

SNCO (Settlement Non-Bank Credit Organization)	Payment Center
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I assent:

*Chairman of the Board of
SNCO “Payment Center”
(LLC)*

G.M. Mats

April 1, 2024

**“Zolotaya Korona”(“GOLDEN CROWN”)
TERMS AND CONDITIONS OF MONEY TRANSFERS**

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These “Zolotaya Korona” (“Golden Crown”)Terms and Conditions of Money Transfer (**Conditions**) determine the general procedure and essential conditions for making **Transfers** by **Clients**, as well as the order and essential conditions for completing **Transfers** made by **Clients** within the framework of the “Zolotaya Korona ”Payment System (hereinafter referred to as the **Payment System**) and within the framework of the International “Zolotaya Korona” transfers (of the Agreement on the provision of money transfer services) (Offer) (hereinafter referred to as the **Offer**).

The **Conditions** were developed by the **Organizer** in order to unify and standardize the execution of **Transfers** by the **Clients** within the framework of the Payment system and the

Offer and establish the general and standard principles and conditions for servicing the **Bank's Clients** due to the technological and other features of the **Transfers** within the Payment system / Offer, as well as the general requirements for the quality of service of **Clients** by **Banks** and other standards ensuring the implementation of **Transfers**. The Bank has the right to determine other provisions of the **Conditions**, including in cases provided for by the national legislation of the **Bank**, or to make changes that do not contradict the terms of the agreement with the **Organizer** and / or the current legislation of the Russian Federation, having previously agreed them with the **Organizer**. In the event that the **Bank** does not agree with the **Organizer** on a different version of the **Conditions** and / or another form of the contract concluded between the **Bank** and the **Client**, the contract between the **Bank** and the **Client** is concluded in accordance with these **Conditions**.

These **Conditions** are published by the **Organizer** on the Internet at www.koronapay.com in the public domain. **Banks** are obligated to post the **Conditions** at the **Client** service points, including the **MT Points**, as well as on the **Bank's** official website on the Internet, and complete the **Transfers** made by the **Client** on these **Conditions**.

The procedure for making claims by Clients is determined by Section 7 of these Conditions.

When making a **Transfer** within the framework of the Payment System / Offer, contractual relations arise between the **Bank** and the **Client** (the **Bank of the Payer** and the **Payer**, the **Bank of the Recipient** and the **Recipient**). In the part governing the conditions and procedure for making **Transfers**, these **Conditions** are an integral part of the agreement (**Application**) concluded between the **Bank** and the **Client**, and also include the conditions for the **Bank** to render services for the **Transfer** to the **Client**, contain provisions binding for all participants to make the **Transfers**.

By sending and / or receiving a **Transfer**, the **Payer** and / or the **Recipient** expresses his unconditional and full consent to his/her execution of the **Transfer** in accordance with these **Conditions**. When the **Client** takes actions to send / receive a **Transfer** stipulated by the **Conditions**, these **Conditions** have for the **Client** the effect of an accession agreement concluded between the **Bank** and the **Client**.

1. TERMS AND DEFINITIONS

1.1. The **Organizer** is the Settlement Non-Bank Credit Organization "Payment Center" (limited liability company), which is established and operates under the laws of the Russian Federation on the basis of Bank of Russia License No. 3166-K dated April 14, 2014. The **Organizer** is the operator of the "Zolotaya Korona" Payment System and / or the party that sent the Offer to the **Bank**;

1.2. **Transfer** is an action of the **Bank** within the framework of the Payment System / Offer to provide the **Recipient** with funds from the **Payer**. The **Transfer** also means any kind of **Transfer** provided for by these **Conditions**, unless expressly stated otherwise;

1.3. **Payer** (or **Client**) is an individual who initiates the **Transfer** in favor of the **Recipient**. The **Payer** may simultaneously be the **Recipient** in relations regarding the same **Transfer**. The same **Bank** may simultaneously enter into relations with the **Recipient** and the **Payer** regarding the same **Transfer**;

1.4. **Recipient** (or **Client**) is a person who performs actions to receive a **Transfer** made by the **Payer** in favor of the **Recipient**. The **Recipient** may at the same time be a **Payer** in relations regarding the same **Transfer**. The **recipient** is an individual or legal entity;

1.5. **Bank** (or - **Payer Bank** / **Beneficiary Bank**) - an organization, as well as a foreign organization, that has a special permit / license and a contractual relationship with the **Organizer** (on the terms of joining the payment service “Zolotaya Korona” (“Golden Crown”) - Money Transfer” as a Member of the “Zolotaya Korona” Payment System and / or within the framework of the “Zolotaya Korona” accession agreement for international transfers (the Agreement on the provision of money transfer services) (Offer) as a Company) and rendering the **Transfer** service to the **Client**;

1.6. **Payer Bank** is a **Bank** that makes a **Transfer**, in accordance with the **Order** of the **Payer**, in favor of the **Recipient**, at the expense of funds provided by the **Payer** to the **Payer Bank**. The **Payer Bank** may simultaneously be the **Beneficiary Bank**;

1.7. **Beneficiary Bank** is a **Bank** that provides the **Recipient** with funds of the **Payer**;

1.8. **Transfer with conversion** is a **Transfer** whose acceptance currency is different from the issuing currency. **Transfer with conversion** is possible within the currencies provided by the Payment system / Offer;

1.9. **Self-Service Device** is a hardware-software complex owned by the **Bank**, and allowing the **Payer** to form the **Payer's Transfer Order**;

1.10. **Sender Card** is a card with an identification number with which data on the **Payer's** transfers are connected in the Payment system when using the **Sender Card**. The **Sender Card** outside the Payment system is not a carrier of personal data and / or electronic means of payment (unless otherwise specified by an agreement between the **Organizer** and the **Bank**);

1.11. **Fee** is the amount of money collected from the **Payer** in favor of the **Payer Bank** for the implementation of the **Transfer**, unless otherwise provided by the terms of the **Transfer**. The **fee** is charged in excess of the amount of the **Transfer**. The amount of the **fee** shall be notified to the **Payer** by the employee of the **Payer Bank** and recorded in the **Application**;

1.12. **Contact Center** is an organization that provides 24-hour customer support services, allowing the **Client** to call by phone for advice and other assistance in case of questions related to the implementation of the **Transfer**;

1.13. **Application** is an order of the **Payer** and / or the **Recipient** to initiate the sending or issuing of the **Transfer**, the order of the **Payer** related to the termination of the contract (**Application**) and the refund or change of the details of the **Transfer** given to the **Payer Bank** and / or the **Beneficiary Bank**, respectively. Under these **Conditions**, a distinction is made between an application for transferring funds from an individual, an application for receiving funds from an individual, which are an agreement between the **Bank** and the **Client**, as well as an application for termination of an agreement and a refund of funds and an application for changing the details of a **transfer**, which are an agreement between the **Bank** and the **Client**, aimed at amending / terminating the contract between the **Bank** and the **Client**.

1.14. **Transfer Identification Number** is the control number assigned by the **HSC** which the necessary information about the **Transfer** is associated with in the Payment System / Offer. The **Transfer Identification Number** is unique within the framework of the Payment System / Offer within 5 (Five) calendar years from the date of the **Transfer** by the **Payer**, unless a longer period is provided for by the **HSC** settings. For the purposes of the **Transfer**, in addition to the **Transfer Identification Number**, additional identifiers of the **Transfer** may be indicated in the **HSC**. Additional **Transfer** identifiers are a combination of characters that is assigned to the **Transfer** and is used only in conjunction with the **Transfer Identification Number**. Within the framework of these **Conditions**, the **Transfer Identification Number** is understood to mean its combination with additional identifiers of the **Transfer**, if available in the **HSC**, unless otherwise specified;

1.15. **Order of the Payer** is an oral declaration of the **Payer** about making a **Transfer** in favor of the **Recipient**, made by the **Payer** within the framework of the Payment System / Offer, executed in the form of an Application for the transfer of funds on paper or in the form of an electronic document;

1.16. **HSC**– hardware-software complex – is a set of hardware and software used within the framework of the Payment System / Offer for the purpose of the **Transfer**;

1.17. **MT Point** is a point where the **Bank** sends and / or issues the **Transfer**;

1.18. **Basic Transfer** is a **Transfer** during which the **Payer Bank** additionally provides notifications to the **Payer** and the **Recipient** of the sending of the **Basic Transfer**, as well as a notification to the **Payer** about the issuance of the **Basic Transfer**;

1.19. Bank transfer is a **Transfer** made by the **Client** for the purpose of crediting funds to the **Recipient's** bank account or to increase the balance of the **Recipient's** electronic funds,

including for the purpose of fulfilling the Payer's obligation to repay the loan, loan, interest payment for using the loan, and other obligations to the recipient - organization. Bank transfer also means Cross-border Bank Transfer, Bank Transfer with conversion, VIP Transfer and Transfer by phone number;

1.20. VIP transfer is a Bank transfer, during which the Payer's Bank additionally provides notification to the Payer about the transfer of the amount of the VIP transfer to the Recipient's bank account;

1.21. Phone Number Transfer is a cross-border Bank transfer carried out by the Payer's Bank on the territory of the Russian Federation using the phone number of the Recipient who has a bank account with a foreign bank.

2. TERMS OF TRANSFER

2.1 GENERAL TERMS AND CONDITIONS OF TRANSFER

2.1.1. By accepting the provisions of these **Conditions**, the **Conditions** expresses his/her unconditional and full consent to the conditions specified in this item. Otherwise, the **Client** should refuse to make a **Transfer** within the framework of the Payment System / Offer.

By initiating the **Transfer** / issue of the **Transfer**, the **Payer** and / or the **Recipient** confirm that:

- The **transfer** is not related to the implementation of private practice, entrepreneurial and / or other illegal activities of the **Payer** and / or **Recipient**; does not act to the benefit or in the interests of a third party and / or at the request (instruction, order) of a third party, the **Payer** does not send money to an unknown person and / or that whose identity has not been established by him/her; the **transfer** is not related to the acquisition of ownership of real estate or the acquisition of other property / product / service / work; the **transfer** is not related to transactions carried out in “virtual currencies” (crypto currencies);

- The **transfer** is not made in favor of Russian legal entities, individual entrepreneurs, as well as foreign citizens and stateless persons engaged in entrepreneurial activity, foreign legal entities, foreign organizations that are not legal entities under foreign law, information about which is included in the list of Russian legal entities, individual entrepreneurs, foreign persons in relation to whom there is data about their activities in organizing and conducting lotteries with violation of the legislation of the Russian Federation; the **recipient** is not a person information about which is included in the list of persons with respect to whom there is data about their activities in organizing and conducting lotteries in violation of the laws of the Russian Federation;

- is the beneficial owner itself; there is no other person as the beneficial owner;

■ is not a trustee (manager) of a foreign structure without the formation of a legal entity, a protector;

■ when making a **Transfer** to oneself, the data of the **Payer** and the data of the **Recipient** coincide;

■ The **Payer (Recipient)** is not a person named in Art. 7.3 of the Federal Law of the Russian Federation of 07.08.2001 No. 115-FL “On counteracting the legalization of proceeds from crime and the financing of terrorism”;

■ unless otherwise specified by the **Payer** in the **Payer’s Order**, the **Payer** has a “medium” financial position and a “positive” business reputation, and other independent sources of income of the **Payer** are the source of funds and / or other property;

■ there is no court order in respect of him/her declaring him/her bankrupt or court orders on accepting proceedings for declaring him bankrupt;

■ the **Payer / Recipient** himself/herself is a user of communication services (subscriber) of the provided mobile (cell) phone number, and when the **Payer** provides the **recipient's** mobile (cell) phone number, the **Payer** guarantees that the user of communication services (subscriber) of the provided mobile (cell) phone number of the **Recipient** is directly the **recipient**. Also, the **Payer / Recipient** agrees not to transfer the mobile (cell) phone number indicated in the **Application** for use to third parties, not to allow third parties to the device / equipment to which the indicated mobile (cell) phone number is connected and to refrain from using the mobile (cell) phone number registered to a legal entity (corporate SIM-card). In case of failure to fulfill these obligations by the **Payer / Recipient**, the **Payer / Recipient** is solely responsible for the possible disclosure of information about the **Transfer**;

■ agrees to receive short text messages (SMS) containing information about the terms of the **Transfers** by the numbers of mobile (cellular) phones of the **Payer** and the **Recipient** provided by the **Payer**;

■ agrees to receive electronic messages in order to inform the **Payer** and / or **Recipient** about the terms of the **Transfers**, services and offers of the **Organizer** and the subjects of the Payment System / Offer via e-mail, information and communication services and (or) instant electronic message exchange programs (instant messengers), on the numbers of mobile (cellular) phones provided by the **Payer**;

■ The **Payer** agrees in advance that the **Recipient** has the right to give an order to issue him/her a **Transfer** in a currency different from the currency of sending the **Transfer**. In this case, the **Payer** shall be deemed to have given consent in advance to change the currency of the **Transfer** at the rate established by the Payment System / Offer in the **MT Point** at the time of issue of the **Transfer**, in relation to the currency of sending the **Transfer** and, accordingly, the

amount of the **Transfer** as a result of such a change in the currency of **Transfer** issue conversion, including as a result of applying the fractional part of the currency and / or rounding to the nearest whole value of the currency unit in the direction of reduction (depending on the characteristics of cash circulation). Such a change in the conditions of the **Transfer** is not a change or violation of the order of the **Payer** on the **Transfer**;

