

Tariffs (Commission Fees) of TRANSKAPITALBANK for services provided to credit organizations

Effective from 24 June 2019

APPLICATION OF TARIFFS (COMMISSION FEES) FOR SERVICES PROVIDED TO CREDIT ORGANIZATIONS

The present Tariffs set the commission fees for RUB and foreign currency account maintenance services provided by TRANSKAPITALBANK (Hereinafter - the Bank) to credit organizations and to Respondent Banks (hereinafter - Respondent Bank, Customer).

The Bank undertakes the obligation to perform instructions of Respondent Banks in accordance with the legislation of the Russian Federation, Regulations of the Bank of Russia related to maintenance of correspondent accounts in foreign currency and Russian Rubles by authorized Russian banks, as well as generally accepted international banking rules.

Rates of commission fees charged for effecting orders of Respondent Banks under the present Tariffs are set at the Bank's sole discretion and can be unilaterally updated and amended by the Bank with prior notification of the Respondent Bank not less than 10 (Ten) business days unless it is stipulated otherwise by the terms and conditions of concluded agreements.

Rates of Tariffs are only applied to transactions carried out under established international banking practice. The Bank reserves the right to charge additional commission fees for performing unusual transactions by agreement with the Respondent Bank.

Commission and expenses are charged in the currency of the transaction on the day of the transaction performance without notice or further authorization. If the correspondent account balance of the Respondent Bank is insufficient, such expenses are debited from another correspondent account of the Respondent Bank maintained with the Bank. Conversion of the commission fee amount to the account currency is made at the rate of the Bank of Russia on the transaction date.

The Bank reserves the right to charge without prior notice of the Respondent Bank the cost of actual expenses paid or payable to correspondent banks in the Russian Federation or abroad, as well as the cost of postal, telegraph, telecommunication, courier and other expenses incurred while executing the instructions of the Respondent Bank. In case the Bank pays a commission fee on demand of a third bank for executing the orders of the Respondent Bank, the amount of such commission fee will be charged from the correspondent account of the Respondent Bank without notice or further authorization.

Commission and expenses related to execution of the Respondent Bank's instructions charged by the Bank are non-refundable.

Commission for provision of services not indicated in present Tariffs is determined on a negotiable basis.

The present list of Tariffs supersedes all previous lists of tariffs.

TERMS AND CONDITIONS OF MAINTENANCE OF CORRESPONDENT ACCOUNTS

Payments are executed according to the established cut-off times of the Bank as follows:

Receipt of payment orders for outgoing transfers with same value date execution: ^{1, 2}	
Cut-off time for payment orders in Russian Rubles - RUB	
payment orders received via SWIFT, TELEX	19:00 Moscow time
payment orders received via Online Bank	19:00 Moscow time
payment orders in hard copy	13:00 Moscow time
Receipt of payment orders for book transfers with same value date execution:	
payment orders in Russian Rubles	24:00 Moscow time
payment orders in foreign currency	24:00 Moscow time

1. Payment orders with same value date received after cut-off time will be executed on best effort basis and after prior agreement with the Bank.

