



**Dear Customers!**

Joint-stock Company ISBANK (hereinafter referred to as the Bank) hereby provides you detailed information on money transfers without opening bank accounts, performed by the Bank directly, or using payment systems.\*

<b>Information on the possibility of funds transfer within payment systems, foreign payment systems or outside the framework of payment systems, including the list of payment systems and foreign payment systems within which money transfers can be made at the Bank</b>			
<p>ISBANK, JSC performs bank transfers without account opening with the following tools:</p> <p>In RF rubles and in foreign currency without usage of money transfer systems (hereinafter referred to as PBOS)</p> <p>In RF rubles and in foreign currency using international money transfer systems:</p> <p><b>Payment system CONTACT</b> (registration number of the payment system operator, assigned by the Bank of Russia, - 0044; payment system operator: KIWI Bank (Joint-Stock Company), KIWI Bank (JSC), location: 117648, Moscow, 1A Chertanovo Severnoye District, bldg. 1, OGRN 1027739328440; <a href="https://www.contact-sys.com">https://www.contact-sys.com</a>)</p> <p><b>WESTERN UNION Payment System</b> (registration number of the payment system operator, assigned by the Bank of Russia, - 0004; payment system operator: Limited Liability Company Non-bank financial company Western Union DP Vostok, LLC NBFC Western Union DP Vostok, location: 125171, Moscow, 16a Leningradskoye, bldg. 1, OGRN 1037739616122; <a href="http://www.westernunion.ru">www.westernunion.ru</a>)</p>			
	<b>CONTACT</b>	<b>WESTERN UNION</b>	<b>Payments without account opening without use of money transfers systems (hereinafter referred to as PBOS)</b>
<p><b>Information on the directions of money transfers of ISBANK, JSC:</b></p> <p>For money transfer in the RF territory – the list of constituent entities of the RF and corresponding populated places where cash may be paid out to</p>	<p>The information is provided by the System Operator – Kiwi Bank (JSC) to the unlimited circle of people on the official website of the CONTACT Payment System - <a href="https://www.contact-sys.com/where/">https://www.contact-sys.com/where/</a>.</p> <p>Technological principle of transfer</p>	<p>LLC NBFC Western Union DP Vostok informs clients, performing money transfers via Western Union system according to the timely placement of current tariffs on the official company’s website – <a href="http://www.westernunion.ru">www.westernunion.ru</a>. Documents of Payment System are at free access in the</p>	<p>Money is transferred to the accounts of beneficiaries opened with credit organizations located both in the Russian Federation and abroad.</p>

<p>the client, who is the money beneficiary (hereinafter – beneficiary), the existence of money;</p> <p>For cross-border transfer of monetary assets – a list of foreign states and corresponding populated places where cash may be paid out to the beneficiary</p>	<p>conduction in the System suggest the choice of the country, city (for zero-address technology) and a specific pick-up point (for address technology)</p> <p>Rules (p.7.4.1) <a href="https://www.contact-sys.com/contactrules">https://www.contact-sys.com/contactrules</a>, and Offer (p.5.1.9) <a href="https://www.contact-sys.com/contactrules">https://www.contact-sys.com/contactrules</a> contain the requirement to state specific locality/city where cash may be paid out. The statement of the specific city of receipt is conditioned for the necessity to make sure that there is at list one pick-up point of the System transfers in the city, the payer is interested in. Thus, the System Operator provides the opportunity of zero-address transfer paying out in any pick-up point of the country chosen by the payer.</p>	<p>“Documents of Payment System” section.</p> <p>Information about service points is available here - <a href="https://www.westernunion.ru/ru/ru/find-location.html">https://www.westernunion.ru/ru/ru/find-location.html</a></p>	
	<b>CONTACT</b>	<b>WESTERN UNION</b>	<b>Payments without account opening without use of money transfers systems (hereinafter referred to as PBOS)</b>
<p><b>Information on possible ways of transferred money receipt (by depositing funds to the beneficiary's bank account, issuing cash to the beneficiary)</b></p>	<p>The information is provided by the System Operator – Kiwi Bank (JSC) ) to the unlimited circle of people on the official website of the Payment System: Section “Tariffs” - <a href="https://www.contact-sys.com/tariffs">https://www.contact-sys.com/tariffs</a>, Section “How to send” and “How to receive” - <a href="https://www.contact-sys.com/where/list/1/map/860/52816/228652/">https://www.contact-sys.com/where/list/1/map/860/52816/228652/</a>.</p> <p>The information is also available in System Rules (Annex 6 “System Tariffs”).</p> <p>CONTACT NG, System Directory contains information on possible methods of receipt.</p>	<p>Information available at <a href="http://www.westernunion.ru">www.westernunion.ru</a>.</p> <p>Also in the headings on the site:</p> <p>“How to receive money in Western Union department?”: <a href="https://www.westernunion.ru/ru/ru/receive-money.html">https://www.westernunion.ru/ru/ru/receive-money.html</a></p> <p>«FAQ»: <a href="https://www.westernunion.ru/ru/ru/frequently-asked-questions.html">https://www.westernunion.ru/ru/ru/frequently-asked-questions.html</a></p>	<p>Money is transferred to the beneficiaries` accounts opened in credit companies located both in the Russian Federation territory and abroad. There is no possibility to pay out cash to the beneficiary.</p>