- The **Payer** agrees in advance that the **Recipient** is entitled to receive the **Transfer** by transferring the amount of the **Transfer** by bank card details (“to a bank card”), if this is possible. Such a form of receiving a **Transfer** is not a violation of the conditions of the **Payers** order on the **Transfer**;

- The **Payer** agrees in advance that at any time before the **Transfer** is issued to the **Recipient**, the **Transfer** can be issued at his/her request to the **Payer** in the status of the **Recipient** (except in cases where an order to transfer the amount of the **Transfer** to a bank card is received from the **Recipient**). In this case, the **Payer** shall be deemed to have submitted an order in advance to change the **Recipient’s** data to the **Payer’s** data. A **transfer** can be issued to the **Payer** in the status of the **Recipient** in the country of departure or receipt of the **Transfer** in the currency of the **transfer**, considering the exceptions provided for by these **Conditions**. A **transfer with conversion** can be issued to the **Payer** in the status of the **Recipient** in the territory of the Russian Federation only if the currency of the **transfer** is determined by the **Beneficiary Bank** in the list of foreign currencies that are operated by the **Beneficiary Bank**. Such a change in the conditions of the **Transfer** is not a violation of the order of the **Payer** on the **Transfer**;

- The **Payer / Recipient** agrees in advance that in case of concluding a separate agreement with the **Organizer** (the Agreement on the comprehensive servicing of the client using the Personal Account located on the website rnko.ru), the **Payer** and the **Recipient** will be able to receive information about the **Transfers** sent / received within the Payment system / Offer, providing the **Organizer** with a mobile (cell) phone number indicated by them when sending / receiving the corresponding **Transfers**. The **Payer / Recipient** agrees that the **Organizer** determines the person who provided to him, within the framework of the above contract, a mobile (cell) phone number that matches the mobile (cell) phone number indicated by the **Payer / Recipient** when sending / receiving the **Transfer** as the person who sent / received the **Transfer**, in order to provide him/her with information about the **Transfers**, and that such provision of information about the **Transfers** is not a disclosure of bank secrets of the **Payer / Recipient** directly. This consent is valid for the period specified in para 5.5 of these **Terms**;

- The **Payer** agrees in advance that the **Beneficiary Bank / Organizer** has the right to

refuse to issue a **Transfer** in order to fulfill the requirements and conditions established by regulatory acts, including local ones, and the legislation of the Russian Federation.

2.2. TRANSFER SENDING PROCEDURE

2.2.1. The sending of the **Transfer** is executed by the **Payer Bank** in accordance with the applicable national legislation of the country of incorporation of the **Payer Bank**, including the law on counteracting the legalization (laundering) of proceeds from crime and the financing of terrorism, as well as in accordance with regulatory enactments adopted by the central (by the national) bank of the country of the **Payer Bank**, taking into account the support of the **Transfer** with information and data provided by the **HSC**.

2.2.2. Prior to signing the **Application** (Application for transferring funds from an individual) by the Payer, the **Payer Bank** identifies the **Payer**. Identification is carried out in accordance with the requirements of national legislation, taking into account the provisions of the “*Zolotaya Korona*” (“*Golden Crown*”) *Payment System Policy in the field of counteracting the legalization (laundering) of proceeds from crime and the financing of terrorism*”, Section 2.5 of the **Terms**, as well as the rules and norms contained in internal documents of the **Payer Bank**.

2.2.3. To send a **Transfer** within the framework of the Payment system / Offer using the **HSC**, the **Payer** shall provide the employee of the **Payer Bank** with the following information about the details of the **Transfer**, unless the **HSC** expressly provides otherwise:

- Surname, name and patronymic (if any, as well as unless otherwise provided by law or national custom) of the **Payer**;
- data of the identity document of the **Payer**;
- contact phone number and email address (if available) of the **Payer**;
- Surname, first name and patronymic (if any, as well as unless otherwise provided by law or national custom) of the **Recipient** (in this case, differences in the writing of the **Recipient's** data provided by the **Payer** and the **Recipient's** data provided by the **Recipient** are allowed taking into account the Applicable transliteration rules (Appendix No. 1 to these **Terms**), unless the **Payer** acts as the **Recipient** or the **Transfer** is made by the **Payer** to himself/herself on the territory of the Russian Federation);
- **Recipient's** contact phone number;
- direction (country) of receiving the **Transfer** (the city of receiving the **Transfer** has an auxiliary value and does not affect the indicated direction of the **Transfer**);
- amount and currency of the **Transfer**;
- information provided by the **HSC** and necessary for the implementation of certain types of **Transfer** within the framework of the Payment System / Offer.

Money is **transferred** in Russian rubles or in a foreign currency stipulated by the Payment System / Offer, within the national currency legislation of the country of incorporation of the **Payer Bank**. Subject to the requirements of the national currency legislation of the Russian Federation, a **Transfer with conversion** on the territory of the Russian Federation from a **Payer**-resident of the Russian Federation to the **Recipient**- resident of the Russian Federation is carried out only in rubles of the Russian Federation as the currency of issuing the **Transfer**, with the exception of the **Transfer with conversion** to himself/herself (**Payer** in status of a **Recipient**). The specified information is recorded by the employee of the **Payer Bank** in the **Application**. By agreement with the **Organizer**, the **Application** may be supplemented by the **Payer Bank** with other data in accordance with the requirements of the national legislation of the **Payer Bank**.

2.2.4. After all the above actions have been completed, the **Transfer** is assigned a **Transfer Identification Number**, which is indicated in the **Application** (Application for transferring funds from an individual) and is reported by the **Payer Bank** to the **Payer**.

2.2.5. By personally signing the **Application**, the **Payer** confirms that all the data specified in the **Application** has been entered correctly. From the moment of signing the **Application**, the **Payer** bears full responsibility for the accuracy of the information provided by him/her when initiating the **Transfer**.

The **Application** signed by the **Payer** is an instruction to the **Payer Bank** to make the **Transfer**. The **transfer** is carried out no later than the deadline established by the national legislation of the **Payer Bank**.

2.2.6. After identification of the **Payer**, if there is a signed **Application**, the **Payer** shall provide the employee of the **Payer Bank** with funds in the amount of the **Transfer** and the **Fee** for the **Transfer**, unless otherwise provided. Money can be received by the **Payer Bank** only in cash (a different form of accepting the Payer's money is allowed only when the **Organizer** has agreed upon such a possibility). The **Transfer Fee** is calculated by the **Payer Bank** on the basis of the tariffs established at the time of receiving the **Transfer** under the Payment System / Offer. The **Payer** may familiarize himself/herself with the tariffs in advance at the **Payer Bank's MT Point** or by contacting the **Contact Center**. The **Payer Bank** shall not charge the **Payer**, in addition to the **Fee**, any additional payment, commission or any other remuneration; no matter what it is called and whatsoever it is expressed.

2.2.7. The **Payer** is not entitled to disclose the **Transfer Identification Number** and other details of the **Transfer** (both partially and complete data) to third parties, except the **Recipient**, is obliged to take measures to prevent disclosure, and is fully responsible for such disclosure and / or risk of failure to take measures.

2.2.8. The **Payer** shall notify the **Recipient** of the fact of sending the **Transfer** to him/her and provide the **Recipient** with information about the **Payer**. The provisions of this paragraph do not apply to **Bank Transfer**, **Mobile Transfer**. As a confirmation of the **Transfer**, the **Payer Bank** issues to the **Payer** an **Application** with a mark, a cash receipt order or a check. The **Payer** is obliged to keep the **Application** until the **Transfer** is issued to the **Recipient**.

2.2.9. In case of loss of the **Transfer Identification Number**, the **Payer** has the right to restore it through the following procedures:

2.2.9.1. The **Payer** has the right to apply to the **Payer Bank** with an application on recovery of a **Transfer Identification Number**. The application must contain: Name, **Payer's** passport details, **Payer's** phone number, amount and currency of the **Transfer**, approximate date of sending. The **Payer** will be informed about the restoration of the **Transfer Identification Number** by the **Payer Bank**;

2.2.9.2. The **payer** has the right to contact the **Contact Center** with a request of sending a short text message (SMS) to the **Payer's** phone number specified when sending the **Transfer**. The restoration of the **Transfer Identification Number** in this way is possible only if the **Payer's** phone number indicated in the **Application** (Application for transferring funds from an individual) and the phone number of the person contacting the **Contact Center** are the same;

2.2.9.3. The procedures for the restoration of the **Transfer Identification Number** specified in this paragraph are applicable exclusively to unclaimed (undelivered) **Transfers**.

2.2.10. The procedure for issuing a **Transfer** to the **Payer** in the status of the **Recipient** corresponds to the provisions provided for in Section 2.3 of these **Terms**.

2.2.11. When making a **Transfer** within the framework of the Payment System / Offer, funds are not subject to insurance in accordance with the Federal Law of the Russian Federation dated December 23, 2003 No. 177-FL "On Insurance of Individuals' Deposits with Banks of the Russian Federation".

2.3. TRANSFER ISSUANCE PROCEDURE

2.3.1. The issuance of the **Transfer** is executed by the **Beneficiary Bank** in the manner prescribed by the applicable national legislation of the country of the **Beneficiary Bank**, including in accordance with the law on counteracting the legalization (laundering) of proceeds from crime and the financing of terrorism, as well as in accordance with regulatory enactments adopted by the central (national) bank of the country of the **Beneficiary Bank**.

2.3.2. In order to initiate the issuance of a **Transfer**, the **Recipient** contacts the **Beneficiary Bank's MT Point** located in the country specified by the **Payer**. The **Beneficiary**

Bank requests the **Transfer Identification Number** and a document proving the identity of the **Recipient** from the **Recipient**, checks the availability of the **Transfer** and its readiness to be issued through the **HSC**.

Within the framework of the Payment System / Offer, it is permissible to verify the possibility of issuing a **Transfer** within no more than 3 (Three) days from the date of sending the **Transfer**. If the **Transfer** was sent in violation of the **Conditions**, the **Transfer** cannot be issued to the **Recipient**.

- If the **Transfer** is ready for issuance, the **Beneficiary Bank** identifies the **Recipient** in accordance with the requirements of national legislation, the *“Zolotaya Korona” (“Golden Crown”) Payment System Policy in the field of counteracting the legalization (laundering) of proceeds from crime and the financing of terrorism”* and Section 2.5 of the **Terms**. At the same time, it is allowed (except when the **Payer** applies for the **Transfer** in the status of the **Recipient** or made the **Transfer** to himself/herself in the territory of the Russian Federation), that the spelling of the surname, name and, if indicated, middle name of the **Recipient** is different, taking into account the Applicable rules of transliteration (Appendix No. 1 to these **Conditions**). In cases where the person who initiates the transfer in favor Of the recipient is a microfinance organization, differences in the spelling of The recipient's last name and first name are not allowed, due to the possibility of different, abbreviated spelling of letters and (or) letter combinations, national characteristics or a typo. These differences are allowed in such cases in the spelling of the patronymic (if it is specified). It is also allowed to issue a transfer initiated by a microfinance organization, if the Recipient's identity document includes a patronymic, but the patronymic is not specified in the information recorded in the PAC when sending the Transfer, and Vice versa.

The basis for the issuance of the **Transfer** by the **Beneficiary Bank** is the **Application** (Application for transferring funds from an individual) signed by the **Recipient**.

As a confirmation of the issuance of the **Transfer**, the **Beneficiary Bank** shall issue to the **Recipient** the **Application** with a mark containing the data obtained in the process of identification of the **Recipient**, as well as an expenditure cash order or check. By personally signing the **Application**, the **Recipient** confirms and agrees that all the data specified in the **Application** has been entered correctly.

2.3.3. The **transfer** is issued to the **Recipient** in cash. When issuing a **Transfer**, the **Beneficiary Bank** is not entitled to:

2.3.3.1. charge the **Recipient** any fee, commission or any other remuneration, no matter what it is called and whatsoever it is expressed;

2.3.3.2. make the **transfer** necessary to receive any additional services or to perform any additional actions by the **Recipient**, including, but not limited to, opening an account, receiving a payment (bank) card, conducting a conversion operation.

The issuance of a **Transfer** in a different form and on different conditions is allowed only with the agreement of such an opportunity by the **Organizer**.

2.3.4. The **Beneficiary bank** refuses to issue a **Transfer** if the information on the **Recipient** specified by the **Payer** does not match the documents submitted by the **Recipient**.

2.3.4.1. If the **Payer** applies for the **Transfer** in the status of the **Recipient**, the **Beneficiary bank** refuses to issue the **Transfer** if the information identifying the **Payer** does not match the documents submitted by the **Payer** in the status of the **Recipient**.

2.3.4.2. In the case of initiating the issuance of a **Transfer** in foreign currency, made by the **Payer** to himself/herself (with the aim of applying in the status of the **Recipient** for the issuance of the specified **Transfer**) and carried out in accordance with the terms of the agreement on comprehensive customer service concluded between the **Payer** and the **Organizer** as the **Payer Bank**, in case of any inconsistency of information about the **Payer** recorded in the **HSC** (including, but not limited to full name of the **Payer**, details of a personalized (registered) bank card of the **Payer**, etc.) with the documents, information and / or details of the information carrier (in the cases expressly provided for by the comprehensive customer service agreement, the original of the **Payer's** personalized (nominal) bank card containing information on the **Payer** that has been embossed or otherwise entered is presented) submitted by the **Payer** in the status of the **Recipient**, as well as if the **Recipient's** personal signature in the **Application**(Application for transferring funds from an individual) does not match to a personal signature in the submitted identification document, and to the sample signature on the signature strip on the back of the original of the personalized (nominal) bank card presented, the **Beneficiary Bank** refuses to issue a **Transfer**. Verification of compliance of information about the **Client** is carried out by checking the information about the **Payer** in the **HSC** recorded in the **HSC** (name of the **Payer** (who is the holder of a personalized (registered) bank card), details embossed or otherwise deposited on a bank card) and information about the **Recipient** recorded in **HSC** by the employee of the **Beneficiary Bank's MT Point**(name of the **Recipient** in accordance with the submitted identification document, details of a personalized (nominal) bank card). Information about the results of such verification is brought to the attention of the employee of the **Beneficiary Bank's MT Point** in **HSC**. The comparison of the **Client's** personal signature is carried out by the employee of the **MT Point**.

