soms, Armenian drams, Tajik somoni	500 Russian roubles for each document	
2.3.6	in Kazakhstani tenge	0.25% of each payment document equal to or less than 100,000,000 Russian roubles, min 2,500 Russian roubles	The equivalent of the amount of each payment document in Russian roubles is calculated at the exchange rate of the Bank of Russia on the each payment document execution date.
		0.15% of each payment document exceeding 100,000,000 Russian roubles	
2.3.7	in Uzbek soums	2,500 Russian roubles for each document	
2.3.8	in other currencies	1,000 Russian roubles for each document	
2.4	Money transfers in favour of customers (legal entities and individuals) (MT103):		A transfer in one foreign currency from an Account in another foreign currency is made applying the Bank's exchange rate
2.4.1	in Russian roubles:		
2.4.1.1	through the Bank of Russia's payment system using the non-urgent transfer service	25 Russian roubles for each payment document	
2.4.1.2	through the Bank of Russia's payment system using the urgent transfer service	350 Russian roubles for each payment document	Payment orders that cannot be executed using the urgent transfer service are executed using the non-urgent transfer service as per item 2.4.1.1 hereof
2.4.2	in US dollars	USD 10 for each payment document	If the charging option OUR/SHA is chosen, no other charging options can be accepted by the Bank
2.4.3	in euro	EUR 25 for each	If the charging option OUR/SHA is

		payment document	chosen, no other charging options can be accepted by the Bank
2.4.4	in Chinese yuan	CNY 100 for each payment document	If the charging option OUR/SHA is chosen, no other charging options can be accepted by the Bank. The correspondent bank's fees are to be refunded to the Respondent if the Respondent's money transfer is rejected and the said fees are returned to the Bank's correspondent account.
	in Chinese yuan via CNAPS	0.6% of each payment document, min CNY 100, max CNY 3,600	
2.4.5	in Belarusian roubles, Kyrgyz soms, Armenian drams, Tajik somoni	500 Russian roubles for each payment document	If the charging option OUR/SHA is chosen, no other charging options can be accepted by the Bank
2.4.6	in Kazakhstani tenge	0.25% of each payment document equal to or less than 100,000,000 Russian roubles, min 2,500 Russian roubles	If the charging option OUR/SHA is chosen, no other charging options can be accepted by the Bank. The equivalent of the amount of each payment document in Russian roubles is calculated at the exchange rate of the Bank of Russia on the each payment document execution date.
		0.15% of each payment document exceeding 100,000,000 Russian roubles	
2.4.7	in Uzbek soums	2,500 Russian roubles for each payment document	If the charging option OUR/SHA is chosen, no other charging options can be accepted by the Bank
2.4.8	in other currencies	1,000 Russian roubles for each payment document	
2.5	Amendment, cancellation, revocation of payments, investigations upon the Respondent's request		Correspondent banks' fees are charged in addition to the Fee set out in item 2.5 hereof
2.5.1	in Russian roubles	1,000 Russian roubles for each payment document	
2.5.2	in foreign currencies	5,000 Russian roubles for each payment document	
3. Physical cash transactions			
3.1	In Russian roubles		
3.1.1	Issuance of a check book	500 Russian roubles per book	
3.1.2	Completion of a check for withdrawal	500 Russian roubles	Value added tax (VAT) applies
3.1.3	Acceptance and counting of cash (banknotes) for credits to an Account:		
3.1.3.1	banknotes up to 500,000 Russian roubles	0.2 % of the amount	
3.1.3.2	banknotes in excess of 500,000 Russian roubles	0.15 % of the amount	
3.1.3.3	coins	2 % of the amount, but at least 1,000 Russian roubles	
3.1.4	Recounting of cash (banknotes) for credits to an Account	1 % of the amount, but at least 10,000 Russian roubles	
3.1.5	Disbursements from the Account:		
3.1.5.1	up to 500,000 Russian roubles	0,2 % of the amount	
3.1.5.2	over 500,000 Russian roubles	0,15 % of the amount	
3.1.6	Disbursements in banknotes of requested face value	0,1 % of the amount	Chargeable in addition to the fee set out in item 3.1.5 hereof
3.2	In a foreign currency		

