

Change of Service Tariffs for Current accounts of Individual Clients

Dear Customers,

Please note that starting from December 01, 2012 bank shall charge annual fee for Account maintenance of **individual client** in the following amount, depending on the currency of the account:

30 USD / 1000 RUB / 30 EUR / 2500 JPY

Account maintenance fee is collected by the Bank once a year not later than January 15 of the following calendar year (for the period from January 01, till December 31 of the previous calendar year).

In case the balance on the current account is not sufficient for a payment of a fee in full amount than the Bank shall collect the fee only within amount of the balance on the current account existing on the day of fee collection. In case the balance on the current account is zero the Bank shall not collect Account maintenance fee and the client shall not be deemed as debtor.

The Bank shall not collect Account maintenance fee in case at least one of the following conditions is met:

- There were banking operations on current account during a calendar year (excluding operations executed by the Bank: payment of the interest and collection of the fees);
- The balance on current account at the end of the calendar year is equal or exceeds the following amount (corresponding to the currency of the account): RUB 30.000, USD 1.000, EURO 800, YEN 80.000.

For further enquires please contact the Bank by phone +7 495 212 0333 (extension 233, 234, 231, 230).