2.3.4.3. In case of initiating the issuance of a **Transfer** in foreign currency made by the **Payer** to himself/herself on the territory of the Russian Federation (for the purpose of applying to the status of the **Recipient** for the issuance of the specified **Transfer**), in case of any inconsistency of the information about the **Payer** recorded in the **HSC** by the employee of the **Beneficiary Bank's MT Point** (namely: full name of the **Payer**, residence in relation to the Russian Federation, type, series and number of identification document) with the documents submitted by the **Payer** in the status of the **Recipient**, the **Beneficiary Bank** refuses in issuing a **Transfer**. Verification of compliance with the specified information is carried out by checking information in the **HSC** about the **Payer** recorded in the **HSC** by the employee of the **Payer Bank's MT Point**, and information about the **Recipient** recorded in the **HSC** by the employee of the **Beneficiary Bank's MT Point**. Information about the results of such verification is brought to the attention of the employee of the **Beneficiary Bank's MT Point** in **HSC**.

2.3.5. Features of the issuance of the **Transfer** by informing the **Beneficiary Bank** about the preliminary conditions for issuing the **Transfer**:

2.3.5.1. When sending a **Transfer**, the **Payer** agrees with the **Payer Bank** to inform the **Payer** and / or the **Recipient** of the preliminary conditions for issuing the **Transfer** to the **Recipient**, namely: the currency of the **Transfer** issuance, the conversion rate of the **Transfer** for the period specified in the preliminary conditions for issuing the **Transfer** to the **Recipient**.

2.3.5.2. The **Payer Bank** informs the **Payer** and / or **Recipient** about preliminary conditions for the issuance of a **Transfer** by details / contacts specified when sending a **Transfer** by the **Payer**, by sending a message to the **Payer** and / or **Recipient** containing a unique link that allows the **Payer** and / or **Recipient** to inform the **Beneficiary Bank** about the preliminary conditions for issuing the **Transfer** to the **Recipient** by the **Payer** or the **Recipient** taking the appropriate steps to select the conditions for issuing the **Transfer**: currency of the **Transfer** issuance, the conversion rate of the **Transfer** registered with the **HSC** for the period of time specified in the preliminary conditions for the issuance of the **Transfer** to the **Recipient**.

2.3.5.3. Informing the **Beneficiary Bank** by the **Payer** or the **Recipient** about the preliminary conditions for issuing a **Transfer** to the **Recipient** is for informational purposes only for the **Beneficiary Bank** and is registered with the **HSC**. Informing the **Beneficiary Bank** by the **Payer** or the **Recipient** about the preliminary conditions for issuing a **Transfer** to the **Recipient** is not a change in the **Order** of the **Payer** and does not generate obligations for the parties.

2.3.5.4. The **Beneficiary Bank** is entitled to issue the **Transfer** to the **Recipient** on the conditions provided for by the **HSC**. Changing the conditions for issuing a **Transfer** is possible only after a period of time specified to the **Payer** or the **Recipient** in the preliminary conditions

for issuing a **Transfer**.

2.3.5.5. Any relevant actions to notify the **Beneficiary Bank** of the preliminary conditions for the **transfer** issuance, made by a unique link sent to the **Payer** and / or the **Recipient** at the details / contacts specified by the **Payer** when sending the **Transfer**, are recognized as actions performed, respectively, by the **Payer** or the **Recipient**.

2.3.6. Features of the issuance of a **Transfer** by transferring the amount of the **Transfer** by bank card details (hereinafter - **Transfer** to a bank card):

2.3.6.1. The issuance of a **Transfer** to a bank card can be carried out in the following ways (if this is provided by the **Organizer**, as well as on the terms of a comprehensive customer service agreement posted on rsko.ru website):

2.3.6.1.1. Through application (use by input) in a specialized profile section (hereinafter referred to as the **Personal Account**) of special software intended for interaction with the **Organizer** installed on the device / equipment to which a mobile (cellular) telephone number is connected (hereinafter referred to as the **Mobile Application**), or **Organizer's** website <https://koronapay.com/online>, a one-time verification code received by the **recipient's** mobile (cell) phone number provided by the **Payer**. The **Payer** agrees that any actions of any nature, including using the **Personal Account** and the **recipient's** mobile (cell) phone number, performed with the purpose of receiving the **Transfer**, are considered and recognized as actions performed by the **Recipient**, including, but not limited to those aimed at obtaining a **Transfer** to a bank card;

2.3.6.1.2. By providing the **Beneficiary bank** details of the bank card to which the **Transfer** is to be credited, and applying a one-time confirmation code received by the **recipient's** mobile (cell) phone number provided by the **Payer**, if the authorized employee of the **Beneficiary Bank** has informed that it is technically possible to receive a **Transfer** to a bank card . At the same time, the **Payer** and the **Recipient** agree that this method of issuing the **Transfer** is allowed and does not entail a violation of the confidentiality of information and access to it by the **Recipient**.

2.3.6.2. By initiating a **Transfer**, the **Payer** agrees that the **Recipient** may be informed by the **Organizer** about the possibility of receiving a **Transfer** to a bank card (if the **Organizer** provides such an opportunity) using the **Personal Account**.

2.3.6.3. The **Recipient** is informed by sending information on the conditions for receiving a **Transfer** to a bank card using the **Personal Account** by the **Recipient's** mobile (cellular) phone number provided by the **Payer**. The use of this information and access to it have restrictions stipulated by the conditions for obtaining a **Transfer** to a bank card.

2.3.6.4. The **Payer** agrees that the **Transfer** is in the proper manner issued to the

Recipient in the event that the **Transfer** is issued to the **Recipient** at the bank details specified by the **Recipient**.

2.3.6.5. The **Payer** agrees that the determination of an appropriate **Recipient** by sending information on the conditions for receiving a **Transfer** to a bank card and a one-time verification code by the **Recipient's** mobile (cell) phone number indicated by the **Payer**, and the **Recipient** taking the appropriate actions provided for in para 2.3.6 of these **Conditions** is sufficient evidence to determinate the proper **Recipient**.

2.3.6.6. The **Payer Bank** and the **Organizer** are not responsible for any actions, including those aimed at obtaining a **Transfer** by bank card details, committed as a result of unauthorized access to the **recipient's** mobile (cell) phone number provided by the **Payer**, or to the device / equipment to which such number is connected, to the **personal account**, loss, theft, change of owner (user / subscriber) of the mobile (cell) number or any other actions committed from the specified **Recipient's** mobile (cell) number.

Taking into account that the issuance of the **Transfer** by the details of the **Recipient's** bank card is possible solely on the basis of confidential information about the **Recipient** and the **Transfer** provided by the **Payer** to the **Recipient**, and the actions of the **Recipient** aimed at receiving the **Transfer** in the manner specified by the **Conditions** are possible only for the person possessing such information, the actions of the **Recipient** for the **Organizer / Beneficiary Bank** clearly and unconditionally indicate that the person applying for the **Transfer** as provided for in para 2.3.6.1 of these **Conditions**, is the proper **Recipient** specified by the **Payer** when making the **Transfer**, otherwise it is only possible in case of violation of the confidentiality of information by the **Payer** and / or the **Recipient**.

2.3.7. The **transfer** must be received by the **Recipient** (or by the **Payer** himself/herself) within 3 (Three) years from the date of sending the **Transfer**. Unclaimed (unreleased) **Transfers** are kept by the **Organizer** for the general limitation period established by the legislation of the Russian Federation, starting from the date of sending the **Transfer**. After the expiration of the general limitation period, the **Transfer** shall be credited to the **Organizer's** income.

2.3.8. The Organizer constantly monitors and monitors transactions within the framework of the Conditions in order to identify and prevent activities and/or actions on the part of Clients when making Transfers that may be qualified as transactions unauthorized by the Client, in accordance with the legislation of the Russian Federation. In case of detection of these operations, the Organizer has the right to establish a technical restriction in relation to each Transfer, while the Recipient's Bank is obliged to refuse to issue the specified Transfer.

2.3.9. Unless otherwise provided by the **Organizer**, including the **Bank**, Sections 2.1-2.3 of the **Conditions** apply to all types of **Transfers** made within the framework of the Payment

System / Offer.

2.4. FEATURES OF IMPLEMENTATION OF CERTAIN TRANSFER TYPES

2.4.1. Within the Payment System/Offer it is possible to provide services for the implementation of certain types of Transfers specified in this Section. The Payer specifies the possibility of making a separate type of transfer in the Bank. The Agreement between the Bank and the Organizer may establish the possibility and/or specifics of the Bank's implementation of certain types of Transfers and, in this case, the provision of The Bank of services for the implementation of such types of Transfers is carried out taking into account the features, and, in cases where such features affect the rights and protected by law, the interests of the Client, the Bank is obliged to bring information about them to the Client.

2.4.2. A **transfer with conversion** is a **Transfer** whose sending currency is different from the currency of receiving the **Transfer**.

2.4.2.1. When sending a **Transfer with conversion**, the conversion of the **Transfer** is carried out at the rate established at the time of receipt of the **Transfer**.

2.4.2.2. If the **Recipient** expresses a desire to receive the **Transfer** in a currency different from the currency of sending the **Transfer**, the **Beneficiary Bank** will convert the amount of the **Transfer** at the rate established by the **Organizer** at the time of the **transfer** issuance (when calculating the amount of the **Transfer** within the Payment System / Offer, the fractional part up to hundredths is used: kopecks, cents, Eurocents or similar exchange units of other currencies for the **Transfer** issuance, while other rounding rules are allowed, including to the nearest integer value in the direction of decrease, taking into account particularities of cash circulation specified by the **Beneficiary Bank**). It is also possible to convert at the time of issuance, in cases where the **Recipient** expresses a desire to receive the **Transfer** in a currency other than the currency of the **Transfer with conversion** made at the time of the receipt of the **Transfer**, and such conversion (repeated conversion of the **Transfer**) is allowed exclusively in the currency specified in the **HSC** settings which are established, inter alia, in accordance with the national currency legislation of the **Beneficiary Bank**.

2.4.2.3. The **Organizer** has the right to set a different conversion rate, applicable both to **Banks** and their **MT Points**, as well as to **Clients**. The **Organizer** has the right to unilaterally change the conversion rate at any time, depending on the following criteria, including, but not limited to: the currency of the **Transfer**, the time of the **Transfer**, the amount of the **Transfer**, the place of the **Transfer**, the direction of the **Transfer**, the profile of the **Client**.

2.4.2.4. If the **Payer** cancels the sending of the **Transfer with conversion** carried out at the time of the receipt of the **Transfer**, the procedure for issuing the specified **Transfer** by the **Payer Bank** is determined depending on the time of the **Payer's** request, calculated in minutes.

2.4.2.4.1. If the Payer applied to the Payer's Bank within a specified period of time after making the Conversion Transfer, initiating the Payer's order related to the termination of the contract (Application) and the return of funds deposited by the Payer to the Payer's Bank for the purpose of making the specified Conversion Transfer by the Bank, the refund is carried out on the terms of paragraphs 4.6-4.7 of these Conditions in the currency of sending the Transfer. The refund of the Transfer amount with conversion on the terms of this paragraph is possible in relation to a particular Payer once within a calendar day for time periods calculated in minutes, or within 30 (Thirty) calendar days in other cases.

2.4.2.4.2. If the Payer has applied to the Payer's Bank with a request to cancel the second and/or each subsequent Transfer with conversion, or after a specified period of time after the Transfer with conversion, the Payer's Bank in the status of the Recipient's Bank issues the specified Transfer to the Payer in the status of the Recipient. The issuance of such a Transfer is carried out in the currency of the Transfer issue, except as expressly provided by these. Conditions of cases, including:

- presentation by the Payer in the status of the Recipient of the request for issuance the amount of the Transfer with the conversion at the time of issue;
- or in cases directly provided for by the PAC settings, in which The Payer's bank requests the details of the account to which the credit should be credited Translation with conversion. At the same time, the issuance of such a Transfer with conversion at the time of issue is carried out exclusively in the currency of the Payer's account in the status Recipient;

- in cases of cancellation by the Payer of the Transfer with the conversion made at the time of acceptance of the Transfer made using a bank card, the refund is carried out by the Payer's Bank in the status of the Recipient's Bank by issuing the specified Transfer using the details of the Payer's bank card in the Recipient's status. In these cases, the refund is carried out by the Bank The Payer in the status of the Recipient's Bank by issuing the specified Transfer with conversion into the currency of sending the Transfer / the currency of the Client's account at the rate set by the Organizer at the time of issuing the Transfer, but in an amount not exceeding the Transfer amount at the time of sending. The fee for sending the Transfer is not refundable.

