

Tariffs applicable to individual customers (hereinafter – «Customer» or «Customers») for the banking operations with the current accounts or deposit accounts (deposits), opened with CJSC «ISBANK» (hereinafter referred to as «the Bank»)		
Types of transactions and services	Amount of commission	Order of charging
<b>CASHLESS TRANSACTIONS OF INDIVIDUALS</b>		
<b>1. Transfers in Russian rubles</b>		
<b>Transfer of funds from the account based on the Customer's payment order</b>		
1.1. Transfer of funds for payment of taxes and duties in favor of the budgets of all levels and targeted extra budgetary funds	without commission	At the time of transaction of the transfer amount
1.2. Transfer of funds to the Customer's own accounts opened with the Bank		
1.3. Transfer of funds to the accounts of the Customers of CJSC "ISBANK"	0.12% of the transfer amount, but not less than 50 rubles and not more than 800 rubles for one transfer	
1.4. Transfer of funds to the accounts of the customers of the bank «Turkiye Is Bankasi AS»	0.25% of the amount of the transfer, but not less than 150 rubles and not more than 800 rubles for one transfer	
1.5. Transfer of funds to the Customer's own accounts opened with the bank «Turkiye Is Bankasi AS»	100 rubles for one transfer	
1.6. Transfer of funds to the customer accounts opened with other credit organizations	0.5% of the amount of the transfer, but not less than 50 rubles and not more than 2000 rubles for one transfer	

1.7. Execution of standing order for money transfer	100 rubles for one order	At the time of the transaction in addition to the basic fees specified in clauses 1.1-1.6.
<b>Transfer of funds without opening an account based on the Customer's order</b>		
1.8. Transfer of funds for payment of taxes and duties in favor of the budgets of all levels and targeted extra budgetary funds	without commission	At the time of transaction
1.9. Transfer of funds on the Customer's order to the customer accounts opened with the Bank	0.15% of the amount of the transfer, but not less than 50 rubles and not more than 800 rubles for one transfer	
1.10. Transfer of funds on the Customer's order to the customer accounts opened with other credit organizations	1% of the amount of the transfer, but not less than 50 rubles and not more than 2000 rubles for one transfer	
1.11. Transfer of funds based on the Customer's order through the payment system "WESTERN UNION"	As per the tariffs of the payment system "WESTERN UNION" at the time of transaction	
1.12. Transfer of funds based on the Customer's order as a payment for goods and services in favor of legal entities and individual entrepreneurs who have signed a contract with the Bank to receive payments from individuals	By agreement between the Bank and the Customer	At the time of transaction
<b>Other operations</b>		
1.13. Request for transfer (including changes and clarifications to the conditions of the transfer, cancellation of payment orders based on request of Customer)	100 rubles	At the time of transaction
<b>2. Transfers in foreign currency</b>		

Execution of applications for transfers "BEN" / "SHA" / "OUR" / option "GUARANTEED OUR"		
2.1. Transfers with charging option "BEN" (costs for beneficiary)	30 units of currency	Deducted from the payment amount at the time of transfer. Specified commission does not include commissions of correspondent banks and commissions of third banks, which are additionally deducted from the payment amount as per tariffs of these banks
2.2. Transfer with charging option "SHA" (costs to be shared by beneficiary and transmitter)	30 units of currency	The commission is charged with each transfer on the day of acceptance for execution of the application for transfer
2.3. Transfer with charging option "OUR" (costs for transmitter)	up to 10 000 units of currency - 55 units of currency from 10 001 to 100 000 units of currency - 0,2% of the amount of the transfer, not less than 75 units of currency of the transfer more than 100 001 units of currency - 0,2% of the amount of the transfer, not less than 225 units of currency of the transfer	The commission is charged with each transfer on the day of acceptance for execution of the application for transfer. Specified fees include commissions of correspondent banks and commissions of third banks
2.4 Transfer with option "GUARANTEED OUR" (costs for transmitter, in addition to point 2.3.)	25 dollar USD for one transfer	The commission is charged with each transfer on the day of acceptance for execution of the application for transfer. Specified commission covers all additional fees, including those arising from US banks.
2.5. Urgent request for transfer with the value date "day"	50 units of currency	The commission is charged in addition to the basic fees specified in clauses 2.1- 2.4
<b>Transfer of funds in foreign currency from the Customer account based on Customer's order</b>		
2.6. Transfer of funds to the Customer's own accounts opened with the Bank	without commission	
2.7. Transfer of funds to the accounts of the Customers of the Bank	0.12% of the amount of the transfer, but not less than 1 units of currency and not more than 15 units of currency for one transfer	At the time of transaction

