



АТБ

Азиатско-
Тихоокеанский
Банк

**Annex to the Order
of the Chairman of
the Executive Board
dated May 21, 2019
No. 2019052101-P**

**TERMS AND CONDITIONS
OF
PJSC ASIAN-PACIFIC BANK
FOR SERVICES PROVIDED TO BANKS**

Blagoveshchensk
2019

GENERAL PROVISIONS

1. The present Terms and Conditions establish the commission rates of PJSC Asian-Pacific Bank (hereinafter referred to as "Bank") for services provided to banks, including execution of respondent banks' (hereinafter – "Client(s)") orders with regard to loro accounts opened by the Bank.

2. Provisions hereof may be terminated, supplemented or amended by the Bank unilaterally upon a prior notice of the Clients (in writing or electronic form) not less than 10 (ten) business days before the effective date of the amendment. The Bank also reserves the right to establish individual commission rates for Clients, (via special written agreement).

3. The Bank charges commissions in the currency of the correspondent account or in the currency of the Russian Federation at the exchange rate of the Bank of Russia as of the date of the operation on the Client's account. The Bank's commissions stipulated hereby in US Dollars, is charged to the Client's US Dollar account s or to other correspondent account at the Bank of Russia exchange rate on the day of the operation on the Customer's account.

If there is no sufficient cash balance on the account, the Bank shall be entitled to withhold commissions from other correspondent accounts of the Client, opened with the Bank in accordance with the Client's prior acceptance given to the Bank.

4. When executing Client's instructions the Bank withholds all commissions from the originator unless otherwise specified by the Client's payment instructions.

5. The Bank shall not accept foreign transactions if the beneficiary / beneficiary's bank are located in countries / areas not participating in the international cooperation programs on anti-money laundering and combating the financing of terrorism. The list of those countries/areas is executed in accordance with the correspondent list provided by the Bank of Russia and FATF (the Financial Action Task Force), and as on the date of the money transfer order receipt.

6. Third party banks' commissions, payments for telecommunication services and postage, courier expenses, taxes, levies, fees shall be charged separately at the actual costs in the same currency or in RUB at the exchange rate of the Bank of Russia as the operation date in accordance with the documents provided by the Bank unless otherwise expressly stipulated by this Tariff Book.

7. The withheld Bank's commissions and costs for executing Client's instructions are not refundable shall not be reimbursed except for the cases of erroneously withheld commissions and those services for which such option is provided in under the Client's agreements.

8. Commissions for services provided to credit institutions, which are not Clients and don't have an account with the Bank, are paid by cash transfers to the Bank's correspondent accounts using the details specified in the appropriate agreement or other documents used in the banking practice. Services, which are not covered by the present Terms and Conditions, shall be provided by the Bank under special additional agreement.

9. These Terms and Conditions cancel the effect of all previously established.

10. **Operational time for accepting and executing payment documents of clients - Moscow time (Moscow):**

№	Type and currency of transfer	Acceptance by the Bank of payment documents of the Client	Execution by the Bank of Client Transfers	Date of transfer of funds to the beneficiary
1.	Russian Rubles	Until 19-00	current day	current day
2.	US Dollars: <i>only bank to bank transfer (MT 202)</i>	Until 18-30	current day	current day
3.	Euro ¹	Until 17-00/18-00	current day	current day
4.	Chinese Yuan: - client transfer (MT 103)	Until 12-45 Until 14-30	current day current day	current day next day
	- bank to bank transfer (MT 202)	Until 15-00	current day	current day
5.	Japanese Yen	Until 07-30	current day	current day
6.	Kazakh Tenge	Until 12-00	current day	current day
7.	Belarusian Ruble	Until 15-00	current day	current day

11. Acceptance and execution of the Client's payment documents after cut-off-time is possible only upon prior agreement with the Bank.

¹ In summer European time - 17-00, in the winter time the duration of receiving transfers is increased by 1 hour.

1	The services	Commission
1.1.	Opening/closing a correspondent account	Free of charge
1.2.	Maintaining a correspondent account (except for the account in EUR)	Free of charge
1.2.1	Maintaining a correspondent account in EUR (€): commission is charged depending on the opening credit balance on the account for each day. With the size of the incoming account balance: 0 - 10 000 euro inclusive Over 10,000 - 100,000 inclusive Over 100 000 - 1 million euros inclusive Over 1 million - 10 million euros inclusive Over 10 million euros	Free of charge EUR 1 per day EUR 10 per day EUR 110 per day EUR 500 per day
1.3.	Credits to the Client's account	Free of charge
1.4.	Providing originals of account statements, debit and credit advice while executing transactions on the account	Free of charge
1.5.	Providing duplicate of account statements, debit and credit advice on the written Client's demand	USD 5 (each document)
1.6.	Interim account statements on the Client's demand: - in Russian Roubles - In foreign currency	RUB 150 (each document) USD 2 (each document)
1.7.	SWIFT records of the transactions executed by the Bank on the Client's demand: - in Russian Roubles - In foreign currency	RUB 250 USD 5 (each document)
1.8.	Providing account information upon the written request of the auditing companies	USD 50 (each request)
1.9.	Manual processing of payment orders(for all currencies) For transactions which are not in accordance with Instructions on completing SWIFT messages for transactions in the foreign currency	USD 5
1.10.	Interest on the credit balance of the account: - in Russian Roubles - in US Dollars - in Chinese Yuan	Under the additional agreement
1.11.	Interest on the minimum balance of the account	Under the additional agreement