2.4.2.5. If the **Payer** cancels the **transfer** in a foreign currency made by the **Payer** to himself/herself (for the purpose of applying in the status of the **Recipient** for the issuance of the specified **Transfer**) and carried out in accordance with the terms of the comprehensive customer service agreement concluded between the **Payer** and the **Organizer** as the **Payer Bank**, the **Beneficiary Bank** will convert the amount of the **Transfer** into the currency of sending the **Transfer** (ruble of the Russian Federation), at the rate established by the **Organizer** at the time of issuing the **Transfer**. The **fee** for sending the **Transfer** is not refundable. Re-conversion of the **Transfer** or conversion of the **Transfer** at the time of issue into a currency other than the currency of sending the **Transfer** is not allowed.

2.4.3. A **cross-border transfer** is a **Transfer** in which the **Payer** or **Recipient** of funds is located outside the Russian Federation, and (or) money transfer, during the implementation of which the **Payer** or **Recipient** of funds is served by a non-resident **Bank** of the Russian Federation. **Cross-border transfers** also include domestic **transfers** of incorporation of a non-resident **bank** of the Russian Federation, as well as **transfers** between such **banks**. A **Cross-border transfer** is carried out in accordance with the legislation of the Russian Federation and taking into account the requirements of the national legislation of the **Bank**, which is not a resident of the Russian Federation, as well as in the manner provided for the **transfer** by these **Conditions**.

2.4.3.1. When sending a **Transfer** intended to be received on the territory of the People's Republic of China, the **Payer Bank**, in cases expressly provided by the **HSC**, requests from the **Payer** the details of the **Recipient's** account to which the **Transfer** is to be credited, as well as other information provided by the **HSC**, for the purpose of transmitting the **Payer's Order** to the **Beneficiary Bank** for execution. Within the framework of these Terms, the Recipient's account identifier (identification number) means any signs, identification attributes or other details indicating that the account belongs to the Recipient, including the Alipay identification number.

The currency of sending a Cross-border transfer intended for receiving on the territory of the People's Republic of China using the Recipient's account ID is the US Dollar, while when the Payer deposits another currency to the Payer's Bank for payment, provided for by the PAC settings for the Payer's Bank, the conversion is performed at the conversion rate set by the Organizer at the time of accepting the Transfer.

2.4.3.1.1. The Recipient's Bank has the right to carry out additional verification of the possibility of issuing a Transfer within no more than 24 (Twenty-four) hours. Based on the results of such verification, in cases stipulated by the regulations of the Recipient's Bank, the Transfer may not be credited to the Recipient's account details /using the Recipient's identification number and returned to the Payer in the Recipient status. The refund is made within 60 (Sixty) days. The refund of funds when the Client makes a Cross-border Transfer to the People's Republic of China using Union Pay card details, including a Transfer with conversion that was not carried out for reasons beyond the control of the Organizer, is carried out in the Payer's Bank to the Payer in the currency and amount of sending such a Transfer.

2.4.3.1.2. In the event of a violation of these Terms, including in terms of the requirements that the Transfer is not related to the acquisition of ownership of real estate or the acquisition of other property / goods / services / work, the Transfer is returned to the Payer, on the terms provided for in paragraph 2.4.3.1.1. of these Terms, except for the exceptions specified in this paragraph. The Payer's non-resident bank of the Russian Federation, when making a Cross-border transfer using the Alipay identification number, requests from the Payer the purpose of the Transfer, according to the list contained in the PACKAGE, including: payment for goods or services of a certain type, or other of the proposed. The Payer, by signing the Application, confirms the selected purpose of the Cross-Border Transfer and has no right to change it after such signing.

2.4.3.1.3. If it is possible to issue a Transfer only to the Recipient's account opened in yuan, crediting to the Recipient's account is carried out by the Recipient's Bank with the conversion of the currency of sending the Transfer to the issuing currency (yuan) at the exchange rate of the Recipient's Bank on the date of issue. The Payer has the right to familiarize himself in the PAK with the conversion rate in yuan of the currency of sending the Transfer, valid at the time of sending the Transfer. The specified information about the conversion rate applicable in the Recipient's Bank is for reference purposes for the Payer and may change on the date of the Transfer issue. The Organizer and the Payer's Bank are not responsible for changing the Transfer

amount in the cases provided for in this paragraph.

2.4.3.1.4. When making a Cross-border Transfer to the People's Republic of China using Union Pay card details, the amount of such Transfer is credited to the Recipient's bank account in the currency of the Recipient's account, while the issuing bank of such Union Pay card may change the Transfer amount as a result of converting the Transfer amount at the rate set by the issuing bank of the Recipient's card, and/or in as a result of charging additional fees by the Recipient's Bank. The Organizer and the Payer's Bank are not responsible for changing the Transfer amount in the cases provided for in this paragraph.

2.4.4. Transfer via a Self-Service Device - Transfer via a Self-Service Device using the Sender's Card to the address of certain. Recipients whose data is recorded on this Sender's Card at the request of the Payer.

2.4.4.1. The Sender's Card is provided to the Payer by the Bank only after passing the identification procedure in accordance with Section 2.4 of these Terms and Conditions.

2.4.4.2. According to the Sender's Card, data on the Recipients of Transfers are recorded at the request of the Payer by an authorized employee of the Payer's Bank when issuing the Sender's Card to the Payer. In order to correct the data linked to the Sender's Card, the Payer applies to the Bank that issued the Sender's Card. When correcting the data, the Bank performs the procedure of identification of the Payer in accordance with Section 2.4 of these Terms and Conditions.

2.4.4.3. The limits on the size of the Transfer via Self-Service Devices are determined by the Payer's Bank, taking into account the restrictions specified in these Terms and Conditions.

2.4.4.4. To send a **Transfer** via **Self-Service Devices**, the **Payer** needs to insert the **Sender Card** into the **Self-Service Device**, enter the PIN code to the **Sender Card** received

from the **Bank** when issuing the **Sender Card**, select one of the **Recipients** whose data is tied to the **Sender Card**, enter the required **Transfer** amount, complete the **transfer** procedure according to the instructions on the **Self-Service Device** screen (depending on **Self-service device** type, this sequence of actions may contain additional steps).

2.4.4.5. In cases of loss, theft, mechanical damage to the **Sender Card** and in other cases, it may be blocked by the **Organizer** or the **Bank** after the **Payer's** request.

2.4.4.6. If it is necessary to block the **Sender Card**, the **Payer** contacts the **Contact Center**. After the **Sender Card** is blocked through the **Contact Center**, the **Payer** must submit an application for blocking the **Sender Card** to the **Bank** that issued the **Sender Card** within 5 (Five) days.

2.4.5. Bank transfer is a Transfer made by the Client on the territory of the Russian Federation for the purpose of crediting funds to the Recipient's bank account or to increase the balance of the Recipient's electronic funds, including for the purpose of fulfilling the Payer's obligation to repay the loan, loan, interest payment for using the loan, and other obligations to the recipient - organization, as well as Cross-border transfer (including Transfer by phone number)/Translation with conversion taking into account the features established by these Conditions. Within the framework of these Terms and Conditions, Transfers with conversion can be made in the currency of the Recipient's account to which the Bank Transfer is to be credited, or in the currency provided for by the PAC settings for the corresponding Bank transfer direction. All claims concerning issues regarding the currency of payment for a Bank transfer with conversion and its amount are sent by the Payer to the Payer's Bank.

2.4.5.1. Depending on the purpose of sending the Bank Transfer, the Payer provides the Payer's Bank with the information provided by the PAC about the Bank Transfer details, such as: the name of the recipient organization, the number and date of the loan agreement, the bank account number (including the international bank account number IBAN), the card number, the mortgage number, etc.

2.4.5.2. When making a Cross-border Bank Transfer/Bank Transfer with conversion, with the exception of Transfers provided for in 2.4.5.2.1., the amount of such Transfer is credited to

the Recipient's bank account in the currency of the Recipient's account, while the Recipient's Bank may change the Transfer amount as a result of converting the Transfer amount at the rate set by the Recipient's Bank, and/or as a result of charging additional fees by the Recipient's Bank. The Organizer and the Payer's Bank are not responsible for changing the Transfer amount in the cases provided for in this paragraph.

2.4.5.2.1. When making a Cross-border Bank Transfer/Bank Transfer with conversion with crediting the amount of such Transfer to the Recipient's bank account opened in the territory of the Kingdom of Thailand, the Transfer is credited to the Recipient's account according to the details provided by the Sender and in the amount calculated at the time of acceptance of the Transfer, while the Recipient's Bank cannot change the Transfer amount as a result of the conversion of the amount Transfer and/or as a result of charging additional fees by the Recipient's Bank. If the amount of funds credited to the Recipient's account does not match the Transfer amount calculated at the time of acceptance of the Transfer, the Sender has the right to apply to the Organizer with a claim.

2.4.5.2.1.1. The Sender provides the Organizer with an extract from the Recipient's account for crediting to which the Transfer was sent, which contains information about the non-crediting of the Transfer amount or about crediting an amount less than calculated when sending the Transfer.

2.4.5.2.1.2. The Organizer checks the Sender's claim and, in case of confirmation of the data specified by the Sender in the claim, returns the Transfer to the Sender in the manner described in paragraph 2.4.5.6. of these Terms.

2.4.5.3. If a Bank Transfer is not carried out for reasons beyond the control of the Organizer (hereinafter referred to as an Erroneous Bank Transfer), and the amount of such Transfer is returned to the Organizer by the recipient organization or a refusal of authorization/other unsuccessful status is received within the payment system (international, foreign or local) or interbank international settlements, the Payer is informed by any means about the occurrence of an erroneous Bank transfer. The amount of the Erroneous Bank Transfer is

returned to the Payer in the form of a Transfer sent to the Payer by the Organizer. If an Erroneous Bank Transfer is returned, the paid Fee will not be refunded to the Payer, since the Bank Transfer services were provided properly.

2.4.5.3.1. Upon receipt of an Erroneous Bank Transfer, the Organizer ensures that it is processed and stored as a Bank in the Transfer status until it is issued to the Payer as a Recipient.

2.4.5.4. A bank transfer is considered to be made within the framework of these Terms and Conditions when the Payer's Bank/The Organizer has performed the actions provided for in the Offer for making a Bank Transfer, and, if necessary, obtained authorization and consent from the issuing bank of the Recipient's bank card (if applicable).

2.4.5.5. Termination of the contract and refund of funds when the Client makes a Cross-border Bank Transfer or a Bank Transfer with conversion within the framework of these Terms is carried out in accordance with Section 4 of these Terms. The refund is made to the Payer in the currency of sending the Transfer, at the rate set by the Organizer at the time of sending the Bank transfer.

2.4.5.6. The refund of funds when the Client makes a Cross-border Bank Transfer or a Bank transfer with conversion, not carried out for reasons beyond the control of the Organizer, is carried out in the Payer's Bank to the Payer as the Recipient in the currency and amount of the Transfer, with the exception of Cross-border Bank transfers with conversion sent to the territory of the Russian Federation for the purpose of replenishing bank cards issued by JSC "Tinkoff Bank", when returning funds for such Transfers, it is possible making the conversion at the time of issuing the Transfer at the rate set by the Organizer at the time of issuing the Transfer to the Payer as the Recipient, the issuance of such a Transfer is possible at the DP Point of any Bank in the country of sending a Cross-border Bank Transfer with conversion..

2.4.5.7. Processing of a Bank transfer with conversion made by the Payer in the direction of the Republic of Turkey and on the terms of International Settlement Standards (IBAN) (provision of the Recipient's international bank account number) is carried out at certain time intervals: from 09-00 hours to 17-00 hours Moscow time (UTC +3) on working days.

2.4.5.8. VIP transfer – A Bank transfer, in which the Payer's Bank additionally informs the Payer about the transfer of the amount of the VIP transfer to the recipient's account, by sending short text messages (SMS) or electronic messages to the mobile (cellular) phone

numbers specified by the Payer, using information systems and (or) programs designed and (or) used for the exchange of electronic messages (instant messaging service - " messenger»).

2.4.5.8.1. In order to send a VIP transfer, the Payer informs the Payer's Bank of his mobile (cellular) phone number.

2.4.5.8.2. When making a VIP transfer, the Payer is considered to be properly informed at the time of successful sending of a text and / or electronic message, regardless of the delivery of the message to the addressee, as well as the operability of the Client's mobile phones/mobile communication devices, including the status of the network status and the coverage area of the mobile (cellular) radiotelephone service operator, the inability to receive mobile data, the switched-off or other phone mode that makes it impossible to receive messages.

2.4.5.8.3. The information about the VIP transfer (transfer of the amount of the VIP transfer to the recipient's account) provided in the message is for informational purposes only and cannot be used by the Payer to carry out legally significant actions.

2.4.5.9. Phone Number Transfer is a Cross-border Bank Transfer made by the Payer by forming a Payer's Order containing the Recipient's phone number, the name of the foreign bank serving the Recipient, as well as the first name, patronymic (if any, and also, unless otherwise follows from the law or national custom) and the first letter of the Recipient's surname.

2.4.5.9.1. In order to send a Transfer by phone number, the Payer informs the Payer's Bank of the Recipient's mobile (cellular) phone number.

2.4.5.9.2. When making a Transfer by phone number, the Payer, in order to form the Payer's Order, instructs the Payer's Bank, using the Recipient's phone number provided by him, to request the Recipient's details from the Recipient's Banks by using the PAK: the Recipient's card number/bank account/ currency of the recipient's card/account/ surname, first name, patronymic (if any) of the card/account holder, the name of the card's payment system, other data necessary for making a Transfer in favor of the Recipient; and when they are provided by the Recipient's Banks, inform the Payer of the Recipient's data found for selection in the following volume: first name, patronymic (if any), the first letter of the surname (for reconciliation), the currency of the card/ account and the name of the Recipient's Bank. The Payer guarantees the Payer's Bank/To the Organizer, the fair use of the information provided about the Recipient only for the purposes of forming the Payer's Order.