2. Information about Cut-off time of the Bank for payments in foreign currency is posted on website: www.tkbank.ru

1.	SETTLEMENT SERVICES	
1.1.	OPENING AND MAINTENANCE OF CORRESPONDENT ACCOUNT	
1.1.1.	Opening of correspondent account and issuance of written confirmation	Free of charge
1.1.2.	Correspondent accounts maintenance	Free of charge
1.1.3.	Closure of correspondent account and issuance of written confirmation	Free of charge
1.1.4.	Issuance of account statements, debit and credit advices sent by agreed communication channel	Free of charge
1.1.5.	Provision of duplicates of account statements, debit and credit advices by written request of the Respondent Bank:	
	for transactions in Russian Rubles	100 RUB per document
	for transactions in foreign currency	5 USD per document
1.1.6.	Provision of information under auditors' requests	50 USD for each request (incl. VAT)
1.1.7.	Issuance of a written confirmation	
1.1.7.1.	which certifies that Respondent Bank keeps an account with the Bank for submission to third parties	Free of charge
1.1.7.2.	which certifies turnovers via Respondent Bank's accounts according to request of Respondent Bank	50 USD per confirmation
1.1.8.	Archive of the Respondent Bank's account provided by written request of the Respondent Bank (for a package of documents):	
	up to one year	25 USD
	over one year	50 USD
1.1.9.	Accrual of interest on the correspondent account credit balance	Subject to additional agreement
1.1.10.	Overdraft	Subject to additional agreement
1.1.11.	Credit of funds to the correspondent account	Free of charge
1.1.11.1.	Bank-to-bank transfers	Free of charge
1.1.11.2.	Customer transfers (commercial payments)	Free of charge
1.1.12.	Confirmation of correctness of telegraph key to the third bank and/or usage of telegraph key of the Bank by Respondent Bank for the purpose of encryption of messages addressed to the third bank	30 USD
1.1.13.	Foreign exchange transactions	At the Bank's rate
1.1.14.	Translation of documents on Russian language, notarial certification of translation	Actual expenses + VAT
1.1.15.	Registration of Respondent Bank (non-resident of Russia) with Russian Tax Authority	6 000 RUB (incl. VAT)
1.1.16.	Negative (debit) interest rate accrued on balance on account ¹ :	
	JPY	0.1% p.a.
	CHF	1% p.a.
1.2.	CASH TRANSACTIONS	
1.2.1.	Issuance of cheque book	120 RUB (incl. VAT)
1.2.2.	Cash acceptance/withdrawals ²	Subject to additional agreement
1.3.	TRANSFERS	
1.3.1.	Bank-to-bank transfers	
1.3.1.1.	in Russian Rubles	Free of charge
1.3.1.2.	in foreign currency	Free of charge
1.3.2.	Customer transfers (commercial payments) ³	
1.3.2.1.	Transfers of funds from account according to Respondent Bank's order for the purpose of payment for services of provision of information included into State Real Estate Cadastre and/or Unified State Register of Real Estate Rights and Transactions in favour of the Federal Service for State Registration, Cadastre and Cartography including provision of Register of Payments in electronic form to Beneficiary	40 RUB per each payment code

1.3.2.2.	Customer transfers (commercial payments) in favour of customers of TKB Group	
	in Russian Rubles	Free of charge
	in foreign currency	Free of charge
1.3.2.3.	in favour of customers of the Respondent Banks of TRANSKAPITALBANK	
	in Russian Rubles	Free of charge
	in foreign currency	Free of charge
1.3.2.4.	in favour of customers of other banks	
	in Russian Rubles	Free of charge
	in foreign currency	
	in United States dollar - USD	3 USD ⁴
	in Euro - EUR	Free of charge ⁵
	in Turkmenistan Manat - TMT	3 USD ⁷
	in other currencies	3 USD ⁷
	with guaranteed crediting of full amount of payment in USD to Beneficiary only in case of sending payments in favour of customers of CITIBANK GROUP	25 USD
	with conversion of the Account currency to the currency of payment	At the Bank's rate ⁶
1.4.	Inquiries about account transactions initiated by the Respondent Bank:	
1.4.1.	transactions in Russian Rubles	
1.4.1.1.	with value date up to 1 year	100 RUB
1.4.1.2.	with value date over 1 year	150 RUB
1.4.2.	transactions in foreign currency	Free of charge
1.5.	Amendments, cancellations and returns initiated by the Respondent Bank:	
1.5.1.	transactions in Russian Rubles	
	before payment execution	Free of charge
	after payment execution	200 RUB
1.5.2.	transactions in foreign currency	Free of charge
1.6.	Correspondence	
1.6.1.	Correspondence under queries of the Respondent Bank regarding incoming payments in RUB	100 RUB per case
1.7.	Investigations	
1.7.1.	Investigations under compliance requests of correspondent banks or third banks	Free of charge
1.8.	Forwarding of information	
1.8.1.	Forwarding of information to third bank via SWIFT at the Respondent Bank/Customer's request	10 USD

1. Negative (debit) interest rate is accrued on arithmetic average balance over the reporting period. The value of arithmetic average balance on the Account of RESPONDENT BANK over the reporting period shall be calculated as the amount of balances on the Account on each calendar day divided by the number of calendar days in the reporting period. Reporting period shall mean the number of calendar days in the month. In case of the condition on negative (debit) interest rate accrual during incomplete calendar month under reporting period shall mean the number of days of the calendar month starting from the date of opening an account in the relevant currency. Balance on the Account on each calendar day shall mean the balance of funds on the Account of RESPONDENT BANK at the beginning of each transaction day.

2. Cash withdrawals/acceptance from/on correspondent account is provided in case of the agreement between parties on the conditions of each particular transaction. Commission on cash withdrawals is set for each particular transaction.

