

Information on the Procedure and Conditions for the Fund Order Transfers by the Bank on Instructions of Individuals

Fund Order Transfers	
1. Responsibility and liability of Banca Intesa (hereinafter referred to as the "Bank").	The Bank transfers funds in the currency of the Russian Federation ¹ (hereinafter referred to as the "currency of the Russian Federation"), as well as in foreign currency (US dollars and Euros) on instructions of resident and non-resident individuals without opening bank accounts (hereinafter referred to as the "Fund Order Transfer") pursuant to the General License of the Central Bank of the Russian Federation No. 2216 and in accordance with the requirements of the legislation of the Russian Federation. Fund Order Transfers are carried out through standard channels of bank settlements (through correspondent accounts) beyond the framework of payment systems.
2. Information about payment systems, in which fund transfers can be carried out by the Bank.	The Bank does not carry out Fund Order Transfers within the framework of (using) payment systems.
3. Information on the options of receiving the transferred funds.	By crediting funds to the beneficiary's bank account.
4. The list of documents (information) submitted by an individual (hereinafter referred to as the "Client") when transferring funds, including a list of documents (information) for the purposes of identification of the Client, the Client's representative, beneficiary, beneficial owner in accordance with Federal Law of 07.08.2011 No. 115-FZ "On Counteraction to Legalization (Laundering) of Proceeds of Crime and Financing of Terrorism" (hereinafter referred to as "Federal Law No. 115-FZ").	<p>1. An original identity document. Identity documents are:</p> <p><u>For citizens of the Russian Federation:</u></p> <ul style="list-style-type: none"> • passport of a citizen of the Russian Federation; • temporary identity document of a citizen of the Russian Federation issued prior to issuing a passport; • other documents homologated as identity documents subject to the current legislation of the Russian Federation. <p><u>For foreign citizens:</u></p> <ul style="list-style-type: none"> • passport of a foreign citizen or other document established by the federal law or homologated as the document identifying a foreign citizen in accordance with an international treaty of the Russian Federation. <p><u>For stateless persons, if they permanently reside on the territory of the Russian Federation:</u></p> <ul style="list-style-type: none"> • permanent residence permit in the Russian Federation; <p><u>For other stateless persons:</u></p> <ul style="list-style-type: none"> • document issued by a foreign state and homologated as a document identifying a stateless person in accordance with an international treaty of the Russian Federation; • temporary residence permit in the territory of the Russian Federation; • permanent residence permit; • other documents provided for by federal laws or homologated as documents identifying a stateless person in accordance with international treaties of the Russian Federation. <p><u>For refugees:</u></p> <ul style="list-style-type: none"> • refugee certificate; • certificate on consideration of a petition for approving a person as a refugee, issued by a diplomatic or consular agency of the Russian Federation or by an immigration control post or a territorial office of the federal executive authority on migration registration. <p>In addition to an identity document, a foreign citizen and a stateless person submit a migration card² and/or a document confirming the right of a foreign citizen or stateless person to stay (reside) in the Russian Federation (permanent residence permit, temporary residence permit, visa).</p> <p>Transactions relating to Fund Order Transfers can be carried out by the representative of the Client acting on his/her behalf, upon submitting a document certifying the representative's identity, and power of attorney or other documents established by the legislation of the Russian Federation and confirming the authority of the representative.</p>

¹Fund Order Transfers in the currency of the Russian Federation are carried out **only** to accounts opened with the Bank.

² With the exception of citizens of the Republic of Belarus.

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All documents of the Client and information according to which the Client, his/her representative, beneficiary, beneficial owner can be identified, shall be valid on the date of their submission.

Identity documents, executed in full or in any part of them in a foreign language (with the exception of identity documents issued by the relevant authorities of foreign countries, executed in several languages, including Russian) are submitted to the Bank with a duly certified translation into Russian language. This requirement does not apply to identity documents issued by the relevant authorities of foreign countries, when submitting a document confirming the right of legal residence on the territory of the Russian Federation (for example, an entry visa, migration card).

2. Application.

When completing an Application for the fund transfer in foreign currency and currency of the Russian Federation on the Bank's form, it is necessary to fill in the following information:

- Details of the Client who is the payer (hereinafter referred to as the "Payer"):
 - ✓ surname, name, patronymic (if any);
 - ✓ data contained in the identity document;
 - ✓ address of residence (registration) or place of stay and telephone.
- Details of the beneficiary of funds (hereinafter referred to as the "Beneficiary"):
 - ✓ name of the legal entity/surname, name, patronymic (if any) of the individual;
 - ✓ Beneficiary's address (country, city);
 - ✓ bank account number.
- Beneficiary's bank details:
 - ✓ bank name and address (country, city);
 - ✓ BIC (for transfers in the currency of the Russian Federation)/SWIFT (for transfers in foreign currency):
 - ✓ correspondent account (for transfers in the currency of the Russian Federation), as well as the amount and currency of the transfer, purpose of payment and other information established by the Bank or Payer as agreed with the Bank.