2	Payment Transactions	Commission
2.1.	in Russian Roubles	
2.1.1	Intrabank transfer (in favour of the Bank, branches / Clients / respondents of the Bank)	Free of charge
2.1.2.	Transfer through the payment system of the Bank of Russia: - using the urgent transfer service - using non-urgent transfer service	RUB 100 RUB 25
2.2.	in the foreign currency	
2.2.1.	Intrabank transfer (in favour of the Bank, branches / Clients / respondents of the Bank)	Free of charge
2.2.2.	Bank to bank transfers	Free of charge
2.2.2.1.	Client's transfer through the NOSTRO Bank correspondent network:	

2.2.2.2.	With option OUR (the sender pays all the charges):	
	in EUR: <ul style="list-style-type: none"> ▪ transfers in amount: <ul style="list-style-type: none"> - under EUR 12 500 - under EUR 50 000 - over EUR 50 000 ▪ transfers to the beneficiaries holding accounts with German banks ▪ transfers to the beneficiaries holding accounts with Austrian banks <ul style="list-style-type: none"> - under EUR 50 000 - over EUR 50 000 ▪ transfers, payable to the beneficiaries, holding accounts with French, Italian, Spanish banks in amount under EUR 12 500 <p><u>Commissions of third banks are not charged</u></p>	EUR 10 EUR 15 EUR 30 EUR 5 EUR 5 EUR 5 EUR 30 EUR 7
	in CNY	CNY 80
	in JPY <ul style="list-style-type: none"> ▪ transfers in the amount of: <ul style="list-style-type: none"> - under JPY 1 500 000 - over JPY 1,500,000 	JPY 3000 JPY 6000
	in KZT	KZT 5
	in BYR	BYR 3
	in other freely convertible currencies	EUR 20
	in partially convertible currencies	USD 15
2.2.2.3.	with option BEN (the beneficiary pays all the charges)	Free of charge
2.2.2.4.	with option SHA (the ordering customer pays the charge of the Bank-sender, the beneficiary pays all other charges)	The same commission as transfers with the OUR option
2.3.	Amendments, cancellations, returns on the Client's demand:	
2.3.1.	<u>Transactions in RUB</u> <ul style="list-style-type: none"> - before execution by the Bank of transfer - after execution by the Bank of transfer 	Free of charge RUB 300
2.3.2.	<u>Transactions in foreign currencies</u> <ul style="list-style-type: none"> - before Bank's execution - after Bank's execution 	Free of charge USD 50
2.4.	Investigations by the Client's request:	
2.4.1	Transactions in RUB:	RUB 50
2.4.2.	Transactions in foreign currencies	USD 50 \ EUR 50
2.4.3.	Compliance requests of correspondent banks	USD 30

3.	Cash operations	Commission
3.1.	Cash acceptance\withdrawal on the account	Under the additional agreement

4.	Remote banking services (Internet-Banking)	Commission
4.1.	Providing first-time access or unlocking access to the system, <i>(charged once)</i>	RUB 350

4.2.	Restoring the access to the system, which was blocked through the Client's fault	RUB 1500
4.3.	Assignment of a digital key / additional digital key (charged at once from each holder of an electronic signature certificate)	RUB 1950
4.4.	Monthly usage charge	RUB 450
4.5.	Technical support by phone and e-mail	Free of charge
4.6.	Recovery of digital key (charged for issuing each new key in case of key compromise: theft, loss, breakage due to the client's fault, key lock due to expiration of the certificate, key lock due to incorrectly entered PIN / PUK code)).	RUB 750

5.	Foreign exchange transactions
	Foreign exchange transactions with credit institutions are executed by the Financial Market Department: +7 (495) 646-52-16, 646-52-15

