

RULES FOR THE IMPLEMENTATION OF OPERATIONS ON TRANSFER OF CASH FLOWS IN RUSSIAN RUBLES AND FOREIGN CURRENCY WITHOUT OPENING A BANK ACCOUNT IN CLASSIC ECONOMY BANK JSC

1. Rules for effecting money transfer transactions in Russian rubles and foreign currency without opening a bank account using the CONTACT and Golden Crown payment systems at Classic Economy Bank JSC.

1.1. Classic Economy Bank JSC (hereinafter referred to as the Bank or the Party) performs sending / payment of transfers without opening bank accounts (hereinafter referred to as Transfers) in favor of individuals (residents and non-residents) (hereinafter referred to as Customers or Party) using the CONTACT payment systems and "Golden Crown" (hereinafter - the Payment System) in the currency of the Russian Federation and foreign currency.

1.2. The transfer can be made only in favor of an individual for the payment of funds in cash or to the beneficiary's bank account.

1.3. The purpose of establishing the relationship of the Client with the Bank is the implementation of the Transfer of funds for the personal needs of the sender. The transfer can not be associated with business activities, private practice, investment activities, illegal activities or the acquisition of rights to real estate.

1.4. An up-to-date list of constituent entities of the Russian Federation and relevant localities (for transferring funds in the Russian Federation) and foreign countries and corresponding localities (for cross-border transfer), information on credit institutions, branches and branches of credit organizations and (or) attracted banking payment agents (subagents), in which the cash can be issued to the recipient, is posted on the official websites of the operators of the respective payment systems <http://www.perevod-korona.com>, <https://www.contact-sys.com> (hereinafter - the Official sites of the operators of Payment systems).

1.5. Operations on the sending / payment of the Transfer are carried out in accordance with the requirements of currency legislation and subject to the restrictions established by the Payment System.

1.6. On the territory of the Russian Federation Transfers are made in rubles. Transfers in foreign currency on the territory of the Russian Federation are carried out if the sender and recipient of the Transfer are the same person. Outside the Russian Federation The transfer can be made both in rubles and in foreign currency.

1.7. In accordance with the requirements of the currency legislation of the Russian Federation, a transfer by a resident outside the Russian Federation is allowed in an amount not exceeding the equivalent of US \$ 5,000 within one operating day, through one authorized bank.

At the same time, taking into account the specified requirements of the legislation of the Russian Federation, operators of Payment Systems may establish the amount of the minimum and maximum amount of the Transfer, information about which is posted on the Official websites of Payment System Operators.

1.8. All actions on the Transfer (sending, payment, change of transfer data, cancellation) are possible only upon presentation of an identity document upon request of the sender / recipient of the Transfer.

1.8.1. For citizens of the Russian Federation:

- ✓ passport of a citizen of the Russian Federation;
- ✓ Passport of a citizen of the Russian Federation, diplomatic passport, service passport, identifying the identity of a citizen of the Russian Federation outside the Russian Federation;
- ✓ birth certificate of a citizen of the Russian Federation (for citizens of the Russian Federation under the age of 14 years);
- ✓ temporary identity card of a citizen of the Russian Federation, issued for the period of registration of a passport of a citizen of the Russian Federation;

1.8.2. For foreign citizens:

✓ passport of a foreign citizen;

1.8.3. For stateless persons:

✓ A document issued by a foreign state and recognized in accordance with an international treaty of the Russian Federation as a document certifying the identity of a stateless person;

✓ Temporary residence permit,

✓ residence permit;

✓ Document proving the identity of a person who does not have a valid identity document for the period of consideration of the application for recognition of citizenship of the Russian Federation or for admission to citizenship of the Russian Federation;

✓ Refugee certificate;

✓ a certificate of consideration of an application for recognition of refugee status on the territory of the Russian Federation on the merits;

1.8.4. Other documents recognized as documents proving the identity of a citizen of the Russian Federation in accordance with the legislation of the Russian Federation, and documents certifying the identity of a foreign citizen and stateless persons in accordance with the legislation of the Russian Federation and an international treaty of the Russian Federation.

1.9. Foreign citizens and stateless persons present a migration card if the need for this document is provided for by the legislation of the Russian Federation.

1.10. Foreign citizens and stateless persons present a document confirming the right to stay (residence) in the Russian Federation, if the need for the presence of this document in them is provided for by the legislation of the Russian Federation:

✓ residence permit;

✓ Temporary residence permit;

✓ viza;

✓ The document confirming the right of a foreign citizen or stateless person to stay (reside) in the Russian Federation in accordance with the legislation of the Russian Federation.