When making Fund Order Transfers to countries and territories where the Client's bank account number is required in IBAN format, the International Bank Account Number (IBAN) of the Beneficiary shall be indicated in the Transfer Application (IBAN handbook is set out in Appendix 1).

In order to comply with the requirements of the Federal Law No. 115-FZ, the Bank's Internal Regulation and generally accepted international practice of recording information on a cross-border settlement transaction, identification of persons participating in the transaction and nature of their activities (both the Payer and the Beneficiary), the Bank is entitled make the implementation of such a settlement transaction dependent on the proper fulfillment of the Bank's requirements for the submission of relevant documents and/or information. The composition, list and form of provision of such documents and/or information are determined by the Bank in relation to each transaction.

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	<p>All documents of the Client and information according to which the Client, his/her representative, beneficiary, beneficial owner can be identified, shall be valid on the date of their submission.</p> <p>Identity documents, executed in full or in any part of them in a foreign language (with the exception of identity documents issued by the relevant authorities of foreign countries, executed in several languages, including Russian) are submitted to the Bank with a duly certified translation into Russian language. This requirement does not apply to identity documents issued by the relevant authorities of foreign countries, when submitting a document confirming the right of legal residence on the territory of the Russian Federation (for example, an entry visa, migration card).</p> <p>2. Application.</p> <p>When completing an Application for the fund transfer in foreign currency and currency of the Russian Federation on the Bank's form, it is necessary to fill in the following information:</p> <ul style="list-style-type: none"> • Details of the Client who is the payer (hereinafter referred to as the "Payer"): <ul style="list-style-type: none"> ✓ surname, name, patronymic (if any); ✓ data contained in the identity document; ✓ address of residence (registration) or place of stay and telephone. • Details of the beneficiary of funds (hereinafter referred to as the "Beneficiary"): <ul style="list-style-type: none"> ✓ name of the legal entity/surname, name, patronymic (if any) of the individual; ✓ Beneficiary's address (country, city); ✓ bank account number. • Beneficiary's bank details: <ul style="list-style-type: none"> ✓ bank name and address (country, city); ✓ BIC (for transfers in the currency of the Russian Federation)/SWIFT (for transfers in foreign currency): <ul style="list-style-type: none"> ✓ correspondent account (for transfers in the currency of the Russian Federation), as well as the amount and currency of the transfer, purpose of payment and other information established by the Bank or Payer as agreed with the Bank. <p>When making Fund Order Transfers to countries and territories where the Client's bank account number is required in IBAN format, the International Bank Account Number (IBAN) of the Beneficiary shall be indicated in the Transfer Application (IBAN handbook is set out in Appendix 1).</p> <p>In order to comply with the requirements of the Federal Law No. 115-FZ, the Bank's Internal Regulation and generally accepted international practice of recording information on a cross-border settlement transaction, identification of persons participating in the transaction and nature of their activities (both the Payer and the Beneficiary), the Bank is entitled make the implementation of such a settlement transaction dependent on the proper fulfillment of the Bank's requirements for the submission of relevant documents and/or information. The composition, list and form of provision of such documents and/or information are determined by the Bank in relation to each transaction.</p>
5. Terms of fund transfer.	Fund transfer is carried out by the Bank no later than the business day following the day the funds are received from the Payer, except for days-off and non-working holidays.
6. Restrictions associated with the receipt of a fund transfer in the territory of a foreign state (if information on such restrictions is available).	Information on restrictions is not available in the Bank.
7. The list of information that the Payer shall provide to the Beneficiary in order to receive the fund transfer.	Mandatory submission of information about the transfer to the Beneficiary is not provided for.
8. Conditions for rendering additional services (for example, related to informing the Client about the transfer status) when carrying out fund transfer (if such services are available), including	Additional services are not provided by the Bank.

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information if they are chargeable or free of charge.

9. The procedure for the withdrawal by the Payer of an order for the transfer of funds and the procedure for the refund to the Payer of the transferred funds (if this is possible in accordance with the conditions for the fund transfer).