2.4.5.9.2.1. If the amount of the Transfer by telephone number sent to the Republic of Azerbaijan using the details of the international bank account number IBAN was not credited to the Recipient's account, the Payer has the right to contact the Organizer. The appeal must be sent to the Organizer's address in writing and contain an extract from the Recipient's account for crediting to which the Transfer was sent by phone number, reflecting information about the non-

crediting of the amount of such Transfer.

2.4.6. **Mobile transfer - Transfer** of funds to the bank account of the recipient-organization for the purpose of executing an order on payment for mobile (cellular) radiotelephone services provided by the recipient-organization.

2.4.6.1. In order to send a Mobile transfer, the Payer informs the Payer's Bank of the phone number, the name of the recipient organization and other information provided for by the PAC.

2.4.6.2. If the Mobile transfer is not carried out for reasons beyond the control of the Organizer (hereinafter referred to as the Erroneous Mobile Transfer), and the amount of such Erroneous Mobile Transfer is returned to the Organizer by the recipient - the organization, the Payer is informed by any means about the occurrence of the Erroneous Mobile Transfer. The amount of the Erroneous Mobile Transfer is returned to the Payer. If an Erroneous Mobile Transfer is returned, the Fee paid to the Payer is not returned, since the Mobile Transfer services were provided properly.

2.4.6.3. Upon receipt of an Erroneous Mobile Transfer, the Organizer ensures its processing and storage as a Bank in the Transfer status before issuing it to the Payer as the Recipient.

2.4.7. **Basic Transfer - a Transfer**, during which the **Payer's Bank** additionally ensures that **the Payer** and **the Recipient** are informed about the sending of **the Basic Transfer** (including **the Transfer Identification Number**), as well as informing **the Payer** about the issuance of **the Basic Transfer**, by sending to mobile (cellular) phone numbers, specified by **the Payer**, short text messages (SMS) or electronic messages using information systems and (or) programs designed and (or) used for the exchange of electronic messages (instant messaging service - "messenger").

2.4.7.1. In order to send a **Basic Transfer**, the **Payer** shall inform the **Payer Bank** of the mobile (cellular) telephone number of his/hers and the **Recipient**.

2.4.7.2. When making a Basic Transfer, the Payer and the Recipient are considered to be properly informed at the time of successful sending of a text and / or electronic message, regardless of the delivery of the message to the addressee, as well as the operability of the Clients ' mobile phones/mobile devices, including the network status and coverage area of the mobile (cellular) radiotelephone service operator, the inability to receive mobile data, the switched-off or other phone mode that makes it impossible to receive messages.

2.4.7.3. The Payer has the right to contact the Contact Center in order to re-inform about the sending of the Basic Transfer (including the Identification Number of the Transfer).

2.4.7.4. If the Payer decides to apply for the Transfer in the status of the Recipient in

accordance with the procedure provided for in these Terms, the Payer understands and accepts the risk that the information about the sending of the Basic Transfer is known to the Recipient specified by him and such Recipient has the opportunity to use this information, including for the purpose of violating the rights and legitimate interests of the Payer.

2.5. IDENTIFICATION PROCEDURE

2.5.1. Identification of the **Client** is carried out on the basis of an identity document, taking into account the requirements for such documents by the legislation of the country of the **Bank's** registration. All documents allowing identification of the **Client** must be valid at the date of presentation. Documents accepted in the Russian Federation as identity documents may include (if the **Conditions**, settings of the **HSC** or the specifics of the contract with the **Client** do not expressly provide otherwise):

For citizens of the Russian Federation	<ul style="list-style-type: none"> ■ passport of a citizen of the Russian Federation; ■ diplomatic passport, official passport, identifying a citizen of the Russian Federation outside the Russian Federation; ■ a temporary identity card of a citizen of the Russian Federation issued for the period of issuing a passport of a citizen of the Russian Federation; ■ other documents recognized in accordance with the legislation of the Russian Federation as identification documents.
For foreign citizens (relative to the Russian Federation)	<ul style="list-style-type: none"> ■ passport of a foreign citizen; ■ other document established by the federal law or recognized in accordance with an international treaty of the Russian Federation as an identity document of a foreign citizen.
For stateless persons	<ul style="list-style-type: none"> ■ a document issued by a foreign state and recognized in accordance with the international treaty of the Russian Federation as an identity document of a stateless person; ■ temporary residence permit; ■ residence permit; ■ an identity document of a person who does not have a valid identity document for the period of consideration of an application for recognition as a citizen of the Russian Federation or for admission to the citizenship of the Russian Federation; ■ certificate of consideration of the application for recognition as a refugee in the territory of the Russian Federation; ■ refugee certificate; ■ another document established by federal law

	or recognized in accordance with an international treaty of the Russian Federation as an identity document of a stateless person
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A **client** who is not a resident of the state in whose territory the **Transfer** service is provided, in the cases established by law, must also present a document confirming his/her right to stay in the territory of that state. Documents confirming the right of a foreign citizen or a stateless person to stay (reside) in the Russian Federation are:

- residence permit;
- temporary residence permit;
- visa;
- other document confirming the right of a foreign citizen or a stateless person to stay (reside) in the Russian Federation in accordance with the legislation of the Russian Federation.

Russian Russian translation When making a Translation on the territory of the Russian Federation, if the identity document of a foreign citizen provided by the Client is made in a language other than Russian, the Client is obliged to provide a duly certified translation of such document into Russian, and in its absence – to confirm the right of legal stay on the territory of the Russian Federation by providing, in particular, entry visa or migration card.

The list of documents accepted on the territory of another state (with the exception of the Russian Federation) as an identity document, a document confirming the Client's right to stay in the territory of the state, is determined by the Bank in accordance with the legislation of the country of registration of the Bank and is communicated by the Bank to the Client when providing the Transfer service.

Only a passport of a citizen of the Russian Federation (for citizens of the Russian Federation) and a passport of a foreign citizen (for foreign citizens relative to the Russian Federation) can be considered as identity documents of the Client in cases where the person initiating the Transfer in favor of the Recipient is a microfinance organization.

2.5.2. The Bank refuses to provide Transfer services to Clients who have not submitted the established documents, or who have submitted documents that are invalid, or who have submitted documents that do not meet the requirements for such documents.

3. RESTRICTION OF TRANSFERS

3.1. The maximum amount of the **Transfer** must not exceed the values specified in the **HSC**, including:

3.1.1. The maximum amount of one Transfer intended to be received on the territory of the People's Republic of China is 5,000 (Five thousand) Dollars And the maximum amount of Transfers sent by the Payer within one day is 10,000 (Ten thousand) US Dollars;

3.1.2. The maximum amount of one Transfer intended for receipt on the territory of the Russian Federation is 10,000 (Ten thousand) US Dollars or an amount equivalent to 10,000 (Ten thousand) US Dollars. The equivalent is calculated at the Bank of Russia exchange rate on the date of acceptance of the Transfer

3.1.3. The maximum amount of Transfers sent by a resident of the Russian Federation abroad in the Payer's Bank within one day is 5,000 (Five thousand) US Dollars or an amount equivalent to 5,000 (Five thousand) US dollars. The maximum amount of Transfers sent by Clients from the territory of the Russian Federation within one calendar month is 10,000 (Ten thousand) US Dollars or an amount equivalent to 10,000 (Ten thousand) US dollars. The equivalent is calculated at the exchange rate of the Bank of Russia on the date of acceptance of the Transfer;

3.1.4. The maximum amount of one Transfer intended for receipt in countries not specified in clauses 3.1.1.-3.1.3. The terms are 10,000 (Ten thousand) US dollars, or 10,000 (Ten thousand) Euros, or an amount equivalent to them. The equivalent is calculated at the Bank of Russia exchange rate on the date of acceptance of the Transfer;

3.1.5. The maximum amount of one Transfer intended for receipt in the territory of the Republic of Turkey is 10,000 (Ten thousand) US Dollars, or 10,000 (Ten thousand) Euros;

3.1.6. The maximum amount of one **Transfer** made from the territory of the Republic of Kazakhstan or intended to be received on the territory of the Republic of Kazakhstan is 10,000 (ten thousand) US dollars, 8,000 (eight thousand) Euros, 3,500,000 (three million five hundred thousand) tenge;

3.1.7. The maximum amount of one **Bank Transfer** for the recipient organization Joint Stock Company "Toyota Bank", PJSC " RGS BANK" is 1,000,000 (One million) rubles;

3.1.8. The maximum amount of a Bank transfer with conversion intended to be received on the territory of the Republic of Turkey using the Recipient's international bank account number is 200,000 (One hundred thousand) Turkish Lira;

3.1.9. The maximum amount of a Cross-border Bank transfer intended to be received on the territory of the Russian Federation (except Cross-border Bank transfers made by the Payer in order to increase the balance of the Recipient's electronic funds accounted for by the Organizer) is 1,000,000 (One million) Russian Rubles, 10,000 (Ten thousand) US Dollars, 20,000 (Twenty thousand) Euros;

3.1.10. The maximum amount of Cross-border Bank Transfers made by the Payer from the territory of the Russian Federation within one calendar month, if the Payer is the Recipient of these Transfers, is determined by the thresholds established by the Bank of Russia. The payer understands that he bears the risk of negative consequences (liability) associated with violation of this restriction;

3.1.11. The maximum Transfer amount by phone number is 150,000 (One hundred and fifty thousand) Russian Rubles;

3.1.12. The PAC may establish other restrictions, including in accordance with the national legislation of the Recipient Bank or Payer Bank.

3.2. The Payer has the right to send and the Recipient has the right to receive Transfers totaling no more than 7,500,000 (Seven million five hundred thousand) Russian Rubles within 30 (Thirty) calendar days in a row, unless explicitly stated otherwise.

3.2.1. The payer has the right to send Transfers from the territory of the Russian Federation totaling no more than 2,000,000 (Two million) Russian Rubles within 30 (Thirty) calendar days in a row, with the exception of the following directions:

3.2.1.1. Socialist Republic of Vietnam, People's Republic of China, Kyrgyz Republic, Republic of Kazakhstan – 600,000 (Six hundred thousand) Russian Rubles for 30 (Thirty) consecutive calendar days.

The calculation of the equivalent of these amounts of Transfers is carried out at the exchange rate of the Bank of Russia on the date of acceptance of the Transfer.

3.2.2. The recipient in the territory of the Russian Federation has the right to receive Transfers sent from the territory of the Russian Federation for a total amount of no more than 2,000,000 (Two million) Russian Rubles within 30 (Thirty) calendar days in a row.

3.2.3. The Payer has the right to make Bank Transfers totaling no more than 7,500,000 (Seven million five hundred thousand) Russian Rubles within 30 (Thirty) calendar days in a row.

3.2.4. The Payer has the right to send, and the Recipient has the right to receive in the territory of the People's Republic of China, a Transfer made using the Recipient's account ID, with a maximum amount of one Transfer of no more than 50,000 (Fifty thousand) Yuan, as well as a total amount of no more than 500,000 (Five Hundred thousand) Yuan during a calendar year.

3.3. A payer in the territory of the Russian Federation who is served by The Organizer, as a Bank, has the right to send to a specific Recipient, and such Recipient has the right to receive Transfers totaling no more than 1500000 (One million five hundred thousand) Russian Rubles during a calendar month, with the exception of the following directions:

3.3.1. Socialist Republic of Vietnam, People's Republic of China, Kyrgyz Republic, Republic of Kazakhstan – 600,000 (Six hundred thousand) Russian Rubles for 30 (Thirty) consecutive calendar days.

3.4. From June 7, 2022 until September 30, 2024, the Payer's Bank on the territory of the Russian Federation is not entitled to carry out Cross-border transfers for which the Payers are residents of countries that have announced restrictive measures against the Russian Federation¹, except for the cases expressly provided below. Resident payers of other countries have the right to make Cross-border transfers in the amount of 10,000 (Ten thousand) US dollars or an amount equivalent to 10,000 (Ten thousand) US dollars during a calendar month. The equivalent is calculated at the Bank of Russia exchange rate on the date of acceptance of the Transfer.

3.4.1. The Payer's Bank has the right (if the Payer provides relevant information and documents to the Payer's Bank) to carry out Cross-border transfers, the Payers of which are non-resident individuals of the Russian Federation engaged in labor activity on the territory of the Russian Federation on the basis of employment contracts and (or) civil law contracts (contract, assignment, paid rendering of services, etc.) and receiving wages and (or) payment for the performance of works (provision of services) in accordance with the specified contracts (provided by the Payer to the Payer's Bank), in the amount of wages or fees for the performance of works and services, but in total not more than 10,000 (Ten thousand) Dollars US dollars or an amount in another currency equivalent to 10,000 (Ten thousand) USD, within a calendar month.

At the same time, non—resident individuals from friendly countries of the Russian Federation can also transfer funds in the amount of 10,000 (Ten thousand) US Dollars or an amount in another currency equivalent to 10,000 (Ten thousand) USD, during a calendar month, according to paragraph 3.4. above.

3.5. Until September 09, 2024, the Recipient on the territory of the Russian Federation can receive the amount of the Cross-border transfer exclusively in Russian rubles.