1.11. For sending / paying a Transfer, conducting other operations related to a Transfer, the Customer submits to the Bank an application in the form established by the Payment System (unless otherwise established by the payment system).

1.12. The Bank is entitled, in cases established by the legislation of the Russian Federation, to require from the Client the provision of documents and information necessary to identify the Client, as well as confirming the legality of the transaction, including disclosing the purpose of the transaction, the nature of the relationship between the sender and the recipient, the source of funds. The list of documents (information) provided by the Client in the implementation of the Transfer may also be posted on the Official Website of the Payment System Operators.

1.13. In accordance with the Federal Law of 07.08.2001 No. 115-FZ "On Counteracting Legalization (Laundering) of Proceeds from Crime and Financing of Terrorism", the Bank has the right to refuse to make a Transfer for which no documents are required to record information in accordance with provisions of the Federal Law No. 115-FZ, as well as if, as a result of the implementation of the Internal Control Rules, an employee of the Bank suspects that the operation is performed in order to legalize (launder) the income received by the pres stupidly by financing terrorism or financing the proliferation of weapons of mass destruction.

1.14. The Bank undertakes to send the Payment in favor of the beneficiary in accordance with the rules for effecting Transfers established by the relevant Payment System.

The official websites of the Payment System operators post information on:

✓ terms of transfer;

✓ Restrictions related to the receipt of the Transfer in the territory of a foreign state (subject to the availability of information about such restrictions);

- ✓ a list of information that the payer must provide to the recipient in order to receive the Transfer;
- ✓ order of revocation of the transfer order by the payer and the procedure for returning the transferred funds to the payer (if possible);
- ✓ order of return to the payer of funds in cases of non-provision or improper provision of the service for the Transfer;
- ✓ the order in which the clients make claims, as well as the procedure for the consideration of claims by the credit institution;
- ✓ Information on the possible risks of obtaining unauthorized access to information provided by the payer to the recipient in order to receive the Transfer, and recommended measures to reduce them;
- ✓ Conditions for conducting conversion operations for the transfer with conversion, including the rate at which they are conducted.

1.15. When the Client receives the Transfer in foreign currency, in the absence of the amount less than the lowest denomination banknote in the cash office in this currency, the part of the funds due to the Client upon receipt of the Transfer is issued by the Bank in an equivalent amount in the currency of the Russian Federation at the Bank's current rate the operation.

1.16. The Client pays for the transfer implementation service at the time of rendering the service in accordance with the applicable tariffs of the Payment System, information about the amount of which is posted in the Bank subdivision in a place accessible to the Customers, as well as on the Official sites of the Payment System operators.

1.17. These Rules are governed by the current legislation of the Russian Federation. In connection with the change of the current legislation, the Bank reserves the right to make changes to these Rules.

2. Rules for effecting money transfer transactions in Russian rubles without opening a bank account (intrabank and to another credit organization).

2.1. Classic Economy Bank JSC (hereinafter - the Bank) carries out operations on sending / receiving transfers without opening bank accounts (hereinafter - Transfers) in favor of individuals and legal entities (residents) in the currency of the Russian Federation.

2.2. The transfer can be made for crediting funds to a bank account of a physical / legal entity in the territory of the Russian Federation.

2.3. The purpose of establishing the relationship of the Client with the Bank is the implementation of the Transfer of funds for the personal needs of the sender. The transfer can not be associated with business activities, private practice, investment activities, illegal activities.

2.4. The operations of sending / paying a Transfer are conducted in accordance with the requirements of the currency legislation of the Russian Federation.

2.5. All actions on the Transfer (sending, payment, change of transfer data, cancellation) are carried out upon presentation of an identity document upon request of the sender / recipient of the Transfer.

2.6. In accordance with the legislation of the Russian Federation, identity documents are:

2.6.1. For citizens of the Russian Federation:

- ✓ passport of a citizen of the Russian Federation;
- ✓ Passport of a citizen of the Russian Federation, diplomatic passport, service passport, identifying the identity of a citizen of the Russian Federation outside the Russian Federation;
- ✓ birth certificate of a citizen of the Russian Federation (for citizens of the Russian Federation under the age of 14 years);

✓ Temporary identity card of a citizen of the Russian Federation, issued for the period of registration of a passport of a citizen of the Russian Federation;

2.6.2. For foreign citizens:

✓ passport of a foreign citizen;

2.6.3. For stateless persons:

✓ A document issued by a foreign state and recognized in accordance with an international treaty of the

✓ Russian Federation as a document certifying the identity of a stateless person;

✓ Temporary residence permit,

✓ residence permit;

✓ Document proving the identity of a person who does not have a valid identity document for the period of consideration of the application for recognition of citizenship of the Russian Federation or for admission to citizenship of the Russian Federation;

Refugee certificate;

✓ a certificate of consideration of an application for recognition of refugee status on the territory of the Russian Federation on the merits;

2.6.4. Other documents recognized as documents proving the identity of a citizen of the Russian Federation in accordance with the legislation of the Russian Federation, and documents certifying the identity of a foreign citizen and stateless persons in accordance with the legislation of the Russian Federation and an international treaty of the Russian Federation.