3. If the payment order does not contain instructions on the commission paying party, the commission will be charged from the ordering party.

4. Commission of correspondent bank and third banks are to be charged additionally, except for transfers in favour of customers and Respondent Banks of TKB Group's correspondent banks located in CIS, Latvia and Georgia. Commission of the correspondent bank for payments to Vietnam is 2,5 USD, other charges are nonexistent.

5. Commission of correspondent bank is charged additionally:

Up to 12 500 EUR - 11 EUR

From 12 500 to 50 000 EUR - 18 EUR

Over 50 000 EUR - 22 EUR

Payment to Germany irrespective of the amount of payment - 5 EUR

6. Payment orders with conversion of Account currency to currency of payment is effected from EUR or USD Accounts upon the agreement with the Bank with value date from "current business day" to "current business day + 2" depending on the currency of payment.

7. Commission of correspondent bank and third banks are charged additionally.

2.	DOCUMENTARY OPERATIONS	COMMISSION FEE
2.1.	Operations with LCs on the territory of the Russian Federation ⁸	
2.1.1.	Issuance, increase in the amount, prolongation or confirmation of LC	
2.1.1.1.	Confirmed (covered) LC (revocable or irrevocable)	0.1% from the LC amount or its increase (min. 1 000 RUB, max. 15 000 RUB) for quarter or its part. In case of prolongation of the LC, this tariff is applied if prolongation period exceeds the period for which commission has already been charged.
2.1.1.2.	Uncovered (guaranteed) LC (revocable or irrevocable)	Subject to additional agreement
2.1.2.	Amendment of terms of issued LC (excl. increase in the amount and prolongation)	500 RUB
2.1.3.	Request of the applicant's/issuing bank's consent to accept documents despite discrepancies or return of documents	500 RUB
2.1.4.	Discrepancy commission	500 RUB
2.1.5.	Revocation of issued LC before its maturity date	500 RUB
2.1.6.	Handling commission if the Bank is not acting as nominated bank	0.075% from amount indicated in documents (min. 1 000 RUB, max. 10 000 RUB) for each set of documents
2.1.7.	Handling commission if the Bank is acting as nominated bank	0.1 % from amount indicated in documents (min. 1 000 RUB, max. 10 000 RUB) for each set of documents
2.1.8.	Advising of LC	500 RUB
2.1.9.	Payment under LC	Free of charge
2.1.10.	Amendment of LC terms	500 RUB
2.1.11.	LC cancellation:	500 RUB
2.1.11.1.	in case of provision of financing by the Bank under the advised LC	Subject to additional agreement
2.1.11.2.	in case financing under the advised LC was not provided by the Bank	1 000 RUB
2.1.12.	Courier fee	1 000 RUB, incl. VAT
2.2.	Operations with international LCs ^{9,10}	
2.2.1.1.	Issuance, prolongation, increase in the amount of LC (incl. deferred payment period under LC)	
2.2.1.1.1.	with provision of 100% coverage to the Bank	0.15% from the LC amount or its increase (min. 50 USD, max. 3 000 USD) for quarter or its part (incl. deferred payment period)
2.2.1.1.2.	without coverage	Subject to additional agreement
2.2.1.2.	Amendment of LC terms (excl. increase in the amount and prolongation)	50 USD per each amendment
2.2.1.3.	Handling commission (incl. the Bank is not acting as nominated bank)	0.1% from amount of documents (min. 50 USD, max. 3 000 USD) for set of documents
2.2.1.4.	Transfer of LC in favour of second beneficiary	0.2 % from the LC amount or its increase (min. 250 USD, max. 1 000 USD)
2.2.1.5.	Pre-Advice of LC	30 USD
2.2.1.6.	Advice of LC or increase in the LC amount	0.1 % from the LC amount or its increase (min. 50 USD, max. 200 USD)
2.2.1.7.	Advice of amendment of LC not related to increase in amount or LC cancellation	50 USD