3.6. In order to minimize the risks of legalization (laundering) of proceeds from crime and the financing of terrorism, the PAK may impose restrictions related to the commission of a Cross-border Transfer by a Payer on the territory of the Russian Federation in favor of a Recipient located on the territory of a State included in the list below, if the Payer is not a citizen of the Russian Federation or a citizen of the relevant state, including when making Cross-border transfers, such Payers may be:

3.6.1. to the State of Israel – Payers who have citizenship of Georgia, the Republic of Azerbaijan, the Republic of Belarus, the Hashemite Kingdom of Jordan, the Republic of Armenia, the Republic of Kazakhstan and the Republic of Moldova;

3.6.2. to the Republic of Azerbaijan - Payers who have citizenship of Georgia, the Republic of Belarus, the Republic of Kazakhstan, the Republic of Turkey;

3.6.3. to the Socialist Republic of Vietnam - Payers who have the citizenship of the Republic of Armenia, the Republic of Azerbaijan, Georgia and the Republic of Cuba;

3.6.4. to Georgia - Payers who have citizenship of the Republic of Azerbaijan, the Republic of Belarus, the Republic of Armenia, the Republic of Kazakhstan and the Republic of Abkhazia.

3.7. The recipient located on the territory of the Republic of Azerbaijan has the right to receive Transfers sent by Payers, whose Payer's Bank is the Organizer, for a total amount of no more than 750,000 (Seven hundred and fifty thousand) Russian Rubles during a calendar month.

3.8. A recipient located on the territory of Georgia has the right to receive Transfers sent by Payers, whose Payer's Bank is the Organizer, for a total amount of no more than 750,000 (Seven Hundred and fifty thousand) Russian Rubles during a calendar month.

4. CHANGE OF TRANSFER DETAILS. TERMS AND CONDITIONS OF TERMINATION

4.1. The Payer has the right to make changes to the Transfer data by submitting an Application for changing the Transfer details to the Payer's Bank. When making changes to the Transfer, no additional fee is charged from the Payer, except for the cases provided for in these Terms.

4.2. Changes may be made before the Transfer is issued to the Recipient and in the personal presence of the Payer when submitting an Application for changing the Transfer details.

4.3. Within the Payment System/The Offer may be amended with respect to the data about the Recipient of the Transfer (surname, first name, patronymic, mobile phone number). The application for changing the details of the Transfer is not accepted if it is necessary to change the direction (country) Translation.

4.4. If the Recipient receives the Transfer by crediting to a bank card, the Payer has the right to change the Recipient's mobile phone number (if the Organizer provides such an opportunity) in accordance with the procedure provided for in these Terms.

4.4.1. The Payer has the right to change the Recipient's mobile phone number by performing the following action: transfer to the Recipient who has previously formed a request to change the mobile phone number in accordance with the comprehensive customer service agreement using the Personal Account posted on the website rnko.ru , a one-time confirmation code from the corresponding SMS message received by the Payer by his mobile phone number, for subsequent entering the confirmation code by the Recipient using the site koronapay.com .

As a result of these actions, the Organizer changes the Recipient's mobile phone number specified by the Payer to the mobile phone number specified by the Recipient in the request for the corresponding Transfer.

4.4.2. At the same time, the correct input by the Recipient of a one-time confirmation code using the site koronapay.com unambiguously confirms for the Organizer the fact of the transfer of such a code to the Recipient from the Payer, and the fact of the transfer of a one-time confirmation code is for the Organizer an expression of the will of the Payer to change the Recipient's data specified during the Transfer, and unambiguously indicates for the Organizer that this information has been transferred to the proper Recipient directly by the Payer, otherwise, it is possible if the Payer violates the confidentiality of information about the Transfer and/or violates obligations to exclude third parties from accessing the mobile phone number. The Payer agrees that the establishment by the Organizer of the proper Recipient by entering a one-time confirmation code received by the Recipient. The Recipient from the Payer is sufficient confirmation to establish the proper Recipient.

4.4.3. Prior to the transfer of a one-time confirmation code to the Recipient, the Payer undertakes to independently verify that the transfer is carried out to the proper Recipient, and confirms that the transfer of such a code is carried out by him directly to the proper Recipient.

4.4.4. If unauthorized persons receive a one-time confirmation code, it is presumed, until it is directly proven otherwise, that the Payer showed insufficient care in exercising his rights under these Conditions, which led to a violation by the Payer of the confidentiality of Transfer information, in connection with which there is no fault of the Organizer/ Payer's Bank in the occurrence of these circumstances, and the Organizer/ Payer's Bank is not responsible for the occurrence of any negative consequences caused by this negligence, including caused by illegal actions of third parties who have become aware of confidential information.

4.5. If it is necessary to change other details of the Transfer, the Payer has the right to terminate the current contract (Application), return the funds and make a new Transfer.

4.6. Termination of the contract and refund of funds is carried out by submitting an Application by the Payer for termination of the contract and refund of funds to the Payer's Bank.

4.7. All claims concerning issues regarding the withholding of the amount of the Fee upon termination of the contract (Application) are sent by the Payer to the Payer's Bank.

4.8. The change of the Transfer details and termination of the contract (Application) in case of loss of documents confirming the fact of the Transfer is carried out on condition that the Payer specifies the Transfer Identification Number. At the same time, the Payer is warned of criminal liability for providing false or knowingly false information in accordance with Article

159 of the Criminal Code of the Russian Federation.

5. PROTECTION OF PERSONAL INFORMATION

5.1. When making Transfers, Banks guarantee banking secrecy in accordance with the legislation of the Russian Federation and the country of incorporation.

5.2. Disclosure of Transfer data is possible only in the cases specified in these Terms and Conditions, in Federal Law of the Russian Federation No. 395-1 dated 02.12.1990 "On Banks and Banking Activities", as well as in cases established by the applicable legislation of the Bank's country.

5.3. Each Payer's Bank is the operator of the Payer's personal data. Each Recipient's Bank is the operator of the Recipient's personal data. The Organizer is not the operator of the Clients' personal data. The Payer's bank is not the operator of the Recipients' personal data. The Recipient's bank is not the operator of the Payers' personal data.

5.4. The Bank, which is the operator of its Client's personal data, is obliged to obtain consent to the processing of personal data and other necessary permissions (consents), including the transfer of information about the Transfer within the Payment System/Of the Offer, as well as for the assignment of processing of personal data of its Client, including further assignment of such processing to authorized persons, and for the transfer of personal data of the Client to third parties, in cases established by the Terms. The Bank is obliged to comply with national legislation on personal data.

5.5. By joining these Terms and Conditions, the Client in accordance with clause 1 of art. 9 of the Federal Law of the Russian Federation dated 27.07.2006 No. 152-FZ "On Personal Data" gives the Bank consent to processing (including, but not limited to, transfer to the Organizer, the Payer's Bank, the Recipient's Bank and organizations involved in the implementation of money transfers "Golden Crown", or being the sender of such transfers), as well as, in cases established by national legislation, foreign central (national) banks of the following personal data and/or access to them through the PAC: Full name, citizenship, date and place of birth, information about the document, identity document, migration card data, document confirming the right of a foreign citizen or a stateless person to stay in the country of residence, document confirming the right of a foreign citizen to work on the territory of a subject of the Russian Federation (patent), TIN (if any), phone number and address of residence (registration or place of stay), at the same time, the Client authorizes the exchange (reception, transfer, processing) of personal data between the personal data operator Bank and third parties, in accordance with the concluded contracts and agreements, in order to fulfill contractual obligations and comply with the legitimate rights and interests of the Bank, the Client and the

Organizer within the Payment System/Offers. This consent is valid from the moment of conclusion of the contract (Application) within the Terms, during the entire term of the contract (Application), as well as for 5 (Five) years from the date of termination of the agreement (Application). After the expiration of the specified period, the validity of the consent is considered to be extended for every next 5 (Five) years in the absence of information about its revocation. The Client has the right to withdraw his consent by sending a written application to the legal address of the Bank with information about himself, the date and basis of the consent.

5.6. By joining these Terms and Conditions, the Client in accordance with clause 1 of art. 9 of the Federal Law of the Russian Federation No. 152-FZ dated 27.07.2006 "On Personal Data" gives the Bank consent to transfer its personal data to the Organizer and other personal data operators - its partners (counterparties) – microfinance organizations, the list of which is posted on the Internet on the website <https://rnko.ru/cards/Pages/identification.aspx> , within the framework of the services provided by them, in particular, in relation to consumer loan services, the Organizer has the right to pre-analyze the information related to the Client's personal data and specified during the Transfer, in order to assess the possibility for the Client to take advantage of the offers of these microfinance organizations, as well as in order to simplify the procedure for processing a consumer loan agreement, if a Mobile application is used for such registration. The transfer of the Client's personal data to the specified microfinance organizations is carried out only if the Client shows an initiative to use financial services for the provision of consumer loans in the specified microfinance organizations, and exclusively for the purposes specified in this paragraph of the Terms, subject to the fulfillment of obligations imposed on the operator of personal data by legislative regulations, as well as with respect for the rights and interests of the Client. The microfinance organization becomes the operator of the personal data of the specified Client from the moment of transfer of his personal data, and the withdrawal of consent is carried out within the framework of legal relations between the Client and the microfinance organization.

5.7. For the purpose of making a Transfer, as well as for the purpose of providing other banking services (operations) to the Client in accordance with national legislation, the Client agrees to the processing by the Bank of the personal data contained in the Application, including through the cross-border transfer of the specified data and information about the transfer of funds. The Client agrees that the processing of personal data and information about the transfer of funds will be entrusted by the Bank to organizations that are subjects of the Payment System/Offers (only when the Client directly addresses the specified entities), including through cross-border data transfer, and also gives his consent to the provision by the Bank personal data and information

about the transfer of funds and/or access to them by the subjects of the Payment System/Offers for the purpose of providing the Client with any banking services (operations), related information services (including providing information about Transfers made by the Client) that may be provided to the Client in the future by the subjects of the Payment System/Offers, as well as for the purpose of compliance by the subjects of the Payment System/Offers of banking legislation. List of subjects of the Payment system/The offer is posted on the Internet on the website: <https://koronapay.com/transfers/offline/where-to-make>.

5.8. In order to execute the Payer's Order, as well as to provide other services (operations) to the Payer in accordance with the national legislation of the Payer's Bank, the Payer's Bank provides and instructs the Organizer and the Recipient's Bank to process the Payers' personal data, including information about the Transfer, and also provides the Payer's personal data and (or) access to them to the subjects of the Payment System/Offers for the purpose of providing other banking services to the Client in accordance with national legislation. Processing of personal data and transfer information is carried out using automation tools and/or without the use of such tools and includes collection, recording, systematization, accumulation, storage, clarification (updating, modification), extraction, use, transfer (distribution, provision, access), blocking, deletion and destruction of personal data.

5.9. In order to execute the Payer's Order, as well as to provide other services (operations) to the Recipient, according to the national legislation of the Recipient's Bank, the Recipient's Bank provides and instructs the Organizer to process the Recipients' personal data, including information about the Transfer, and also provides the Recipient's personal data and (or) access to them to the subjects of the Payment System/Offers for the purpose of providing other banking services to the Client in accordance with national legislation. Processing of personal data and transfer information is carried out using automation tools and/or without the use of such tools and includes collection, recording, systematization, accumulation, storage, clarification (updating, modification), extraction, use, transfer (distribution, provision, access), blocking, deletion and destruction of personal data.

5.10. In order for the Contact Center to properly provide information and service support services related to the fulfillment of the Conditions, each Payer's Bank and each Recipient's Bank

instructs the Contact Center to process personal data of Payers and Recipients, respectively. The processing of personal data is carried out using automation tools and/or without the use of such tools and includes the collection, recording, systematization, accumulation, storage, clarification (updating, modification), extraction, use, transfer (distribution, provision, access), blocking, deletion and destruction of personal data. The Contact Center undertakes to respect the confidentiality of personal data and ensure the security of personal data during their processing. When processing personal data, the Contact Center must be guided by the requirements for the protection of personal data established by the legislation of the Russian Federation, as well as the terms of agreements concluded with the Organizer.

5.11. In case of refusal to provide personal data, the Transfer is not carried out.

5.12. The Organizer and operators of the payment infrastructure services of the Golden Crown Payment system /the subjects of the Offer have the right to use the personal data of Customers in order to inform them about the services and offers of the Organizer and the subjects of the Payment System/Offer, advertising, marketing and other actions of the Organizer and subjects of the Payment system/Offer, as well as messages of this information in any available way: a short text message (SMS), an information block in the Application, e-mail, mobile phone, an electronic message using information systems and (or) programs designed and (or) used for the exchange of electronic messages (instant messaging service – "messenger"), as well as through voice messages within the framework of telephone notification, including in automatic mode (auto-call service), etc. The Client agrees in accordance with with paragraph 1 of Article 18 of the Federal Law of the Russian Federation of 13.03.2006 . No. 38-FZ "On Advertising" for obtaining the above information via telecommunication networks, including through the use of telephone, fax, mobile radiotelephone communication. The Client has the right to withdraw his consent by sending a written application to the Organizer's address (630055, Novosibirsk, Shaturskaya str., 2) with information about himself, the date and basis of the consent. The list of operators of the payment infrastructure of the payment system "Zolotaya Korona"/subjects of the Offer is available on the Internet on the website: www.zolotayakorona.ru.

6. RESPONSIBILITY OF PARTIES

6.1. The responsibility for the fulfillment of the Conditions is determined in accordance with the current legislation of the Russian Federation, the documents of the Payment System and/or the Offer.