6.	Trade finance transaction	Commission		
		Default	Minimum	Maximum
6.1.	Letters of credit, including standby letters of credit, in foreign currency			
6.1.1.	Paperwork for opening the letter of credit	Free of charge		
6.1.2.	Opening of the letter of credit	USD 500	-	-
6.1.3.	Opening of the uncovered letter of credit (in addition to Clause 6.1.2.)	Under agreement		
6.1.4.	Amendment to the terms of the letter of credit	USD 50		
6.1.5.	Increase of the uncovered letter of credit amount (in addition to Clause 6.1.4.)	Under agreement		
6.1.6.	Prolongation of the uncovered letter of credit (in addition to Clause 6.1.4.)	Under agreement		
6.1.7.	Annulment of the letter of credit	USD 30		
6.1.8.	Advising the letter of credit	USD 500		
6.1.9.	Advising the amendments to the letter of credit	USD 50		
6.1.10.	Confirmation of the letter of credit, increase of the amount and prolongation of the term of the confirmed letter of credit (covered/uncovered)	Under agreement		
6.1.11.	Preparatory work for confirmation of the letter of credit by a foreign bank, increase of the amount and prolongation of the term of the confirmed letter of credit (covered/uncovered)	Under agreement		
6.1.12.	Acceptance and inspection of documents presented under the letter of credit on behalf of the Client (in case the Bank is not the nominated bank)	0.15% of the amount	USD 50	USD 500
6.1.13.	Acceptance and inspection of the documents presented under the letter of credit (in case the Bank is the nominated bank)	0.2% of the amount	USD 100	
6.1.14.	Payment under the letter of credit	0.1% of the amount	USD 50	USD 300
6.1.15.	Message/request about the documents containing discrepancies with the conditions of the letter of credit sent by the Bank	USD 50 for each package of documents		

6.1.16	Transfer of the letter of credit	0,2% of the amount	USD 100	USD 2000
6.1.17	Acceptance of drafts/Negotiation	Under agreement		
6.1.18	Correspondence on trade finance transactions	USD 10 (each message)		
6.1.19	Return of unpaid documents	USD 50		
6.1.20	Reimbursement of telecommunication expenses, other banks' expenses, including correspondent banks, confirming and advising banks	Paid at actual cost		
6.2.	Letters of credit in the Russian Roubles in the territory of the RF			
6.2.1.	Opening of the letter of credit - covered - uncovered	RUB 3000 Under agreement		
6.2.2.	Amendments to the term of the letter of credit (except for the amount increase, prolongation of the term of the uncovered letter of credit)	RUB 1000		
6.2.3.	Increase of the amount, prolongation of the term of the uncovered letter of credit	Under agreement		
6.2.4.	Advising the letter of credit, increase of its amount and prolongation of the term	RUB 1000		
6.2.5.	Advising of amendments to the terms of the letter of credit (except for increase of its amount and prolongation of its term)	RUB 500		
6.2.6.	Acceptance, inspection and submission of the documents under the letter of credit	0.1%		
6.2.7.	Confirmation of the letter of credit, increase or prolongation of the term of the confirmed letter of credit	Under agreement		
6.2.8.	Payment under the letter of credit	Free of charge		
6.2.9.	Return of the discrepant documents to the Client (documents containing discrepancies with the conditions of the letter of credit provided by Client)	RUB 500		
6.2.10	Request for acceptance of discrepant documents sent to the issuing bank by the Client's written request	RUB 500		
6.2.11	Revocation and annulment of the letter of credit at the end of the term	RUB 500		
6.2.12	Letter of credit expiration without utilization	RUB 500		
6.3.	Guarantee operations			
6.3.1.	Issue of the guarantee	Under agreement		
6.3.2.	Amendments to the guarantee, except for the amount and guarantee period	USD 80		
6.3.3.	Amendments to the amount or period of the guarantee	Under agreement		
6.3.4.	Cancellation of the guarantee prior to its expiry	USD 50		
6.3.5.	Payment under the guarantee	0.15% of the amount	USD 50	USD 300

6.3.6.	Acceptance, inspection and submission of the documents, accompanying the payment demand (under the guarantee without any obligations on the Bank) by the Client's request	0.15% of the amount	USD 50	USD 300
6.3.7.	Acceptance, inspection and submission of the documents, accompanying the payment demand under the guarantee	0.15% of the amount	USD 50	USD 300
6.3.8.	Advise of the guarantee without any obligations on the Bank	USD 50		
6.3.9.	Advise of amendments to the guarantee (for each amendment)	USD 50		

7.	Operations with precious metals	
7.1.	Opening, maintenance, closing of accounts in precious metals	Commission
7.1.1	Opening an unallocated bullion account (UBA)	Free of charge
7.1.2	Maintaining UBA	Free of charge
7.1.3	Closing of UBA	Free of charge
7.1.4	UBA statement	Free of charge
7.1.5	UBA reference	Free of charge
7.2.	Operations with precious metals upon the Client's request on the unallocated bullion accounts:	
7.2.1	Purchase / sale of precious metals, traded for value spot and forward	Under agreement
7.2.2	Swap transactions	Under agreement
7.2.3	Deposit operations	Under agreement
7.2.4	Option transactions	Under agreement
7.3.	Export of precious metals upon the Client's request	Under agreement