



# Экспобанк

## **RULES OF FUNDS TRANSFERS IN RUSSIAN RUBLES AND FOREIGN CURRENCY WITHOUT OPENING A BANK ACCOUNT WITH EXPOBANK LLC**

### **1. Rules of funds transfers in Russian rubles and foreign currency via Western Union and Golden Crown payment systems without opening a bank account with Expobank LLC.**

1.1. Expobank LLC (the 'Bank' or the 'Party') may send/disburse transfers without opening bank accounts (the 'Transfers') to individuals (residents and non-residents) (the 'Clients' or the 'Party') via Western Union and Golden Crown payment systems (the 'Payment System') in the currency of the Russian Federation or foreign currency.

1.2. The ability of Bank's offices to effect Transfers via one of the payment systems (Western Union, Golden Crown) is determined by the rights granted to the Bank's offices under the Bank's regulation and the availability of the relevant software at the Bank's office.

1.3. The Transfer may be effected only to an individual for payment in cash.

1.4. The purpose of establishing relations between the Client and the Bank is the Transfer of funds for the sender's personal needs. The Transfer may not be related to any business activity, private practice, investment activity, illegal activity or acquisition of rights to real estate.

1.5. The current list of constituents of the Russian Federation and the relevant settlements (for funds transfers on the territory of the Russian Federation) and foreign countries and the relevant settlements (for cross-border transfers), information on credit institutions, offices and branches of credit institutions and/or attracted bank payment agents (subagents) where funds may be disbursed to the recipient, is available at the official websites of the operators of the relevant payment systems <http://www.perevod-korona.com>, <https://www.westernunion.com> (the 'Official websites of the Payment Systems operators').

1.6. The sending/disbursement of Transfers is effected in accordance with the currency law and the limitations established by the Payment System.

1.7. The Transfers on the territory of the Russian Federation are effected in rubles. The transfers in foreign currency on the territory of the Russian Federation are effected only via the Golden Crown payment system, if the sender and the recipient of the Transfer is one and the same person. The outgoing Transfer from the Russian Federation may be effected in rubles or foreign currency.

1.8. In accordance with the currency law of the Russian Federation, the resident may send a Transfer out of the Russian Federation in the amount not exceeding the equivalent of USD 5,000 in one operating day via one authorized bank.

Subject to the said legislation of the Russian Federation, the Payments Systems operators may establish the minimum and maximum amount of Transfer, which information shall be available at the Payment Systems operators' Official Websites.

1.9. Any Transfer-related operation (sending, disbursement, change of Transfer details, cancellation) is only possible on presentation of an ID upon application of the Transfer sender/recipient.

Under the Russian law the identification documents are:

1.9.1. **For Russian citizens:**

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

✓ temporary ID of the Russian citizen issued for the period of Russian passport issuance;

1.9.2. **For foreign citizens:**

✓ passport of foreign citizen;

1.9.3. **For stateless persons:**

✓ document issued by a foreign state and recognized in accordance with the Russian treaty as an ID document of a stateless person;

✓ temporary residence permit;

✓ permanent residence permit;

✓ ID of a person who has no valid ID for the period of processing of the application for recognition as a citizen of the Russian Federation or for admission to citizenship of the Russian Federation;

✓ refugee ID card;

✓ notification that a request for recognition of refugee status on the territory of the Russian Federation is under consideration on the merits;

1.9.4. Other documents recognized as the IDs of Russian citizens in accordance with the Russian law, and the IDs of foreign citizens and stateless persons in accordance with the Russian law and the Russian treaty.

1.10. Foreign citizens and stateless persons shall show their migration card, if they are required to have such document in accordance with the Russian law.

1.11. Foreign citizens and stateless persons shall show the document confirming the right to stay (reside) in the Russian Federation, if they are required to have such document in accordance with the Russian law.

✓ permanent residence permit;

✓ temporary residence permit;

✓ visa;

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

1.12. For the Transfer sending/disbursement or other Transfer-related operations, the Client shall provide the Bank with an application in the form as established by the Payment System (unless otherwise established by the payment system).

1.13. In cases stipulated by the Russian law, the Bank may request from the Client the documents and information required to identify the Client and confirming the legality of the transaction, including those disclosing the purpose of transactions, the nature of relations between the sender and the recipient, the source of funds. The list of documents (information) provided by the Client or the Transfer may also be published on the Official Websites of the Payment Systems operators.