6.2. Per Customer (Payer/The Recipient) is responsible for the correctness (correctness) and reliability of the data specified in the Application, including any data about their details / contacts and provided details / contacts (if the Payer provides details / contacts of the Recipient). The Payer is fully responsible for causing harm, including compensation for losses, both his own and the Recipient's, which may arise due to the inaccuracy (incorrectness) and unreliability of the data specified by the Payer in the Application. The Payer is fully responsible for disclosing the Transfer Identification Number to third parties, with the exception of the Recipient, and the risk of any negative consequences caused by such disclosure. The Recipient is fully responsible for disclosing the Transfer Identification Number to third parties.

6.3. If the Payer or Recipient disclosed the Transfer Identification Number, or the Transfer Identification Number became known to third parties through no fault of the Payer's Bank or the Organizer, as a result of which the Transfer was not received by the Recipient/The Payer, and the third party, neither the Payer's Bank, nor the Recipient's Bank, nor the Organizer will be responsible for issuing the Transfer to another person.

6.4. The Organizer, the Payer Bank and the Recipient Bank are not responsible for any actions/consequences committed/occurred as a result of unauthorized access (compromise) to the Payer's mobile (cellular) phone number/Recipient provided by the Payer/By the Recipient, loss, theft, change of the owner (user/subscriber) of the mobile (cellular) number or any other actions performed from the specified mobile (cellular) number of the Payer/Recipient by third parties. In the cases specified in this paragraph, the Payer/The Recipient must contact the Organizer by sending a written application to the legal address of the Organizer.

6.5. Banks are solely responsible for the proper implementation of the legislation of the country of incorporation and these Terms and Conditions.

6.6. The Organizer is not responsible for any losses incurred by the Client due to the fact that the Client has not read and / or untimely familiarized

with the provisions of these Terms, as well as for losses that may arise due to the inaccuracy, incompleteness of the information provided by the Bank when making a Transfer within the Payment System/Offer.

6.7. The **Organizer** is not responsible for the actions of the **Payer's Bank** and the **Recipient's Bank**.

6.8. The parties are released from liability for partial or complete failure to fulfill obligations under these Terms in the event of force majeure circumstances affecting the

fulfillment of obligations arising as a result of extraordinary events that could neither be foreseen nor prevented by reasonable measures.

Such circumstances also include restrictions on transactions on the Organizer's correspondent accounts opened in other banks, denial of service from financial message transmission systems, the establishment of restrictions, prohibitions and/or other measures applicable to the Organizer in accordance with the legislation of the Russian Federation, acts of international organizations, legislation of foreign states, including as a result of decisions made by international organizations and/or foreign states affecting the Organizer, and/or actions of third parties in connection with established restrictions, prohibitions, measures and/or adopted by international organizations and/or foreign states decisions affecting the Organizer. The Organizer informs the parties about the occurrence of the above circumstances that prevent the full or partial fulfillment of the Terms by posting information on the website koronapay.com.

In these cases, the obligations of the Organizer (including as a Bank) are terminated due to the impossibility of fulfilling them, and the return of funds to the Clients is carried out in the ways specified in the Terms.

6.9. In case of violation of the procedure for issuing a Transfer provided for in Section 2.3 of the Terms, the Organizer has the right to collect a fine from the Recipient's Bank in the amount of thousands (Five thousand) Russian Rubles for each issuance of a Transfer in violation. The Recipient's Bank pays the fine on the basis of the Organizer's written claim within 10 (Ten) working days from the date of receipt of the claim. In case of non-fulfillment by the Recipient's Bank of the obligation to pay a fine within the prescribed period, the Organizer has the right to demand payment of a fine, interest for the use of other people's funds in the amount provided for by the legislation of the Russian Federation, and expenses related to the collection of a fine in court. The applicable law and jurisdiction in this case are determined by the documents of the Payment System and/or the Offer.

7. CLAIMS PROCEDURE

7.1. All disputes and disagreements that have arisen among Clients in connection with the implementation of Transfers can be resolved through negotiations and sending written claims to the Bank (the Payer's Bank or the Recipient's Bank) that provided the Transfer service.

7.2. The Parties undertake to comply in the Russian Federation with the mandatory procedure for the pre-trial settlement by the financial commissioner of disputes between consumers of financial services and financial organizations, established by Federal Law No. 123-FZ of June 4, 2018 "On the Commissioner for the Rights of Consumers of Financial Services". In this regard, the property claims of Clients not exceeding 500,000 (five hundred

thousand) rubles may be submitted by the Client to the Financial Commissioner for consideration only after sending a claim to the Bank and the expiration of the period established by Federal Law No. 123-FZ of June 4, 2018 "On the Commissioner for Consumer Rights of Financial Services" for consideration of the claim.

7.3. Disputes may be submitted to the court for consideration in accordance with the applicable national legislation of the parties to the contract and subject to the provisions of clause 7.2. of the Terms.

7.4. For Cross-border transfers in respect of which a dispute has arisen in connection with the sending or receiving of a Transfer on the territory of the Russian Federation, the applicable law is the law of the Russian Federation. For Cross-border transfers in respect of which a dispute has arisen in connection with the sending or receiving of a Transfer on the territory of another State, the applicable law is the law of that State, subject to the provisions of these Terms.

8. FINAL PROVISIONS

8.1. These **Terms** are governed by the current legislation of the Russian Federation.

8.2. If, during the term of the **Terms**, any of the provisions of the **Terms** becomes inconsistent with the law, this provision will be considered excluded from the **Terms**.

8.3. These **Terms and Conditions** are not an offer of the **Organizer**. Contractual relations regarding **Transfers** arise only between **Banks** and their **Clients**. The Transfer **Service** is provided to the **Client** only by the **Bank**.

8.4. These Terms and **Conditions** may be changed unilaterally by the **Organizer** by posting a new version on the Internet on the website koronapay.com . The **Terms** come into force from the moment they are posted on the site, unless otherwise provided. Changes to the **Terms** apply to the relations of the parties that have arisen after their entry into force.

Appendix No. 1
to the Terms and Conditions of Money Transfers
“Zolotaya Korona” (“Golden Crown”)

Applicable
Transliteration Rules
(hereinafter - the Rules)

General Provisions

1. These Rules apply to reconcile the data of the **Recipient’s** last name, first name and patronymic (hereinafter - **full name**) provided by the **Recipient** upon receipt of the **Transfer** with the data provided by the **Payer** when sending the **Transfer**, in the event that such data is provided using various writing systems (different alphabets), if it is necessary to use **Transliteration**, either within the same writing system (one alphabet) when designating the same letter (sound) with different letters or combinations of letters, or in the case when the data differs as a result of national peculiarities of writing the same **full name**, or in the case of a typo (up to two characters), as well as for **transliteration** of the **full name** of the **payer**.

2. These rules do not apply when issuing transfers made in a foreign currency / with conversion to a foreign currency, if the Transfer is sent and received by the same person in the Russian Federation (including in cases where the Payer acts as the Recipient), as well as in the case of issuing a Transfer within the "Rules for receiving transfers "to the card" through the points of issue" of the agreement on comprehensive Customer service for providing services using the Personal account or other service methods" intended for interaction with the Organizer. For Transfers initiated by a microfinance organization, these rules apply only to the rules for verifying the Recipient's patronymic.

3. **Transliteration** is the transfer of characters of one writing system by characters of another writing system, in which each letter (or sequence of letters) of one alphabet is transmitted by the corresponding letter (or sequence of letters) of another alphabet.

4. As a general rule, in the implementation of **Transliteration**, the Commonly Used Rules of Transliteration are applied, and in cases where a comparison of the data does not give a positive result, then when sending the **Transfer** to the countries specified in these **Rules**, the National Rules of Transliteration also apply if, collectively:

a) The **Recipient** receives the **Transfer** by sending a request for the issuance of a **Transfer** by the details of his/her bank card through a **Personal Account** intended for interaction with the

Organizer.

The **National Rules of Transliteration** are applied taking into account the national characteristics of the alphabet of the country of destination of the **Transfer**, as well as the features of writing the **full name**. The country of destination of the **Transfer** is reflected in the **Order** of the **Payer**.

5. Comparison of the **Recipient's** patronymic is considered successful if:

5.1. The Payer did not indicate the patronymic of the Recipient, and the Recipient indicated his patronymic – for Transfers received by the Recipient when interacting with the Organizer when issuing the Transfer (in this case, if the Payer indicated the patronymic of the Recipient, and the Recipient did not indicate his patronymic, the data comparison is not considered successful).

5.2. The Payer indicated the patronymic of the Recipient, but the Recipient did not indicate his patronymic, and, conversely, for Transfers received by other means not specified in clause 5.1 of these Rules. In this case, the patronymic is always considered to be the third word in the Recipient's full name (or the third and fourth, if there is a fourth word), unless otherwise obvious.

6. If the surname, first name, patronymic of the Recipient are indicated by the Payer and the Recipient in different sequences, then for Transfers received by the Recipient when interacting with the Organizer when issuing the Transfer, data matching is considered unsuccessful, and for Transfers received by other means, data matching is considered successful.

7. A typo of up to two characters is accepted when matching the Recipient's full name:

If the Recipient's full name has not been transliterated for Transfers received by the Recipient when interacting with the Organizer when issuing the Transfer. At the same time, if the surname, first name or patronymic consists of no more than three letters, a typo in this word is not allowed.

7.2. After Transliteration of the Recipient's full name and comparison in accordance with Section 2 of the Rules, additionally – for Transfers received by other methods not specified in clause 7.1 of the Rules.

8. If the full name of the Recipient indicated by the Payer and the full name of the Recipient indicated by the Recipient contain postfixes, then they are not checked against each other (ignored) in the case when these parts of the word are included in another word as part of the full name, while, after cutting off the postfix, this word should not contain typos.

9. Commonly Used Rules of Transliteration

9.1. The correspondence table of the Cyrillic and Latin alphabets used in the Transliteration of the full name of the Recipient:

Letter (letter sequence) of the Cyrillic alphabet	Letter (letter sequence) of the Latin alphabet
А	A
Б	B
В	V, W
Г	G, GH
Д	D
Е	E, YE, IE, JE
Ё	E, YO, IO, JO, YE
Ж	ZH, J, DJ, G, JH
З	Z, S
И	I, Y, YI
Й	I, Y, J, JJ, IY, YI
К	K, C
Л	L
М	M
Н	N
О	O
П	P
Р	R
С	S
Т	T
У	U, OU
Ф	F, PH
Х	KH, H, CH, X
Ц	C, TS, TC, CZ
Ч	CH, TCH, TSJ, TSCH, J, CI, C
Ш	SH, SCH
Щ	SCH, SHCH, SH, SC
Ъ	-, “, -, ‘, ”, IE or letter is not specified
Ы	Y, I
Ь	-, ‘ or letter is not specified
Э	EH, E
Ю	YU, U, IU, JU
Я	YA, JA, IA, A, EA
КС	X, XS
ИЙ	Y, I
ДЖ	J

9.2. The correspondence table of the Cyrillic and Latin alphabets used in the **Transliteration** of the full name of the **Payer**:

Letter (letter sequence) of the Cyrillic alphabet	Letter (letter sequence) of the Latin alphabet
А	A
Б	B
В	V
Г	G
Д	D
Е	E
Ё	YO
Ж	ZH
З	Z
И	I
Й	I

К	K
Л	L
М	M
Н	N
О	O
П	P
Р	R
С	S
Т	T
У	U
Ф	F
Х	KH
Ц	TS
Ч	CH
Ш	SH
Щ	SCH
Ъ	-
Ы	Y
Ь	-
Э	E
Ю	YU
Я	YA

9.3. Variants of writing the name of the Recipient, in which the issuance of the Transfer is allowed (both during the Transliteration and without it):

Interchangeable letters and letter combinations	Examples of valid spellings of names
--	---

И-й	Аик — Айк
Е-ё	Трухачёва — Трухачева
Л-ль	Микаел — Микаель
е/э	Рафаел — Рафаэл
я/йя/йа, ю/йю/йу	Бабаян — Бабайан
Duplicate letters	Бэлла — Бэла Иполит — Ипполит Гаврил — Гавриил
Voiced / voiceless consonant at the end of a word or before a voiceless consonant	Давит — Давид
End of first or last name: ья/ия, ея/еа а/я/и/е/э	Наталья — Наталия Карина — Каринэ

End of patronymic: -евич/-иевич -ович/-евич -евна/-ивна/-иевна -ична/-ишна	Аркадиевич — Аркадьевич Евгениевна — Евгеньевна Валериевна - Валерьевна
Last name ending: -аидзе/-адзе -ашвили/-ишвили -илава/-алава -иан/ян/янц -джан/джян	Чихлаидзе — Чихладзе Маркариан — Маркарян
Different spellings of a patronymic in different languages -ович(евич)/-и -ович(евич)/-/-оглы/ оглы -овна(евна)/-/-кызы/ кызы	Альбертович — Альберти Маратович - Марат-Оглы, Маратович - МаратОглы, Маратович - Марат

9.4. List of national words:

ГИЗИ
ГЫЗЫ
КИЗИ
КЫЗЫ
ОГЛИ
ОГЛУ
ОГЛЫ
УГЛИ
УГЛЫ
УГЛУ
УЛЫ
УУЛУ

If the Recipient's full name specified by the Payer and the Recipient's full name specified by the Recipient contain any national words from Table 9.4 (List of National Words), as well as all spelling variants of these words in Latin letters according to the Transliteration rules specified in Table 9.1, then they are not checked against each other (ignored), including the case when these words are specified as a separate word in the full name or included in another word as part of the full name, or hyphenated.