1. The order for the implementation of the Fund Order Transfer may be **withdrawn** by the Payer **until** the moment cash is paid into the cash desk of the Bank so that to carry out Fund Order Transfer. In case the Fund Order Transfer has already been sent, the Bank may accept from the Payer an Application for withdrawal (cancellation) of the transfer. The Bank charges a fee for the service of sending a request for the refund of a transfer in accordance with the Bank's Tariffs.

2. In the event of refund of the executed Fund Order Transfer, if it is impossible to transfer it to the Beneficiary's account (including due to the closure of the Beneficiary's account or incorrect details provided by the Payer), only the transfer amount is refunded to the Payer. A Fee, previously withheld by the Bank for transfer, is non-refundable. It is possible that the correspondent bank and/or the beneficiary bank can withhold a fee for the investigation, which may be charged from the amount of the refunded money.

3. If it is necessary to refund Fund Order Transfer made in favor of the Beneficiary and credited to its account opened with the Bank or other loan organizations, the Payer shall independently contact the Beneficiary to refund his/her transfer. Payment of the refunded transfer is carried out by the Bank only upon receipt of funds on the correspondent account of the Bank.

4. The Bank has the right to refuse executing the Payer's order on the transaction (excluding any liability on the part of the Bank), provided that:

- the documents required for documentary recording of information in accordance with the requirements of the legislation of the Russian Federation in the field of countering the legalization (laundering) of proceeds of crime and financing of terrorism, as well as financing the proliferation of weapons of mass destruction, have not been submitted;
- an employee of the Bank has any suspicions that the transaction is carried out in order to legalize (launder) proceeds of crime or finance terrorism following the implementation of the internal regulations in order to counter the legalization (laundering) of proceeds of crime and financing of terrorism;
- information was not submitted/false information was provided which is necessary for implementation of the procedure for the identification of the Payer/Beneficiary;
- purpose of the transfer is connected with the implementation by the Payer of the entrepreneurial activities or contradicts to the current legislation of the Russian Federation;
- transfer order does not have the necessary information to execute this transfer, including the Beneficiary's details (or false information is contained);
- the Payer did not pay a fee to the Bank for sending the transfer;
- the current legislation of the Russian Federation stipulates other grounds for refusal to the Payer to effect the transfer.

5. The bank is entitled to apply freezing (blocking) measures in relation to the Payer's cash in cases stipulated by the legislation of the Russian Federation in the field of countering the legalization (laundering) of proceeds of crime and financing of terrorism, as well as financing the proliferation of weapons of mass destruction.

The procedure for refunding money to the Payer in cases of failure of provision or improper provision of a fund transfer service.

In cases of failure of provision or improper provision of the Fund Order Transfer service, the refund of money to the Payer is carried out subject to an identity document of the Client and the Application of optional form with the Payer's name, the amount and currency of the transfer, the date of transfer.

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11. Minimum and maximum amount of fund transfer (subject to restrictions established by the Bank), taking into account the requirements of the legislation of the Russian Federation and (or) the legislation of a foreign state (for cross-border transfer of funds).	<p>The minimum amount of the Fund Order Transfer is not set forth by the Bank. The maximum amount of the Fund Order Transfer is stipulated by the legislation of the Russian Federation for cross-border transfers of resident individuals: The Fund Order Transfer outside the territory of the Russian Federation in foreign currency is carried out in the Bank (branch of the Bank) in a total amount not exceeding the equivalent of \$ 5,000 in one trading day, benefit of a resident or non-resident (including to accounts of non-residents, to their accounts and accounts of other residents opened with banks outside the territory of the Russian Federation).</p> <p>The Fund Order Transfers outside the territory of the Russian Federation in foreign currency by individuals - non-residents in favor of residents and non-residents are carried out without any restrictions.</p>
12. The amount and procedure for charging a fee from the Payer and (or) the Beneficiary for the fund transfer.	The fee for the fund transfer is charged in accordance with the applicable Bank's Tariffs. The fee for the fund transfer is subject to be paid by the Payer simultaneously as the transfer amount is deposited to the Bank's cash office.
13. Terms of conversion transactions, including the rate at which they are carried out.	The Bank accepts cash from the Payer for the implementation of the Fund Order Transfer in the currency of the Russian Federation, US dollars and Euros ³ . The Fund Order Transfer, at the Payer's request, may be made in a currency other than the currency of funds provided by the Payer, for example, the Payer can deposit funds in the currency of the Russian Federation and transfer the money in Euro/US dollars . Conversion transactions are carried out at the rate stipulated by the Bank at the date of the specified transfer.
14. Information on restrictions on the fund transfer in accordance with the requirements of the legislation of the Russian Federation.	<ol style="list-style-type: none"> 1. Fund Order Transfer of foreign currency by a resident individual outside the territory of the Russian Federation in favor of a resident or non-resident is allowed in the amount not exceeding the equivalent of \$ 5,000 during one trading day through one authorized bank. 2. Fund Order Transfers in foreign currency between residents on the territory of the Russian Federation are prohibited, with the exception of the following currency transactions: <ul style="list-style-type: none"> ✓ transferring currency values by gift to the Russian Federation, the subject of the Russian Federation and (or) the municipality; ✓ transferring currency values by gift to a spouse and close relatives; ✓ giving currency values by will or their receiving by right of inheritance; ✓ acquisitions and dispositions of single banknotes and coins for collectible purposes; ✓ calculations in duty-free shops; ✓ calculations in the sale of goods and services en route of vehicles for international carriage. <p>Documents which constitute ground for the transfer or confirm that the beneficiary is the spouse or close relative of the Payer shall be submitted.</p> 3. Fund Order Transfers of foreign currency and currency of the Russian Federation⁴ by a resident individual in favor of a non-resident on the territory of the Russian Federation, requires the documents that cause a reason for the transfer if the transfer amount exceeds the equivalent of \$ 5,000, to be submitted.
15. The procedure for making claims by Clients, including information for communicating with the Bank, as well as the procedure for handling claims by the Bank, including procedures for interacting with Clients.	<p>In the event that the Client has a claim on the Fund Order Transfer service rendered/not rendered, the Client can submit the Appeal in one of the following ways:</p> <ul style="list-style-type: none"> ▪ In person at any office of the Bank; ▪ In the Feedback section on the website www.bancaintesa.ru; ▪ By e-mail at: listen100@bancaintesa.ru ; ▪ By phone: 8-800-2008-008 (toll-free in Russia). <p>The appeal shall contain the following information:</p>