	<p>Information is also included in the name of the service, e.g. "CONTACT-Account" service, information can be additionally included in the name of the payout point, e.g. Poczta Polska SA – HOME DELIVERY.</p>		
<p><b>List of documents (data), submitted by the client for money transfer, including the list of documents (data) for the client or client representative, beneficiary parties, beneficiary owners identification, or simplified identification in accordance with Federal Law as of August 07, 2001 No. 115-FL "On combating the legalization (laundering) of the proceeds of crime and the financing of terrorism"</b></p>	<p>The client (a private entity) presents an identification document to bank employees. The RF non-residents additionally need to provide the migration card and document confirming the legality of stay of an individual in the territory of the RF, other documents in accordance with the legislation of the country where the Participant is registered (stated additional documents are requested from foreign citizens and persons without citizenship staying in the Russian Federation territory if the presence of migration card and document, proving the legality of their stay (residence) is provided by Russian Federation legislation. In case of failure of a private entity to provide the above stated documents, the Participant has the right to refuse to conduct the operation. Main documents confirming the right of a foreign citizen or person without citizenship to stay (residence) in the Russian Federation are the following:</p> <ul style="list-style-type: none"> <li>• Residence permit;</li> <li>• Temporary residence permit;</li> <li>• Visa;</li> <li>• Migration card for citizens entering the RF in accordance with the procedure that doesn't require visa (for a foreign citizen, who has a residence permit in the RF or who received the permission for temporary residence in the RF, there is no need to provide the migration card to prove the legality of their residence (stay) in the RF territory (in accordance with the clarifications of the FMS of Russia);</li> <li>• National internal passport – for foreigners entering the RF in accordance with the procedure that doesn't require visa;</li> <li>• Internal passport (ID card) for the Kyrgyz Republic (Kyrgyzstan) citizens – for the Kyrgyz Republic (Kyrgyzstan) citizens only;</li> <li>• Refugee certificate, certificate on the consideration of the petition for recognition of a person as a refugee in the territory of the Russian Federation on the merits;</li> <li>• Certificate on temporary asylum in the territory of the Russian Federation.</li> </ul> <p>The following documents are used for the identification in accordance with the Russian Federation legislation:</p> <p><b>For RF citizens:</b></p> <ul style="list-style-type: none"> <li>• RF passport, including underage citizens of the RF in the age of 14-18;</li> <li>• RF passport, diplomatic passport, official passport, certifying the identity of the RF citizen abroad, including underage citizens of the RF in the age of 14-18;</li> <li>• Temporary ID of the Russian Federation citizen, issued for the period of passport processing according to the procedure set forth by the Russian Federation government (Form No.2-П)</li> </ul> <p><b>For person without citizenship:</b></p> <ul style="list-style-type: none"> <li>• Residence permit in RF;</li> <li>• Temporary residence permit;</li> <li>• Refugee certificate, certificate on the consideration of the petition for recognition of a person as a refugee in the territory of the Russian Federation on the merits;</li> <li>• Certificate on temporary asylum in the territory of the Russian Federation.</li> </ul> <p>Bank has the right to request private entity to provide other documents necessary for his/her identification.</p>		
<p><b>General information about the money transfer:</b></p>			