2.2.1.8.	Discrepancy commission	100 USD
2.2.1.9.	LC Confirmation, confirmation of amount of increase and/or prolongation of the earlier confirmed LC:	
2.2.1.9.1.	with provision of 100% coverage by the issuing bank	0.125 % from the LC amount or its increase (min. 50 USD, max. 3 000 USD) for quarter (90 days) or its part
2.2.1.9.2.	without provision of coverage by the issuing bank	Subject to additional agreement
2.2.1.10.	LC cancellation	
2.2.1.10.1.	in case of provision of financing by the Bank under the advised LC	Subject to additional agreement
2.2.1.10.2.	in case financing under the advised LC was not provided by the Bank	50 USD
2.2.1.11.	Courier fee	100 USD, incl. VAT
2.3.	Guarantees, Stand-by LCs^{10,11}	
2.3.1.1.	Issuance, increase in amount, prolongation of guarantee (counter-guarantee) stand-by LC:	
2.3.1.1.1.	with provision of 100% coverage to the Bank	0.125 % from the amount of stand-by LC (min. 50 USD, max. 3 000 USD) for quarter or its part. In case of prolongation of the stand-by LC this tariff is applied if the prolongation period exceeds the period for which commission has already been charged
2.3.1.1.2.	without coverage	Subject to additional agreement
2.3.1.1.3.	Amendment to the terms of the guarantee, counter-guarantee, stand-by LC, not related to increase in amount or to prolongation for which the commission has already been charged	50 USD for each amendment
2.3.1.1.4.	Payment of claim under guarantee, counter-guarantee, stand-by LC issued by the Bank	0.5 % (min. 50 USD) from the guarantee amount
2.3.1.1.5.	Cancellation of guarantee, counter-guarantee, stand-by LC	50 USD
2.3.1.1.6.	Handling commission under guarantee, counter-guarantee, stand-by LC	0.1% from the amount of claims (min. 50 USD, max. 3 000 USD) for set of documents
2.3.1.1.7.	Advice of guarantee, counter-guarantee, stand-by LC or advice of increase in the amount of the earlier advised obligation	50 USD, incl. VAT
2.3.1.1.8.	Courier fee	100 USD, incl. VAT
2.3.1.1.9.	Confirmation of authenticity of guarantee/ stand-by LC or amendment to it (at client's request)	50 USD, incl. VAT
2.3.1.1.10.	Advice of amendment to guarantee/ stand-by LC terms not related to the increase in amount of earlier advised obligation	50 USD for each amendment, incl. VAT
2.4.	Documentary collection	
2.4.1.	Acceptance and sending of documents for collection	0.15 % from amount indicated in each set of documents (min. 30 USD)
2.4.2.	Amendments to terms of collection instruction, cancellation	50 USD
2.4.3.	Issuance of documents without accept/payment	0.15% from amount indicated in documents (min. 30 USD)
2.4.4.	Return of collection in connection with refuse to pay/accept	30 USD
2.4.5.	Issuance of documents against payment/accept	0.15% from amount indicated in documents (min. 30 USD)
2.4.6.	Correspondence fee for collection regarding failure to pay in time	30 USD
2.4.7.	Courier fee	100 USD, incl. VAT
2.5.	Collection of cheques	
2.5.1.	Acceptance of bank cheques for collection	1.5 % from cheque amount (min. 100 USD)
2.6.	Clean collection	
2.6.1.	Acceptance and sending of documents for collection	0.15% from amount indicated in documents (min. 30 USD)
2.6.2.	Issuance of documents against accept/payment or without payment/accept	0.15% from amount indicated in documents (min. 30 USD)
2.6.3.	Courier fee	100 USD, incl. VAT

8. Performed in accordance with Provision of Bank of Russia "Provision on the rules of money transfer" No. 383-P dated 19.06.2012.

9. Performed in accordance with Uniform Customs and Practice for Documentary Credits UCP 600 as in force in 2007.

10. Expenses of third banks are compensated according to their claims on actual basis.

11. Guarantee transactions are carried out by the Bank in accordance with the Unified Rules for Demand Guarantees URDG 758. Transactions with stand-by LCs are carried out in accordance with International Stand-by Practices (ISP 98) or UCP 600 as in force in 2007.

3.	ONLINE BANKING	COMMISSION FEE
3.1.	Connection to the system of online banking	
3.1.1.	to effect payments	
3.1.1.1.	with the use of USB-token	2 500 RUB
3.1.1.2.	with the use of Smart-card (in case of availability of card reader)	1 500 RUB
3.1.1.3.	with the use of Smart-card and card reader	2 500 RUB
3.1.2.	to receive information about the account balance without possibility to effect payments	1 700 RUB
3.2.	Monthly fee	
3.2.1.	with possibility to effect payments	1 000 RUB per month
3.2.2.	to receive information about the account balance without possibility to effect payments / as alternate means of communications / sending confirmations for FX/MM deals	Free of charge