1.14. In accordance with Federal Law No. 115-FZ “On Combating Legalization (Laundering) of Proceeds from Crime and Financing of Terrorism” dated 7 August 2001, the Bank may reject the Transfer, if the documents required to record the information in accordance with Federal Law No. 115-FZ were not provided, and if upon the implementation of the Internal Control Rules the Bank’s specialist gets a suspicion that the purpose of the transaction is legalization (laundering) of proceeds from crime, financing of terrorism or financing of WMD proliferation.

1.15. The Bank shall send the Transfer to the recipient in accordance with the Transfer rules established by the relevant Payment System.

The Payment Systems operators provide the following information on their official websites:

✓ the Transfer completion period;

✓ limitations associated with receiving the Transfer on the territory of a foreign country (if the details of such limitations are available);

✓ the list of details to be provided by the payer to the recipient for the purpose of receiving the Transfer;

- ✓ the procedure for revocation of the Transfer order and the procedure for return of the transferred funds to the payer (insofar as possible);
- ✓ the procedure for return of funds to the payer in cases of failure to render or unduly rendering of the Transfer service;
- ✓ the procedure for submission of claims and the procedure for consideration of claims by credit institution;
- ✓ the details of possible risks of unauthorized access to the information provided by the payer to the recipient for the purpose of receiving the Transfer, and the recommended measures to mitigate such risks;
- ✓ the terms and conditions of conversion transactions for the the Transfer with conversion, including the exchange rate of such transactions.

1.16. Upon receipt by the Client of the Transfer in foreign currency, in the absence of the amount less than the banknote of the lowest denomination in the said currency at the Bank's cash desk, part of the amount payable to the Client upon receipt of the Transfer will be disbursed by the Bank in the equivalent amount in the currency of the Russian Federation at the Bank's exchange rate applicable at the time of the transaction.

1.17. The Client shall pay for the Transfer service at the moment of the service rendering in accordance with the applicable tariffs of the Payment System in the amount as displayed at the Bank's office in a place open to the Client's view and at the Official Websites of the Payment Systems operators.

1.18. These Rules shall be subject to the Russian law. Due to the changes in the applicable law, the Bank shall reserve the right to amend these Rules.

## **2. Rules for Funds Transfers in Russian Rubles without Opening a Bank Account (Intrabank and to other Credit Institutions).**

2.1. Expobank LLC (the 'Bank') renders the services of sending/receiving transfers without opening bank accounts (the 'Transfers') to individuals and legal entities (residents and non-residents) in the currency of the Russian Federation.

2.2. The ability of Bank's offices to effect Transfers is determined by the rights granted to the Bank's offices under the Bank's regulation.

2.3. The transfer may be effected for the crediting of funds to the bank account of an individual/legal entity on the territory of the Russian Federation.

2.4. The purpose of establishing relations between the Client and the Bank is the Transfer of funds for the sender's personal needs. The Transfer may not be related to any business activity, private practice, investment activity, illegal activity.

2.5. The sending/disbursement of Transfers is effected in accordance with the currency law of the Russian Federation.

2.6. Any Transfer-related operation (sending, disbursement, change of Transfer details, cancellation) is effected upon presentation of an ID upon application of the Transfer sender/recipient.

2.7. Under the Russian law the identification documents are:

2.7.1. **For Russian citizens:**

- ✓ passport of the Russian citizen;
- ✓ passport of the Russian citizen, diplomatic passport, service passport, proving the identity of the Russian citizen outside of the Russian Federation;
- ✓ birth certificate of the Russian citizen (for Russian citizens under the age of 14);
- ✓ temporary ID of the Russian citizen issued for the period of Russian passport issuance;

2.7.2. **For foreign citizens:**

- ✓ passport of foreign citizen;

2.7.3. **For stateless persons:**

- ✓ document issued by a foreign state and recognized in accordance with the Russian treaty as an ID document of a stateless person;
- ✓ temporary residence permit;
- ✓ permanent residence permit;
- ✓ ID of a person who has no valid ID for the period of processing of the application for recognition as a citizen of the Russian Federation or for admission to citizenship of the Russian Federation;
- ✓ refugee ID card;
- ✓ notification that a request for recognition of refugee status on the territory of the Russian Federation is under consideration on the merits;

2.7.4. Other documents recognized as the IDs of Russian citizens in accordance with the Russian law, and the IDs of foreign citizens and stateless persons in accordance with the Russian law and the Russian treaty.