	<b>CONTACT</b>	<b>WESTERN UNION</b>	<b>Payments without account opening without use of money transfers systems (hereinafter referred to as PBOS)</b>
<b>Terms of money transfer transactions;</b>	<p>Contained in the Offer (p.5.1.9).  <a href="https://www.contact-sys.com/contactrules">https://www.contact-sys.com/contactrules</a></p>	<p>Contained in p. 3.4. of Conditions for Western Union services provision  <a href="https://www.westernunion.ru/ru/ru/legal/terms-conditions.html">https://www.westernunion.ru/ru/ru/legal/terms-conditions.html</a></p>	<p>Transfers in RUR at the Russian territory are performed not later than one working day following the day of application for transfer acceptance.</p> <p>Cross-border transfers are performed not later than one working day following the day of application for transfer acceptance. In case term for money transfer in foreign currency falls on a non-work day in the cash country-eminant to which the transfer is sent, the Bank transfers money on the next business day in that country.</p>
<b>Limitations connected with the transfer receipt at the foreign state territory (if any data about such limitation is available)</b>	<p>Information is provided by the System Operator – Kiwi Bank, JSC to the unlimited circle of people on the official website of the Payment System: Section “Tariffs” – <a href="https://www.contact-sys.com/tariffs">https://www.contact-sys.com/tariffs</a>, Section “How to send” and “How to receive” <a href="https://www.contact-sys.com/where/list/1/map/860/52816/228652/">https://www.contact-sys.com/where/list/1/map/860/52816/228652/</a>.</p>	<p>Contained in p.2.7. of the Conditions of Western Union service provision  <a href="https://www.westernunion.ru/ru/ru/legal/terms-conditions.html">https://www.westernunion.ru/ru/ru/legal/terms-conditions.html</a></p>	<p>Limitations connected with the withdrawal of funds from the beneficiary’s account are set by the national legislation country of location of the beneficiary credit organization.</p>
<b>List of data the payer shall provide to the beneficiary to receive the transfer</b>	<p>Information is provided in the Offer (p.5.2.1). <a href="https://www.contact-sys.com/contactrules">https://www.contact-sys.com/contactrules</a></p> <p>Rules include the obligation of the Participants to provide the following information to the Payer, necessary for the receipt of the money transfer (p.7.4.1, subp.8). <a href="https://www.contact-sys.com/contactrules">https://www.contact-sys.com/contactrules</a></p>	<p>Contained in p.2.8. of the Conditions of Western Union service provision  <a href="https://www.westernunion.ru/ru/ru/legal/terms-conditions.html">https://www.westernunion.ru/ru/ru/legal/terms-conditions.html</a></p>	<p>Funds are transferred to the beneficiary’s accounts opened in credit organizations, located in the RF and abroad.</p>
<b>Conditions of additional services provision (e.g. connected with client notification on transfer status) while transferring funds (if such services are available), including the information about their price (free</b>	<p>Conditions of provision of related services connected with funds transfers are contained in the Offer (p.8.5).</p> <p>Related services are free. The rules contain tariffs for additional service upon the</p>	<p>Information is provided on a system operator website – <a href="http://www.westernunion.ru">www.westernunion.ru</a>.</p>	<p>Additional services are not provided.</p>