2.8. Transfer of funds to the Customer's own accounts opened with the bank « <b>Turkiye Is Bankasi AS</b> »	up to 8000 units of currency – 5 units of currency from 8000,01 to 12000 units of currency – 50 units of currency more than 12 000,01 units of currency - 0.4% of the amount of the transfer	At the time of transaction. The fee is determined based on the total amount of all transfers made on the account since the beginning of the current month. The fee is calculated from the amount of specific transfer
2.9. Transfer of funds to the accounts of Customers of the bank « <b>Turkiye Is Bankasi AS</b> »	up to 8000 units of currency – 10 units of currency from 8000,01 to 12000 units of currency – 100 units of currency more than 12 000,01 units of currency - 2% of the amount of the transfer	At the time of transaction. The fee is determined based on the total amount of all transfers made on the account since the beginning of the current month. The fee is calculated from the amount of specific transfer
<b>Standing order of the Customer</b>		
2.10. Execution of a standing order for money transfer	without commission	
<b>Execution of a standing order of the Customer which is an employee of the organization serviced in the Bank (in accordance with the agreement on interaction in the framework of the project for opening and maintenance of bank accounts of individuals)</b>		
2.11. Transfer of funds to the accounts of customers of the bank « <b>Turkiye Is Bankasi AS</b> » including Customer's own accounts	Turkish Lira – 200 rubles for one execution Dollar USD - 250 rubles for one execution EURO - 300 rubles for one execution	At the time of transaction.
<b>Execution of a standing order of the Customer which is not an employee of the organization serviced in the Bank (in accordance with the agreement on interaction in the framework of the project for opening and maintenance of bank accounts of individuals)</b>		
2.12. Transfer of funds to the accounts of customers of the bank « <b>Turkiye Is Bankasi AS</b> » including Customer's own accounts	Turkish Lira – 400 rubles for one execution Dollar USD - 500 rubles for one execution EURO - 600 rubles for one execution	At the time of transaction

<b>Other operations</b>			
2.13. Changing conditions of or cancelling the transfer. Search or investigation at the request of the Customer in respect of transfer	Term of the transfer is up to 28 days - 50 units of currency		The fee is charged for each change / cancellation / search / investigation on the day of the transaction.
	Term of the transfer is from 29 up to 100 days – 70 units of currency		
	Term of the transfer is more than 100 days – 110 units of currency		
2.14. Acceptance of applications for transfer with incomplete details (without swift-code of the receiving bank)	10 units of currency		The commission is charged in addition to the fees specified in clauses 2.1.-2.4.
2.15. Refund of the transfer amount in foreign currency mistakenly credited to the Bank Customer's account, based upon Customer's instruction (letter)	30 units of currency		At the time of transaction The commission is charged of the payment amount
2.18. Refund of the transfer amount to the payer in case of impossibility to credit this amount to the Bank Customer's account and non-receiving updates from the correspondent bank	30 units of currency		At the time of transaction The commission is charged of the payment amount
<b>OPERATIONS WITH CASH CURRENCY OF INDIVIDUALS</b>			
<b>3. Cash Transactions</b>			
	<b>IN RUBLES</b>	<b>IN FOREIGN CURRENCY</b>	
3.1. Cash withdrawal from an account or from a deposit account (deposit), amount of which has been previously received on the account in cash	without commission	without commission	
3.2. Cash withdrawal of the loan received from the Bank from account			

<p>3.3. Cash withdrawal from an account or from a deposit account (deposit), amount of which has been previously received on the account from other credit organizations in non-cash form, except for the cases specified in clause 3.4</p>	<p>up to 1 000 000 rubles - 1 % of withdrawal amount, not less than 50 rubles,</p> <p>from 1 000 000,01 rubles up to 10 000 000 rubles - 3% of withdrawal amount,</p> <p>more than 10 000 000,01 rubles - 5% of withdrawal amount,</p> <p>If the funds have been kept in the account for more than 30 calendar days, cash withdrawal is free of charge</p>	<p>up to 1 000 000 units of currency - 1,2% of withdrawal amount,</p> <p>more than 1 000 000,01 units of currency -2 % of withdrawal amount,</p> <p>If the funds have been kept in the account for more than 30 calendar days, cash withdrawal is free of charge</p>	<p>At the time of transaction.</p> <p>The fee is calculated based on the total amount of the cash withdrawn from the account or from deposit account (Deposit) from the beginning of the current month. The fee is charged from the amount of specific withdrawal.</p>
<p>3.4. Cash withdrawal from an account or from a deposit account (deposit), amount of which has been previously received on any Customer account from the accounts opened with the bank "Turkiye Is Bankasi AS".</p>	<p>up to 2 500 000 - 0,5% of withdrawal amount, not less than 50 rubles from 2 500 000,01 to 5 000 000 – 1% of withdrawal amount more than 5 000 000,01 – 3% of withdrawal amount</p> <p>If the funds have been kept in the account for more than 30 calendar days, cash withdrawal is free of charge</p>	<p>0,5 % of withdrawal amount, not less than 5 units of currency</p> <p>If the funds have been kept in the account for more than 30 calendar days, cash withdrawal is free of charge</p>	<p>At the time of transaction</p> <p>The fee is calculated based on the total amount of the cash withdrawn from the account or from deposit account (Deposit) from the beginning of the current month. The fee is charged from the amount of specific withdrawal.</p>
<p>3.5. Acceptance of banknotes of foreign states (groups of states), of dubious authenticity, for examination.</p>		<p>without commission</p>	
<p>3.6. Purchase of a damaged banknote (currency) of a foreign state for cash rubles</p>		<p>When purchasing up to 10 000 units of currency - 5% of the purchase amount When purchasing more than 10 001 units of currency - 3% of the purchase amount</p>	<p>At the time of transaction.</p> <p>When converting foreign currency the fee is charged in rubles at the Bank rate on the date of the transaction</p>