2.7. Foreign citizens and stateless persons present a migration card if the need for this document is provided for by the legislation of the Russian Federation.

2.8. Foreign citizens and stateless persons present a document confirming the right to stay (residence) in the Russian Federation, if the need for the presence of this document in them is provided for by the legislation of the Russian Federation:

✓ residence permit;

✓ Temporary residence permit;

✓ viza;

✓ The first document confirming the right of a foreign citizen or stateless person to stay (reside) in the Russian Federation in accordance with the legislation of the Russian Federation

2.9. For sending / paying a Transfer, conducting other operations related to the Transfer, the Customer submits to the Bank an application in the form of the Bank.

2.10. The Bank is entitled, in cases established by the legislation of the Russian Federation, to require from the Client the provision of documents and information necessary to identify the Client, as well as confirming the legality of the transaction, including disclosing the purpose of the transaction, the nature of the relationship between the sender and the recipient, the source of funds.

2.11. In accordance with the Federal Law of 07.08.2001 No. 115-FZ "On Counteracting Legalization (Laundering) of Proceeds from Crime and Financing of Terrorism", the Bank has the right to refuse to make a Transfer for which no documents are required to record information in accordance with provisions of the Federal Law No. 115-FZ, as well as if, as a result of the implementation of the Internal Control Rules, an employee of the Bank suspects that the operation is performed in order to legalize (launder) the income received by the pres bluntly, financing terrorism or financing the proliferation of weapons of mass destruction.

2.12. The transfer is made within a period of not more than three working days from the day the Client provides cash for the purpose of transferring funds without opening a bank account.

2.13. The Client pays for the service of making a Transfer at the moment of rendering the service in accordance with the applicable Bank Rates. Information about the Tariffs is located in the Bank's subdivision in a place accessible to customers, as well as on the official website of the Bank <http://akbkeb.ru>.

2.14. The Client is responsible for the accuracy (correctness) and accuracy of the data specified in the transfer order. The Client is solely responsible for causing harm, including damages, both to his own and to the Beneficiary, which may arise due to incorrectness (incorrectness) and inaccuracy of the data specified by the Clients in the transfer order.

2.15. The return (cancellation) by the Bank of the Transfer Order is made on the basis of the Statement of Revocation, executed in the form of the Bank, received by the Bank from the Client. The withdrawal of the transfer order is carried out before the irrevocability of the transfer of funds. Partial review amounts are not allowed. The irrevocability of the transfer of funds comes from the moment the Client provides cash to the Bank's cash office for the purpose of transferring funds without opening a bank account.

2.16. The return (cancellation) of the Order for the Transfer shall be carried out no later than the working day following the day on which the reason for the return (Cancellation) arose subject to clause 2.15 of these Rules.

2.17. If there is a claim for the Bank's actions, the Client is entitled to submit to the Bank an application drawn up in free form in one of the following ways:

- personally, by contacting the servicing unit of the Bank;
- to the official email address akbkeb@list.ru;
- postal / courier delivery to the official addresses of the Bank and the Bank's branches;
- by fax.

The term of consideration of the application does not exceed 30 calendar days.

According to the results of consideration of the application, the Client is provided with an oral or written response to the address indicated during the execution of the transfer, if the content of the response does not contain information constituting bank secrecy, the answer can be provided to the address indicated in the application.

In case of refusal or inadequate provision of the Transfer service, the return of the cash provided to the Client to the Client is made at the Bank's cash desk on the day the Client applies to the servicing division of the Bank after the Client has received a positive result from the Bank's consideration of the application.

The Bank can promptly receive information on the Bank's consideration of the application or other transfer information by contacting the Bank by phone 8 (8672) 54-99-33, 8 (8672) 52-39-51.

2.18. These Rules are governed by the current legislation of the Russian Federation. In connection with the change of the current legislation, the Bank reserves the right to make changes to these Rules. -

Chairman of the Board



MM Shatalov