bases)	information provision on the operations performed by the clients in the System (p.11.6.9).		
<b>The procedure of the revocation of the order for funds transfer by the payer and the procedure for the return of the transferred funds to the payer (if possible, in accordance with the terms of the transfer of funds)</b>	The procedure is contained in the Offer (p.5.4) and Rules (p.7.4.3, p.7.4.5).	<p>Contained in p.4 of the Conditions of Western Union service provision <a href="https://www.westernunion.ru/ru/ru/legal/terms-conditions.html">https://www.westernunion.ru/ru/ru/legal/terms-conditions.html</a></p> <p>You can call the hotline - 8-800-200-22-32 to cancel the transfer, detailed information in the FAQ section</p> <p><a href="https://www.westernunion.ru/ru/ru/frequently-asked-questions.html">https://www.westernunion.ru/ru/ru/frequently-asked-questions.html</a></p>	<p><u>The revocation of the order</u> is performed before money transfer becomes irrevocable.</p> <p>Revocation of an order submitted for the purpose of funds transfer is carried out on the grounds of an application for revocation in hard copy submitted by the addresser of the order to the Bank.</p> <p>The bank shall send a notification of acceptance to the addresser of the order no later than the business day following the day of receipt of the application for revocation. If the application for revocation is submitted in hard copy, the acceptance mark is placed on the Client's copy indicating the date, the possibility (impossibility due to irrevocability of the transfer of funds) to revoke the order and affixing the Bank's stamp and signature of the Bank's Executive Officer.</p> <p>The application for revocation serves as the grounds for the return (cancellation) of the order by the Bank</p> <p>Revocation of the order of the beneficiary submitted to the Bank through the bank of the beneficiary is carried out through the bank of the beneficiary. The beneficiary's bank shall revoke the order of the funds beneficiary by sending an application for revocation to the payer's bank based on an application for revocation submitted by the beneficiary in electronic form or on paper, indicating the date of receipt of the beneficiary's application, affixing the stamp of the beneficiary's Bank and signature of the Responsible Bank Executive of the beneficiary.</p> <p>Return (cancellation) of outstanding orders is carried out by the Bank no later than the business day following the day on which the grounds for the return (cancellation) of the order arose, including the receipt of a request for revocation.</p>
	<b>CONTACT</b>	<b>WESTERN UNION</b>	<b>Payments without account opening without use of money transfers systems (hereinafter referred to as PBOS)</b>
<b>The procedure of the monetary funds return to the payer in case of</b>	The procedure is contained in the Offer (p.5.4) and Rules (p.7.4.3, p.7.4.5).	Information is provided on a system operator website – <a href="http://www.westernunion.ru">www.westernunion.ru</a> .	The return (cancellation) of not fulfilled of open orders is performed by the Bank not later than one working day

<p>failure to provide or improper provision of money transfer</p>	<p><a href="https://www.contact-sys.com/contactrules">https://www.contact-sys.com/contactrules</a></p>	<p>including p.4 of the Conditions of Western Union Service Provision <a href="https://www.westernunion.ru/ru/ru/legal/terms-conditions.html">https://www.westernunion.ru/ru/ru/legal/terms-conditions.html</a></p>	<p>following the day when the grounds for the return (cancellation) of the order, including the receipt of a request for revocation.</p>
<p><b>The procedure customer complains including contact information with credit institution as well as the procedure of consideration of claims by a credit institution, including procedures for operational interaction with customers</b></p>	<p>The procedure is contained in the Offer (p.7.2.1). The procedure suggests also the opportunity to apply via System’s website. A special resource for applications – <a href="https://www.contact-sys.com/howreceive">https://www.contact-sys.com/howreceive</a>. From the website you can visit Operator’s website – KIWI Bank (JSC), where there is all the necessary information to contact the Operator <a href="https://qiwi.com/qiwibank/contact.action">https://qiwi.com/qiwibank/contact.action</a>.</p> <p>The Offer also contains necessary information – Section “System’s Operator Bank Details”</p>	<p>You can find the procedure via the link <a href="https://www.westernunion.ru/ru/ru/legal/terms-conditions.html#procedure-for-making-a-complaint">https://www.westernunion.ru/ru/ru/legal/terms-conditions.html#procedure-for-making-a-complaint</a></p>	<p>Claims regarding the quality of the service provided can be sent to the Bank in the following ways:</p> <ul style="list-style-type: none"> <li>- personal visit to the bank branch;</li> <li>- a written claim sent to the Bank via mail or e-mail.</li> </ul> <p>Contact information and list of Bank branches are stated at the Bank’s website: <a href="http://isbank.com.ru/ru/isbank-russia-contact-rus.html/">http://isbank.com.ru/ru/isbank-russia-contact-rus.html/</a></p>
<p><b>Information on the possible risks of unauthorized access to the data, provided to the beneficiary by the payer for funds receipt and recommended measures to eliminate them</b></p>	<p>On the System’s website a special Section “Precautions” is available to reduce risks while money transferring – <a href="https://www.contact-sys.com/safety_measures">https://www.contact-sys.com/safety_measures</a>.</p> <p>Additionally, questions about the risks of unauthorized access to the transaction data are available in the following Sections of the System’s website: “Questions and answers” – <a href="https://www.contact-sys.com/faq">https://www.contact-sys.com/faq</a>, “Money transfer” – <a href="https://www.contact-sys.com/transfer">https://www.contact-sys.com/transfer</a>, “Send online” <a href="https://online.contact-sys.com/">https://online.contact-sys.com/</a>.</p> <p>The Offer contains measures for safe money transfer (p.5.2).</p>	<p>On the System’s website a special Section “Fraud protection” is available to reduce risks while money transferring – <a href="https://www.westernunion.ru/ru/ru/fraud-awareness.html#">https://www.westernunion.ru/ru/ru/fraud-awareness.html#</a></p>	<p>PBOS performed by the Bank do not suggest the possibility of cash pay out to the beneficiary. At the same time, in order to avoid fraudulent actions by third parties, ISHBANK JSC recommends:</p> <ul style="list-style-type: none"> <li>- Not to perform money transfers to unknown persons;</li> <li>- Not to pay for the goods and services before their receipt;</li> <li>- Not to tell account numbers and any other personal data to anyone but the beneficiary, who you know;</li> <li>- If you have any suspicions about possible fraudulent actions of third parties inform the police about this fact.</li> </ul>
<p><b>Information on credit entities, branches and divisions of credit institution and (or) involved bank payment agents (subagents) where the beneficiary can receive cash, including the address and operation</b></p>	<p>Information on pay points of the System is published on the System’s website in “How to receive” Section <a href="https://www.contact-sys.com/howreceive">https://www.contact-sys.com/howreceive</a>.</p>	<p>Information about pay points of the System is published on the System’s website in “Find the service point” Section <a href="https://www.westernunion.ru/ru/ru/find-location.html">https://www.westernunion.ru/ru/ru/find-location.html</a></p>	<p>Monetary funds are transferred to the clients` accounts, opened in credit institutions located in the RF or abroad.</p>