3.7. Exchange of money (banknotes) of a foreign state into banknotes of the same foreign state		1% of the amount of change	At the time of transaction When converting foreign currency the fee is charged in rubles at the Bank rate on the date of the transaction
<b>4. Other transactions with cash</b>			
4.1. Authentication of doubtful banknotes by the initiative of the Customer		1% of the banknotes nominal	At the time of transaction of the amount When converting foreign currency the fee is charged in rubles at the Bank rate on the date of the transaction
4.2. Recount of banknotes by the Customer request	0,1 % of the amount of recount, not less than 1000 rubles and not more than 20000 rubles		At the time of transaction of the amount When converting foreign currency the fee is charged in rubles at the Bank rate on the date of the transaction

#### **THE RULES OF TARIFFS APPLICATION:**

1. These Tariffs set forth commissions and fees for CJSC "ISBANK" " banking operations in respect of current accounts or deposit accounts (deposits) carried out under instructions of individual customers.
2. The Bank reserves the right to charge special or additional fees for services not covered by the present Tariffs, provided that such tariffs are determined by a separate or supplementary agreement to the bank account agreement concluded between the Bank and the Customer.
3. These commissions and fees may be changed unilaterally by the Bank. Notification to the Customers of changes in the Tariffs is performed by placing the relevant information on the Bank's web-site [www.isbank.com.ru](http://www.isbank.com.ru) and on information stands of the Bank's units not later than 5 working days prior to their introduction into effect.
4. Taxes, fees, duties, telecommunication, postal and telegraph expenses, correspondent bank fees, as well as others, including extraordinary expenses (if any), will be charged additionally at actual cost, unless otherwise stipulated in the Tariffs. These expenses are debited from the Customer's account in rubles at the exchange rate of the Bank established on the date of debiting the Customer's account.
5. Commissions stipulated in the present Tariffs can be paid by the Customers to the Bank in cash rubles or in non-cash form (by debiting the Customer's account with the Bank or by transfers from the bank accounts opened with other credit organizations).
6. The amount of commission for each transaction is rounded to the second significant digit of the fractional part:
  - Upwards if the value of thousandths exceeds or equals to "5";
  - Downwards if the value of thousandths is less than "5".
7. The Bank is entitled to debit commissions specified in the Tariffs as well as expenses incurred by the Bank in course of performing transactions on behalf of the Customer from the Customer's accounts with the Bank without any additional disposition of the Customer at the option of using bank order or

collection order, which does not require the acceptance of the Customer.

8. In case the funds on the Customer's account are insufficient for reimbursement of fees and other expenses specified in the Tariffs the outstanding amount is debited from another account of the Customer at the discretion of the Bank, the balance of which allows to cover these expenses. In the case of debit from accounts in a currency other than the currency of the relevant fee and other expenses, conversion operations are performed at the Bank rate prevailing on the operation date, in compliance with the requirements of currency legislation.

9. Commissions charged by the Bank in the framework of the Tariffs for services provided to the Customers are non-refundable, unless they are charged erroneously.

10. Account balances do not earn interest.

11. The Bank reserves the right to request from the Customer documents that confirm the reason of the transactions and clarify their economic sense. In some cases, transactions can be effected dependent on the documents provided by the Customer.

12. Month - calendar month, including incomplete calendar month containing the opening or closing date of the account.

13. «Türkiye İş Bankası A.S.» means "Türkiye İş Bankası Anonim Şirketi", a legal entity incorporated under the laws of the Republic of Turkey, registration number 431112.

14. "WESTERN UNION" means a Limited Liability Company, Non-banking credit organization "Western Union DP the East", a legal entity incorporated under the laws of the Russian Federation, BIK 044525299, INN 7727067410.