10. National Rules for Transliteration of the Full Name of the Recipient when sending the Transfer to the Republic of Belarus:

Letter (letter sequence) of the Cyrillic alphabet	Letter (letter sequence) of the Latin alphabet	Letter (letter sequence) of the Cyrillic alphabet in the Republic of Belarus	Letter (letter sequence) of the Latin alphabet in the Republic of Belarus	Examples
А	A	ГА	HA	ANNA, HANNA
Б	B			
В	V, W	У	U	ULADZIMIR, VIACHASLAU, LIUBOU, YAUHEN
Г	G, GH		H	GALINA-HALINA, IHAR, IGAR, ALEH, GENADZ- HENADZ
Д	D	ДЗ, ДЗЬ	DZ	VADZIM, GENADZ- HENADZ, ULADZIMIR; DZIANIS
Е	E, YE, IE, JE	Я, А, Ё	IA, JA, YA, A, IO, JO, YO	ALIAKSANDR, ALYAKSANDR, ALIAKSEI; VIACHASLAU; ALENA; PIOTR; SIARHEI, SYARHEI; VALIANTSIN-VALYANTSINA; SVIATLANA; DZIANIS; KATSIARYNA, KATSIARYNA, YAUHEN, VALERIEVNA
Ё	E, YO, IO, JO, YE	Е	JE, IE	
Ж	ZH, J, DJ			
З	Z, S			
И	I, Y, YI	Ы	UI, Y', Y', E	
Й	I, Y, J, JJ			
К	K, C			
Л	L			
М	M			
Н	N	М	М	MIKILAI
О	O	А	А	BARYS, ALEH, AKSANA, VIKTAR; LEANID, NIKALAI; FIODAR; KANSTANTSIN
П	P			
Р	R			
С	S			
Т	T	ТС	TS	VALIANTSIN, VALYANTSINA, KRYSTSINA, KATSIARYNA, KATSIARYNA; TATSIANA; KANSTANTSIN
У	U, OU			
Ф	F, PH			

Х	KH, H, CH, X			
Ц	C, TS, TC			
Ч	CH, TCH, TSJ, TSCH, J, CI, C			
Ш	SH, SCH			
Щ	SCH, SHCH, SH, SC			
Ъ	-, ", -, ', ", IE			
Ы	Y, I		YY	
Ь	-, '			
Э	EH, E			
Ю	YU, U, IU, JU			
Я	YA, JA, IA, A, EA		IYA	NATALIYA
If the letter spelling comparison does not produce a result, the check is performed using letter combinations:				
ОЛ	OL	БОЛ	VOL	VOLHA
КС	X, XS		KS	ALEXSEY
ДР	DR	ДЕР, ДРЕ	DER, DRE	ALEXANDER, ALEXANDRE
ГР	GR	Р	R	RYHOR
ЕК	EK	К	K	KATSIARYNA
АН	AN	Н	N	NASTASSIA
ЕЛ	EL	Л	L	LIZAVETA
ЖДА	JDA	Я	YA	NADZEYA
ИНА	INA	У	U	IRU, IRY
ИЙ	Y, I	И, -Ь, -Ьlor letter is not specified	IY, II or letter is not specified	ANATOL, ANATOLI, VASIL, VASIL, VITALY, RYHOR, GENADZ, YAUHEN, YURI, VALERY

If the full name of the Recipient indicated by the Payer and the full name of the Recipient indicated by the Recipient contain any national words from Table 9.4 (List of National Words), as well as all spelling variants of these words in Latin letters according to the Transliteration rules of the Republic of Belarus, then they are not checked against each other (ignored), if these words are indicated as a separate word in the full name or included in another word as part of the FULL name, or hyphenated.

11. National Rules for Transliteration of the Full Name of the Recipient when sending the Transfer to the Republic of Azerbaijan:

Letter (letter sequence) of the Cyrillic alphabet	Letter (letter sequence) of the Latin alphabet	Letter (letter sequence) of the Latin alphabet in the Republic of Azerbaijan
А, Е	A	E
Б	B	
В	V, W	
Г	G, GH	H, K, Q

Д	D	
Е	E, YE, IE, JE	A
Е	E, YO, IO, JO, YE	O
Ж	ZH, J, DJ	
З	Z, S	
И	I, Y, YI	U
Й	I, Y, J, JJ	YI
К	K, C	G, Q
Л	L	
М	M	
Н	N	
О	O	
П	P	
Р	R	
С	S	
Т	T	
У	U, OU	
Ф	F, PH	
Х	KH, H, CH, X	
Ц	C, TS, TC	
Ч	CH, TCH, TSJ, TSCH, J, CI,	C
Ш	SH, SCH	S
Щ	SCH, SHCH, SH, SC	
Ъ	-, ", -, ', ", IE	
Ы	Y, I	U
Ь	-, '	
Э	EH, E	
Ю	YU, U, IU, JU	Y
Я	YA, JA, IA, A, EA	YE, Y
КС	X, XS	
ИЙ	Y, I	
ДЖ	J	C

If the Recipient's full name indicated by the Payer and the Recipient's full name indicated by the Recipient contain any national words from Table 9.4 (List of National Words), as well as all spelling variants of these words in Latin letters according to the Transliteration rules of the Republic of Azerbaijan, then they are not checked against each other (ignored), in the case when these words are indicated as a separate word in the full name or included in another word as part of the FULL name, or hyphenated.

If the full name of the Recipient indicated by the Payer and the full name of the Recipient indicated by the Recipient contain any postfixes from the list below, as well as all spelling variants of these words in Latin letters according to the Transliteration rules of the Republic of Azerbaijan, then they are not checked against each other (ignored) when these parts of the word are included in another word as part of the full name:

Surname	И
	ЗАДЕ
	ЛЫ
	ЛИ
	ЛУ
	ЛЮ
Firstname	ХАН
	БЕК

12. National Rules for Transliteration of the Full Name of the Recipient when sending the Transfer to the Republic of Uzbekistan:

Letter (letter sequence) of the Latin alphabet	Letter (letter sequence) of the Latin alphabet in the Republic of Uzbekistan
О	U
U	О

If the Recipient's full name specified by the Payer and the Recipient's full name specified by the Recipient contain any national words from Table 9.4 (List of National Words), as well as all spelling variants of these words in Latin letters according to the Transliteration rules specified in Table 9.1 (The Cyrillic and Latin Alphabets Correspondence Table used in Transliteration of the Recipient's FULL name) and the rules of transliteration of the Republic of Uzbekistan, then they are not checked against each other (ignored), in the case, when these words are specified as a separate word in the FULL name or included in another word as part of the FULL name or hyphenated.

If the full name of the **Recipient** specified by the **Sender** and the full name of the **Recipient** indicated by the **Recipient** contain any postfixes from the list below, as well as all options for writing these words in Latin, according to the rules of transliteration of the Republic of Uzbekistan, they are not verified (are ignored) in the case when these parts of the word are included in another word in the full name:

Firstname	ЖОН
	ХОН
	БЕК
	БАЙ
	ГУЛ
	АЙ

13. National Rules for Transliteration of the Full Name of the Recipient when sending the Transfer to the Republic of Kazakhstan:

If the full name of the Recipient specified by the Sender and the full name of the Recipient indicated by the Recipient contain any postfixes from the list below, as well as all options for writing these words in Latin, according to the rules of transliteration of the Republic of Kazakhstan, they are not verified (are ignored) in the case when these parts of the word are included in another word in the name:

Firstname	ХАН
	БЕК
	БАИ
	КУЛЬ
	ГУЛЬ
	НУР

14. National Rules for Transliteration of the Full Name of the Recipient when sending the Transfer to the Republic of Tajikistan:

Letter (letter sequence) of the Cyrillic alphabet	Letter (letter sequence) of the Latin alphabet	Letter (letter sequence) of the Cyrillic alphabet in the Republic of Tajikistan	Letter (letter sequence) of the Latin alphabet in the Republic of Tajikistan
А	A	О	О
Б	B		
В	V, W		
Г	G, GH		
Д	D		
Е	JE, YE, E, IE		
Ё	IO,JO,YE,YO,E		
Ж	ZH, J, DJ		
З	Z, S		
И	YI, I,Y		
Й	JJ, I, J, Y		
К	K, C		Q, KH
Л	L		
М	M		
Н	N		
О	O	А	А
П	P		
Р	R		
С	S		
Т	T		
У	U, OU		
Ф	F, PH		
Х	CH, KH, H, X		
Ц	TC, TS, C		
Ч	TCH, CH, TSJ, TSCH, J, CI, C	ДЖ	DJ, DZH
Ш	SH, SCH		
Щ	SHCH, SCH, SC, SH		
Ъ	-, ", -, ', ", IE		
Ы	Y, I		
Ь	-, '		
Э	EH, E		
Ю	YU, U, IU, JU		
Я	YA, JA, IA, A, EA		

If the letter spelling comparison does not produce a result, the check is performed using letter combinations:			
КС	Х, XS		
ИИ	Ү, I		
ДЖ	J	Ч	TCH, CH, TSJ, TSCH, J, CI, C, DJ, DZH

If the Recipient's full name indicated by the Payer and the Recipient's full name indicated by the Recipient contain any national words from Table 9.4 (List of National Words), as well as all spelling variants of these words in Latin letters according to the Transliteration rules of the Republic of Tajikistan, then they are not checked against each other (ignored), in the case when these words are indicated as a separate word in the full name or included in another word as part of the FULL name, or hyphenated.

If the full name of the **Recipient** specified by the **Sender** and the full name of the **Recipient** indicated by the **Recipient** contain any postfixes from the list below, as well as all options for writing these words in Latin, according to the transliteration rules of the Republic of Tajikistan, they are not verified (are ignored) in the case when these parts of the word are included in another word in the full name:

Surname	ЗОД
	ЗОДА
	ЗАДЕ
	И
	Й
	ИЁН
	ЙЁН
	ИЕН
	ЙЕН
	ФАР
	ОН
	ЁН
	ЕН
	ЁР
	ЕР
Firstname	НИЁ
	НИЕ
	ПУР
	БОЙ
	ДЖОН
	ЧОН
ХОН	
ШО	
ГУЛ	

Patronymic	МО
	НИСО
	ЗОД
	ЗОДА
	ЗАДЕ
	ЁР
	ЕР
	НИЁ
	НИЕ
	ФАР

15. National Rules for Transliteration of the Full Name of the Recipient when sending the Transfer to the Republic of Moldova:

Letter (letter sequence) of the Cyrillic alphabet	Letter (letter sequence) of the Latin alphabet	Letter (letter sequence) of the Latin alphabet in the Republic of Moldova
А	A	IA
Б	B	
В	V, W	
Г	G, GH	
Д	D	
Е	JE, YE, E, IE	
Ё	IO,JO,YE,YO,E	
Ж	ZH, J, DJ	
З	Z, S	
И	YI, I, Y	
Й	JJ, I, J, Y	
К	K, C	CH
Л	L	
М	M	
Н	N	
О	O	
П	P	
Р	R	
С	S	
Т	T	
У	U, OU	IU
Ф	F, PH	
Х	CH, KH, H, X	
Ц	TC, TS, C	T
Ч	TCH, CH, TSJ, TSCH, J, CI, C	CE
Ш	SH, SCH	S
Щ	SHCH, SCH, SC, SH	SCE, SCI
Ъ	-, ", -, ', ", IE	

Ы	Y, I	
Ь	-, '	I
Э	EH, E	
Ю	YU, U, IU, JU	
Я	YA, JA, IA, A, EA	
КС	X, XS	
ИИ	Y, I	II
ДЖ	J	
КС	X, XS	

If the full name of the Recipient indicated by the Payer and the full name of the Recipient indicated by the Recipient contain any national words from Table 9.4 (List of National Words), as well as all spelling variants of these words in Latin letters according to the Transliteration rules of the Republic of Moldova, then they are not checked against each other (ignored), in the case when these words are indicated as a separate word in the full name or included in another word as part of the FULL name, or hyphenated.

16. National Rules for Transliteration of the Full Name of the Recipient when sending the Transfer to the Republic of Turkey:

Letter (letter sequence) of the Cyrillic alphabet	Letter (letter sequence) of the Latin alphabet	Letter (letter sequence) of the Latin alphabet in the Republic of Turkey
А	A	
Б	B	
В	V, W	
Г	G, GH	
Д	D	
Е	E, YE, IE, JE	
Ё	E, YO, IO, JO, YE	O
Ж	ZH, J, DJ, G, JH	
З	Z, S	
И	I, Y, YI	
Й	I, Y, J, JJ, IY, YI	G
К	K, C	
Л	L	
М	M	
Н	N	
О	O	
П	P	
Р	R	
С	S	
Т	T	

У	U, OU	
Ф	F, PH	
Х	KH, H, CH, X	
Ц	C, TS, TC, CZ	
Ч	CH, TCH, TSJ, TSCH, J, CI, C	
Ш	SH, SCH	S
Щ	SCH, SHCH, SH, SC	
Ъ	-, ", -, ', ", IE, Ø	
Ы	Y, I	
Ь	-, ', Ø	
Э	EH, E	
Ю	YU, U, IU, JU	
Я	YA, JA, IA, A, EA	
КС	X, XS	
ИЙ	Y, I	
ДЖ	J	C
БО		YO

If the full name of the Recipient indicated by the Payer and the full name of the Recipient indicated by the Recipient contain any national words from Table 9.4 (List of National Words), as well as all spelling variants of these words in Latin letters according to the Transliteration rules of the Republic of Turkey, then they are not checked against each other (ignored), if these words are indicated as a separate word in the full name or included in another word as part of the FULL name, or hyphenated.