2.8. Foreign citizens and stateless persons shall show their migration card, if they are required to have such document in accordance with the Russian law.

2.9. Foreign citizens and stateless persons shall show the document confirming the right to stay (reside) in the Russian Federation, if they are required to have such document in accordance with the Russian law.

- ✓ permanent residence permit;
- ✓ temporary residence permit;
- ✓ visa;
- ✓ other document confirming in accordance with the Russian law the right of a foreign citizen or a stateless person to stay (reside) in the Russian Federation.

2.10. For the Transfer sending/disbursement or other Transfer-related operations, the Client shall provide the Bank with an application as per the Bank's form.

2.11. In cases stipulated by the Russian law, the Bank may request from the Client the documents and information required to identify the Client and confirming the legality of the transaction, including those disclosing the purpose of transactions, the nature of relations between the sender and the recipient, the source of funds.

2.12. In accordance with Federal Law No. 115-FZ "On Combating Legalization (Laundering) of Proceeds from Crime and Financing of Terrorism" dated 7 August 2001, the Bank may reject the Transfer, if the documents required to record the information in accordance with Federal Law No. 115-FZ were not provided, and if upon the implementation of the Internal Control Rules the Bank's specialist gets a suspicion that the purpose of the transaction is legalization (laundering) of proceeds from crime, financing of terrorism or financing of WMD proliferation.

2.13. The Transfer shall be effected within three business days starting from the day when the Client provides cash for the purpose of funds transfer without opening a bank account.

2.14. The Client shall pay for the Transfer service at the moment of the service rendering in accordance with the applicable Bank's Tariffs. The details of the Tariffs shall be displayed at the Bank's office in a place open to the Clients' view and at the Bank's official website [expobank.ru](http://expobank.ru).

2.15. The responsibility for the correctness and validity of the information provided in the Transfer order shall rest with the Client. The Client shall bear full responsibility for any of its or the Recipient's damages, including the compensation of any losses that may arise due to incorrectness or invalidity of the information specified by the Client in the Transfer order.

2.16. The return (cancellation) of the Transfer order by the Bank shall be effected by virtue of the Request for Revocation drawn up as per the Bank's form and submitted by the Client to the Bank. The revocation of the Transfer order shall be effected before it becomes irrevocable. No partial revocation of any amount is allowed. The funds transfer becomes irrevocable starting from the moment when the Client provides cash to the Bank's cash desk for the purpose of funds transfer without opening a bank account.

2.17. The return (cancellation) of the Transfer order shall be effected on or prior to the business day following the day when the grounds for return (cancellation) arose, subject to paragraph 2.16 hereof.

2.18. In case of any claims to the Bank, the Client may submit an application to the Bank in any format in one of the following ways:

- personally by visiting the Bank's office;
- via the Bank's official website [www.expobank.ru](http://www.expobank.ru) (the 'Contact Us' form);
- to the official e-mail [info@expobank.ru](mailto:info@expobank.ru);
- via the Internet Bank for Individuals, via the Bank-Client for Corporate Clients ([www.faktura.ru](http://www.faktura.ru));
- via mail/courier to the official addresses of the Bank and the Bank's offices;
- by fax.

The period of processing of an application shall not exceed 30 calendar days.

By the results of the application processing, the Client shall be provided with a spoken or written reply to the address specified upon formalizing the transfer, provided that the reply contains no information constituting a banking secret, the reply may be provided to the address specified in the application.

In case of failure to render or unduly rendered Transfer service, the cash provided by the Client shall be returned to the Client at the Bank's cash desk on the day when the Client applied to the Bank's office after the Client had received approval of the application by the Bank.

The Client may receive a prompt response regarding the progress of the application procession by the Bank or any other information regarding the transfer via the Bank's Contact Center at 8 800 500-07-70.

2.19. These Rules shall be subject to the Russian law. Due to the changes in the applicable law, the Bank shall reserve the right to amend these Rules.