3.2.1	Acceptance and counting of cash (banknotes) for credit to an Account:		Foreign currency may be deposited in the physical form subject to the Bank's consent
3.2.1.1	BRANDNEW and GOOD QUALITY/FED FIT notes unworn and uncontaminated	Waived	
3.2.1.1	GOOD QUALITY/FED FIT notes worn and contaminated	2 % of the amount	
3.2.2	Disbursements from an Account	3 % of the amount	Foreign currency may be disbursed in the physical form subject to the Bank's consent
4. Issuance of statements and other documents			
4.1	Account statements / advices	Waived	
4.2	Duplicates of account statements / advices and payment documents	400 Russian roubles per document	At the Respondent's written request
4.3	Account confirmation	200 Russian roubles per letter	
4.4	Replies to Account / transaction inquiries, incl. audit requests:		The service is provided upon payment of the Fee. Value added tax (VAT) applies. An inquiry relating to both items 4.4.1 and 4.4.2 hereof is charged as per item 4.4.2 hereof
4.4.1	confirmation of an Account's existence, balances and operations (turnover), loan indebtedness, paid interest	5,000 Russian roubles	
4.4.2	other information, incl. transaction activity	5,000 Russian roubles	
4.5	Supporting documents for the Account operations:		
4.5.1	made up to 3 months ago	1,000 Russian roubles	
4.5.2	made more than 3 months ago	3,000 Russian roubles	
4.6	Interim Account statements	150 Russian roubles per statement	The documents are issued via the Financial Messaging System (SPFS) or other electronic communication systems set out in the correspondent account agreement. The fee is charged at the time of operation
4.7	Debit advice for executed payment documents:		The service is provided at the Respondent's request via SPFS or other electronic communication systems set out in the correspondent account agreement, from the date and for the Account specified in the request. The fee is charged on the first business day after advices are sent, for their actual number
4.7.1	in Russian roubles	20 Russian roubles for 1 advice	
4.7.2	in foreign currencies	200 Russian roubles for 1 advice	
4.8	Account statements provided as hardcopy to third parties (under a power of attorney)	500 Russian roubles per statement	Chargeable within 3 business days after the statement(s) is/are provided
4.9	Certificate of the non-resident's registration with Russian tax authorities (tax registration)	40,000 Russian roubles	Value added tax (VAT) applies
4.10	Translation of constitutive and registration documents into Russian, their notarisation and/or apostillation	by agreement of the parties	Value added tax (VAT) applies
5. Foreign exchange transactions			
5.1	Purchase/sale of a foreign currency	at the Bank's exchange	The Bank's exchange rate is a rate set by

	for roubles / another foreign currency ordered by the Respondent under a correspondent account agreement	rate	the Bank on a daily basis for execution of the Respondent's foreign exchange transactions without making a Master Agreement and applied by default
5.2	Sale of a foreign currency for roubles in executing tax authorities' collection orders	at the Bank's exchange rate	The Bank's exchange rate is a rate set by the Bank on a daily basis for execution of the Respondent's foreign exchange transactions without making a Master Agreement and applied by default
6. Remote banking			
6.1	TELEX		
6.1.1	Generation and delivery of tables of telex keys for authentication of electronic messages containing financial messages and received by TELEX	5,000 Russian roubles	The service is provided upon payment of the Fee
6.2	Electronic system "Your Bank Online"		
6.2.1	Access to the electronic system "Your Bank Online"	1,000 Russian roubles	Chargeable on the agreement activation
6.2.2	"Your Bank Online" subscription fee	1,000 Russian roubles	Chargeable monthly by the last business day of each month if the access persists on that day (is not blocked by the Respondent or the Bank). Not subject to proration for an incomplete service month, the period from the first to the last calendar day of a month, inclusively. If the subscription fee is not paid for two consecutive service months, the Bank blocks the access from but excluding the day when the Fee accrues for the second such month.
6.2.3	USB token for storing electronic signature keys	1,700 Russian roubles per token	Chargeable on the agreement activation
6.2.4	Unscheduled change of electronic signature keys	550 Russian roubles	Chargeable by the next business day. This fee is set for the service provided upon request of one authorised person of the Respondent, irrespective of the number of electronic signature keys
6.2.5	Unscheduled change of electronic signature keys by the Bank	Waived	
6.2.6	Scheduled change of electronic signature keys	Waived	
6.2.7	Subscription fee for the web application	1,000 Russian roubles	Chargeable monthly by the last business day of each month if the access persists on that day (is not blocked by the Respondent or the Bank). Not subject to proration for an incomplete service month, the period from the first to the last calendar day of a month, inclusively
6.2.8	Activation of the "Multisignature" option	Waived	
6.2.9	Enabling electronic signing under the "Multisignature" option	400 Russian roubles	Chargeable on the service provision date for each electronic signature
6.2.10	Additional authentication by SMS code	Waived	