hours as well as parent credit institution license number and address.			
<b>Information about the amount of money transferred and fees including:</b>			
	<b>CONTACT</b>	<b>WESTERN UNION</b>	<b>Payments without account opening without use of money transfers systems (hereinafter referred to as PBOS)</b>
<p><b>The minimum and maximum amount of the funds transfer (subject to the limitations set by the credit institution and (or) the payment system operator), taking into account the requirements of the legislation of the Russian Federation and (or) the legislation of a foreign country (for cross-border transfer of funds).</b></p>	<p>– Kiwi Bank (JSC) to the unlimited circle of people on the official website of the Payment System: Section “Tariffs” - <a href="https://www.contact-sys.com/tariffs">https://www.contact-sys.com/tariffs</a>, Section “How to send” and “How to receive” - <a href="https://www.contact-sys.com/where/list/1/map/860/52816/228652/">https://www.contact-sys.com/where/list/1/map/860/52816/228652/</a>.</p> <p>CONTACT NG, System Directory contains information on all limitations.</p>	<p><a href="https://www.westernunion.ru">https://www.westernunion.ru</a></p>	<p>Limitations are set at \$ 5,000 or their equivalent for transfers on one business day for citizens - residents of the Russian Federation</p>
<p><b>Amount and procedure for collection of remuneration from the payer and (or) beneficiary during the funds transfer</b></p>	<p>– Kiwi Bank (JSC) to the unlimited circle of people on the official website of the Payment System: Section “Tariffs” - <a href="https://www.contact-sys.com/tariffs">https://www.contact-sys.com/tariffs</a>, Section “How to send” and “How to receive” - <a href="https://www.contact-sys.com/where/list/1/map/860/52816/228652/">https://www.contact-sys.com/where/list/1/map/860/52816/228652/</a>. This information is also contained (paragraph 5.2, Annex No. 6 “System tariffs”) and Offer (paragraph 5.2, paragraph 5.4.4). System technology implies an impossibility of carrying out an operation without commission calculation before the transfer.</p>	<p>Information is provided by the System Operator</p> <p><a href="https://www.westernunion.ru/ru/ru/send-money/app/start">https://www.westernunion.ru/ru/ru/send-money/app/start</a></p> <p>System technology implies the impossibility of carrying out an operation without commission calculation before a transfer.</p>	<p>For funds transfers without opening an account, the Bank charges a fee according to the tariffs applicable to banking services for private individuals at ISHBANK JSC on the day of the transaction. The indicated tariffs also contain the rules for charging a commission.</p>
	<b>CONTACT</b>	<b>WESTERN UNION</b>	<b>Payments without account opening without use of money transfers systems (hereinafter referred to as PBOS)</b>

