

**Instructions on the performance of money transfers as directed by individuals without opening a bank account, including cross-border transfers of customers' funds without opening bank accounts, including through money transfer systems used in JSC Alef-Bank**

**Contact Payment System.**

The Contact Payment System is a system for transferring funds from individuals without opening an account in favor of individuals or legal entities:

- **worldwide** (CIS countries, Baltic States and non-CIS countries);
- **in rubles, US dollars, euro** (the money transfer is paid to the recipient in rubles, US dollars and euro, depending on the currency of the transfer);
- **delivery speed of at least 1 second** (the time of issuance of a transfer depends on the time zone difference between the transfer outlet and the receipt outlet, as well as on the opening hours of the bank
- **customer information** about the current status of a money transfer by sending SMS messages to customers' mobile phone numbers.

The fee charged is determined by the Tariffs of the Contact Payment System, which are available at [www.contact-sys.com](http://www.contact-sys.com) or from the operator when choosing the receipt outlet.

**To send a transfer you need:**

- apply to the Bank producing an identity document<sup>1</sup>;
- choose the country, city and money-transfer payment outlet where the money transfer will be paid out to the receiver, or simply name the country and city (for countries supporting a no-address transfer issuance format (the list of countries and issuance points is available from the operator and at [www.contact-sys.com](http://www.contact-sys.com)))
- state the full name of the recipient, as indicated in his/her identity document;
- after entering the transfer amount, inform the recipient of the transfer issuance outlet, the amount and the unique number of the transfer, as well as any special conditions for the transfer issuance in that outlet (check with the operator).

**Money transfers to be credited  
to accounts of individuals and legal entities (non-residents in the Russian Federation)**

Money transfers using the Contact payment system are a way to transfer funds to the accounts of individuals and legal entities with any bank in Europe, USA, Canada, Vietnam, Turkey, UAE, India (only to

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<sup>1</sup> If you are a citizen of the Russian Federation or Belarus, you only need an identity document. For citizens of other countries the Bank may, in addition to an identity document, require a migration card and one of the following documents: a residence permit or temporary residence permit in the Russian Federation, or a visa, if this is required from citizens of Armenia, Azerbaijan, Moldova, Ukraine, Kazakhstan, Kyrgyzstan, Tajikistan, Uzbekistan, producing a migration card will be sufficient.

*In accordance with the laws of the Russian Federation, the following shall be considered as identity documents:*

- *passport of a citizen of the Russian Federation, a regular foreign travel abroad (for citizens of the Russian Federation);*
- *temporary identity card of a citizen of the Russian Federation given for the time that a new passport is being issued (form No. 2II);*
- *service member identification or military ID, seaman's passport (for military personnel of the Russian Federation);*
- *regular national passport (for foreign citizens temporarily staying in the territory of the Russian Federation);*
- *internal passport (ID card) of a citizen of the Kyrgyz Republic (Kyrgyzstan);*
- *residence permit in the Russian Federation or temporary residence permit (only for stateless persons if they permanently reside in the territory of the Russian Federation);*
- *refugee certificate or certificate of consideration of an application for a person to be recognized as a refugee, issued by a diplomatic or consular office of the Russian Federation or an immigration control point or a territorial agency of the Federal Migration Service of the Russian Federation (for refugees);*
- *certificate of temporary asylum in the territory of the Russian Federation (for foreign citizens and stateless persons (issued by a territorial agency of the Federal Migration Service of the Russian Federation)).*

the Contact accounts, which can be found at [www.contact-sys.com](http://www.contact-sys.com) or from the operator when choosing the country of the recipient.

Money transfers are credited to the Recipient's account within 12 to 72 hours (depending on the country of the recipient) in the local currency at the exchange rate given at [www.xe.com](http://www.xe.com) on the date of payment, minus a fee of 2.75%.

**In order to send a CONTACT transfer, one must:**

- apply to the Bank producing an identity document<sup>1</sup>;
- state the surname, name and patronymic (if any) of the recipient or the name of the legal person;
- indicate the country, details of the bank and the recipient's account in accordance with the requirements in effect in the recipient's country set out on the website at [www.contact-sys.com/contactaccount](http://www.contact-sys.com/contactaccount);
- provide an invoice, an agreement, an order, a receipt, etc., if any;

There is no maximum transfer amount for non-residents of the Russian Federation in euro and US dollars (Russian citizens may transfer foreign currency and Russian rubles amounting to an equivalent of no more than \$ 5,000 per day), there is no minimum transfer amount.

**To return a transfer that has not been paid to the recipient**, it is necessary to file an application for the return of the transfer at the Bank's office

A sent CONTACT ACCOUNT transfer rejected by the recipient may be returned at the request of the recipient that is a legal entity or a credit institution with which the individual recipient has an account, if the information necessary for a successful transfer of funds is incorrectly stated.

To revoke (cancel) or change the details of a transfer, a relevant application must be submitted to the operator. Only the full name of the recipient and additional information may be changed.

