



АТБ

Азиатско-
Тихоокеанский
Банк

Put into effect from October 1, 2020

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

Blagoveshchensk
2020

GENERAL PROVISIONS

1. The present Tariffs 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 at the date of the operation on the Client's account. The Bank's commission, the payment of which is stipulated hereby in US Dollars, is charged to the Customer's account in US Dollars or from any correspondent account at the Bank of Russia exchange rate on the day of the operation on the Customer's account.

If there are no or not sufficient of cash assets 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. If the amount indicated in Client's application for closing an account and transferring the balance from the account is insufficient to pay the Bank's commission for debiting from the account, the balance is transferred from the account without deducting the Bank's commission.

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 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 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 at 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 shall not be reimbursed except for incorrect withheld commissions and other services, which have such option under the Client's agreements.

8. Commissions for services provided to credit institutions, which are not Clients and don't have any accounts at the Bank, are paid though cash transfers to the correspondent bank accounts to the details at the appropriate agreement or other documents used in the bank practice. Services, which are not covered by the present Tariffs, shall be provided by the Bank under special additional agreement.

9. This Tariff Book cancels any prior established tariffs.

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

№	Type and currency of transfer	End of acceptance by the Bank of settlement documents of the Client (cut-off-time)	Execution by the Bank of Client Transfers	Date of transfer of funds to the beneficiary
1.	Russian Rubles	19-00	current day	current day
2.	US Dollars: -only interbank transfer (MT 202)	18-30	current day	current day
3.	Euro ¹ - interbank transfer (MT 202) - customer credit transfer (only within the Bank's correspondent network) ²	17-00/18-00 17-00/18-00	current day current day	current day current day
4.	Chinese Yuan - interbank transfer (MT 103) - interbank transfer (MT 102)	12.45 14.30 15.00	current day current day	current day next day current day
5.	Japanese Yen	07-30	current day	current day
6.	Kazakh Tenge	12-00	current day	current day
7.	Belarusian Ruble	15-00	current day	current day

11. Acceptance and execution of the Respondent's payment documents after cut-off-time is realized 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.

² Information on correspondent banks of Asian-Pacific Bank (PJSC) for transfers in Euros is provided on request via electronic communication channels (SWIFT, Internet Bank, SPFS, e-mail).

1	The services	Commission
1.1.	Opening/closing a correspondent account	Free of charge
1.2.	Maintaining a correspondent account	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.	Crediting monetary funds to the Respondent'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 about transactions executed by the Bank on the Client's demand: - in Russian Roubles - In foreign currency	RUB 250 USD 5 (each document)
1.8.	Issue of information about account upon the written request of the auditing companies	USD 50 (each request)
1.9.	Manual operation of transactions(for all currencies) For transactions which are not in accordance with Instructions on completing SWIFT messages during transactions in the foreign currency	USD 5
1.10.	Charging interests on the credit balance of the account: - in Russian Roubles - in US Dollars - in Chinese Yuan	Under the additional agreement
1.11.	Charging interests on the minimum balance of the account	Under the additional agreement

2	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 translation service - using non-urgent translation 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.	Interbank transfers	Free of charge
2.2.3	Client's transfer through the NOSTRO Bank correspondent network:	

2.2.3.1	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 <p><u>Commissions of third banks are not charged</u></p>	EUR 10 EUR 15 EUR 30
	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 limited convertible currencies	USD 15
2.2.3.2	with option BEN (the receiver pays all the charges)	Free of charge
2.2.3.3	with option SHA (the sender pays the charge of the Bank-sender, the receiver pays all other charges)	The Bank's commission is charged at the cost of transfers with the option OUR
2.3.	Change of transfers conditions, annulment, return of the transfer on the Client's demand:	
2.3.1.	<u>Operations 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>Operations in foreign currencies</u> <ul style="list-style-type: none"> - before execution by the Bank of transfer - after execution by the Bank of transfer 	Free of charge USD 50
2.4.	Investigations on executed transfers on the Client's request:	
2.4.1.	Operations in RUB:	RUB 50
2.4.2.	Operations in foreign currencies	USD 50 \ EUR 50
2.4.3.	On compliance requests of correspondent banks	USD 30

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

4.	Usage of remote banking services for Client (Internet-Banking)	Commission
4.1.	Providing first-time access to the system, issuing of 2 smart-cards (<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 (<i>charged at a time from each holder of an electronic signature certificate</i>)	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 (<i>charged for issuing each new key in case of key compromise: theft, loss, breakage due to the client, key lock due to expiration of the certificate, key lock due to incorrectly entered PIN / PUK code</i>).	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.	International letters of credit			
6.1.1.	Preparatory documents for opening a letter of credit	Free of charge		
6.1.2.	Opening of the letter of credit	0.15% of the amount of the letter of credit	\$ 50	\$ 500
6.1.3.	Opening of the uncovered letter of credit	Under agreement		
6.1.4.	Amendments to the term of the letter of credit	USD 50		
6.1.5.	Increase of the uncovered letter of credit amount	Under agreement		
6.1.6.	Prolongation of the uncovered letter of credit	Under agreement		
6.1.7.	Annulment of the letter of credit	USD 30		
6.1.8.	Advising the letter of credit	0.1% of the amount of the letter of credit	\$ 50	\$ 300
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 operations for confirmation of the letter of credit with 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 the documents presented under the letter of credit on behalf of the Client (in case the Bank is not the nominated bank)	USD 50		
6.1.13.	Acceptance and inspection of the documents presented under the letter of credit (in case the Bank is the nominated bank)	0.15% of the amount	USD 100	
6.1.14.	The Bank's sending of a message/request about the documents containing discrepancies with the conditions of the letter of credit	USD 50 for each package of documents		
6.1.15.	Acceptance of drafts/Negotiation	Under agreement		
6.1.16.	Correspondents concerning the trade finance transactions	USD 10 (each message)		
6.1.17.	Return of unpaid documents concerning the trade finance transactions	USD 50		
6.1.18.	Reimbursement of telecommunication expenses, other banks' expenses, including correspondent banks, confirming and advising	Paid at actual cost		

6.2.	Operations under the letter of credit in the Russian Roubles for settlements 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.	Notification of opening the letter of credit, increase of its amount and prolongation of the term	RUB 1000		
6.2.5.	Notification of the 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 payment for set of documents under the letter of credit	0.1% of the amount of documents		
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 the approval of the issuing bank to accept documents, which are incompliant with the terms of the letter of credit, under authority of the Client's letter	RUB 500		
6.2.11.	Revocation and annulment of the letter of credit at the end of the term	RUB 500		
6.2.12.	Close of the letter of credit upon expiration of the inactivity period	RUB 50		
6.3.	Guarantee operations			
6.3.1.	Issue of the guarantee	Under agreement		
6.3.2.	Amendments of the conditions of the guarantee, except for the amount and guarantee period	USD 80		
6.3.3.	Amendments of the amount or guarantee period	Under agreement		
6.3.4.	Cancellation of the guarantee prior to expiry	USD 50		
6.3.5.	Executing 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 claim of payment (under the guarantee without any obligations on the Bank) on the Client's demand	0.15% of the amount	USD 50	USD 300
6.3.7.	Acceptance, inspection and submission of the documents, accompanying the claim of payment under the guarantee	0.15% of the amount	USD 50	USD 300
6.3.8.	Advise of the guarantees without any obligations on the Bank	USD 50		
6.3.9.	Advise of the amendments of the guarantee terms (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