<p><b>Amount of remuneration for additional services when transferring funds (if any)</b></p>	<p>The rules contain tariffs for an additional service upon information provision on the operations, carried out by the client within the System (paragraph.11.6.9). <a href="https://www.contact-sys.com/contactrules">https://www.contact-sys.com/contactrules</a></p>	<p>Within the transfer system, no fee should be charged for additional services. Information is provided by the System Operator - <a href="https://www.westernunion.ru">https://www.westernunion.ru</a></p>	<p>The Bank does not provide any additional services.</p>
	<p><b>CONTACT</b></p>	<p><b>WESTERN UNION</b></p>	<p><b>PBOS</b></p>
<p><b>The amount of funds transfer, including foreign currency (in case if the currency, provided by the payer, is different from the currency of the funds transferred) taking into account the remuneration charged (if there is such information)</b></p>	<p>Information on the size of the transfer, as well as information on the remuneration, is indicated in the Application for transfer. The client signs on the Application, confirming the correctness of the information indicated and the acceptance of the terms of the operation.</p>		<p>Information on the size of the transfer is indicated in the Application for transfer.. Information on the size of the remuneration is stated in the cash records, provided to the Client. The Client sends the application and cash records, confirming the correctness of the data stated there and the consent with the conditions of the operation.</p>
<p><b>Conditions for conducting conversion operations, including the exchange rate</b></p>	<p>The Rules contain the right of the Operator to establish the exchange rate, applied within the System during settlements with customers (paragraph 5.2.1, paragraph 8).  When applying the exchange rate, the information is brought to the attention of clients in the Application for the transfer or in electronic form (on the terminal screen, in various means of remote banking) (see paragraph above).</p>	<p>Information is contained in the paragraph 2.5 of the Conditions for services provision in Western Union  <a href="https://www.westernunion.ru/ru/ru/legal/terms-conditions.html">https://www.westernunion.ru/ru/ru/legal/terms-conditions.html</a></p>	<p>Does not include PBOS.</p>
<p><b>Information on the restrictions regarding the transfer of funds according to the requirements of the RF legislation</b></p>	<p>Information is provided by the System's Operator – Kiwi Bank (JSC) to the unlimited circle of people on the official website of the Payment System: Section "Tariffs" – <a href="https://www.contact-sys.com/tariffs">https://www.contact-sys.com/tariffs</a>, Section "How to send" and "How to receive" – <a href="https://www.contact-sys.com/where/list/1/map/860/52816/228">https://www.contact-sys.com/where/list/1/map/860/52816/228</a></p>	<p><a href="https://www.westernunion.ru">https://www.westernunion.ru</a></p>	<p>According to the RF legislation, the transfers shall not be connected with entrepreneurship, investment activity or acquisition of rights to real estate.  The bank is entitled to refuse the operation to the client in other cases, provided by the legislation of the Russian Federation.</p>



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	<b>CONTACT</b>	<b>WESTERN UNION</b>	<b>PBOS</b>
<b>Client support contact information</b>	<p>Official website of the System is supported in current status by the System Operator – KIWI Bank (JSC). All contact information is available there as well.</p> <p><a href="https://www.contact-sys.com/">https://www.contact-sys.com/</a></p>	<p>Official website of the System is supported in current status by the System Operator. All contact information is available there as well.</p> <p><a href="https://www.westernunion.ru/ru/ru/contact-us.html">https://www.westernunion.ru/ru/ru/contact-us.html</a></p>	<p>Official website of JSC ISBANK is supported in current status. All contact information is available there as well.</p> <p><a href="http://isbank.com.ru/ru/isbank-russia-contact-rus.html">http://isbank.com.ru/ru/isbank-russia-contact-rus.html</a></p>

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\* Dear customers! In case you have any questions on terms of money transfers without accounts opening, please refer to Bank's servicing employees. All detailed information and conditions you can also find by going directly to the websites of money transfer systems – our partners (<http://isbank.com.ru/ru/isbank-denejnie-perevodi.html>). Computers for visitors are freely available in the Bank branch.