To make changes to a transfer or return a CONTACT transfer, one must contact directly the recipient that is a legal entity or a credit institution with which the recipient has an account.

A complaint with respect to a performed or non-performed money transfer service shall be sent to the Bank to the following addresses:

- to JSC JSCB Alef-Bank in Moscow: 117218, Moscow, Krzhizhanovskogo Str., No. 21/33, building 1.
- to the "Kurgansky" Branch of JSC JSCB Alef-Bank in Kurgan: 640028, Kurgan, Himmashevskaya Str., No. 16
- to the "Lysva" Branch of JSC JSCB Alef-Bank in Lysva: 618905, Perm Krai, Lysva, Pozharskogo Str., No. 8
- to the Aleksin Operational Office of JSC JSCB Alef-Bank in Aleksin: 301368, Aleksin, Nekrasova Str., No. 60.
- to the Lebedyansky Operational Office of JSC JSCB Alef-Bank in Lebedyan: 399611, Lipetsk Region, Lebedyan, Mashinostroiteley Str., No. 1.

### **Money transfer outside of money transfer systems**

Money transfers without opening an account outside of the money transfer systems are carried out only in the territory of the Russian Federation.

The transfers are carried out in rubles.

The funds will be credited to the beneficiary's account within three banking days of the date of the transfer application submitted to the Bank.

The service is provided in the following offices of the Bank:

- in JSC JSCB Alef-Bank in Moscow (Head office) at 117218, Moscow, Krzhizhanovskogo Str., No. 21/33, building 1.
- in the Kuntsevsky Additional Office of JSC JSCB Alef-Bank at 121467, Moscow, Moldavskaya Str., No. 5
- in the Aleksin Operational Office of JSC JSCB Alef-Bank in Aleksin at 301368, Aleksin, Nekrasova Str., No. 60.
- in the Lebedyansky Operational Office of JSC JSCB Alef-Bank in Lebedyan at 399611, Lipetsk Region, Lebedyan, Mashinostroiteley Str., No. 1.

**The fees** for transfers shall be as follows:

*When transfers are performed through the Bank's offices located in Moscow and Aleksin*

in favor of legal entities that have no contractual relations with JSC JSCB Alef-Bank governing the procedure for accepting payments from the public in favor of such legal entities:	
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<ul style="list-style-type: none"> <li>transfers to accounts of legal entities opened with JSC JSCB Alef-Bank;</li> <li>transfers to accounts of legal entities opened with other credit institutions, including transfers in order to pay fines and penalties for administrative offenses (including traffic police fines).</li> </ul>	<p>1% of the transfer amount, but not less than 50 and not exceeding 3000 rubles</p> <p>3% of the transfer amount, but not less than 50 and not exceeding 3000 rubles</p>
in favor of individuals to their accounts with JSC JSCB Alef-Bank	1% of the transfer amount, but not less than 50 and not exceeding 3000 rubles
in favor of individuals to their accounts with other credit institutions	3% of the transfer amount, but not less than 50 and not exceeding 3000 rubles

*When transfers are performed through the Bank's office located in Lebedyan*

in favor of legal entities that have no contractual relations with JSC JSCB Alef-Bank governing the procedure for accepting payments from the public in favor of such legal entities, including transfers in order to pay fines and penalties for administrative offenses (including traffic police fines)	1% of the transfer amount, but not less than 50 and not exceeding 3000 rubles
in favor of individuals to their accounts with JSC JSCB Alef-Bank	1% of the transfer amount, but not less than 50 and not exceeding 3000 rubles
in favor of individuals to their accounts with other credit institutions	3% of the transfer amount, but not less than 50 and not exceeding 3000 rubles

There are no maximum or minimum limits for the transfer amount.

**To make a transfer outside of the money transfer systems, one must:**

- apply to the Bank producing an identity document<sup>1</sup>;
- provide the details of the counterparty:
  - beneficiary name,
  - beneficiary account number,
  - beneficiary residence (stay) address;
- provide an invoice, if any;
- fill out a transfer application or provide all the necessary details for the application to be filled out by the Bank's employee.

**The amount of a transfer** that has not been paid to the recipient **is returned** on the day the return amount is credited to the Bank's correspondent account.

**In order to revoke (cancel) or change the details of a transfer, it is necessary** to file an application at the Bank's office.

A complaint with respect to a performed or non-performed money transfer service shall be sent to the Bank to the following addresses:

- to JSC JSCB Alef-Bank in Moscow: 117218, Moscow, Krzhizhanovskogo Str., No. 21/33, building 1.
- to the Aleksin Operational Office of JSC JSCB Alef-Bank in Aleksin: 301368, Aleksin, Nekrasova Str., No. 60.
- to the Lebedyansky Operational Office of JSC JSCB Alef-Bank in Lebedyan: 399611, Lipetsk Region, Lebedyan, Mashinostroiteley Str., No. 1.