³In accordance with the approved list of cash foreign currencies, transactions with which are carried out by the Bank.

⁴Fund Order Transfers in the currency of the Russian Federation are carried out **only** to accounts opened with the Bank.

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- ✓ Identification data of the Client (when submitting a claim by the Client's representative, additional information in relation to the authorized person shall be specified): full surname, first name, patronymic name (if any);
- ✓ Contact phone number, address, e-mail to contact by the Bank with the Customer to clarify determined questions on the claim;
- ✓ Preferred way to get an answer;
- ✓ Transaction Type;
- ✓ Transaction Date;
- ✓ Transaction Amount;
- ✓ Detailed description of the situation;
- ✓ Description of the requirements and claims of the Client against the Bank.

Consideration of claims in the Bank is carried out within 30 (Thirty) calendar days from the date of receipt of the Appeal. Following the consideration of the claim, the Bank sends the Client a response in the manner indicated by the Client in the Application.

Confirmation that the Client is familiarized with the Information on the procedure and conditions for the Bank to transfer funds on instructions of individuals without opening bank accounts, and also receiving consent to make such transfers on the conditions proposed by the Bank, will be the first submission to the Bank of the Transfer Application signed by the Client.

Dear Clients,

For the purpose of eliminating errors during carrying out Fund Order Transfers to countries and territories where the Customer's bank account number is required in the IBAN format, it is necessary to indicate the IBAN in the "Account No." field of the Application for transfer of foreign currency. You can check your IBAN relating to the required number of chars in accordance with the table below.

Please take this information into account when compiling an Application for transfer of foreign currency.

Country	Country Code	Chars
Austria	AT	20
Azerbaijan	AZ	28
Albania	AL	28
Andorra	AD	24
Belarus Republic	BY	28
Belgium	BE	16
Bosnia and Herzegovina	BA	20
Bulgaria	BG	22
Croatia	HR	21
Cyprus	CY	28
Czech Republic	CZ	24
Denmark	DK	18
Estonia	EE	20
Finland	FI	18
France	FR	27
Germany	DE	22
Gibraltar	GI	23
Greece	GR	27
Hungary	HU	28
Iceland	IS	26
Ireland	IE	22
Italy	IT	27

Country	Country Code	Chars
Latvia	LV	21
Liechtenstein	LI	21
Lithuania	LT	20
Luxembourg	LU	20
Macedonia	MK	19
Malta	MT	31
Monaco	MC	27
Montenegro	ME	22
Netherlands	NL	18
Norway	NO	15
Poland	PL	28
Portugal	PT	25
Romania	RO	24
San Marino	SM	27
Serbia	RS	22
Slovakia	SK	24
Slovenia	SI	19
Spain	ES	24
Sweden	SE	24
Switzerland	CH	21
United Kingdom	GB	22
Ukraine	UA	29