

**Rules
of money transfers in currency of the Russian Federation
by individuals without opening a bank account**

1. General Provisions

1.1. These Rules are an official public offer addressed to individuals by Limited Liability Company “Zemsky Bank” (*hereinafter - the Bank*) to conclude a contract for the provision of non-cash money transfer services without opening an account, *hereinafter referred to as the Agreement*. The conclusion of the Agreement is carried out in accordance with Art. 428 of the Civil Code of the Russian Federation by acceding to the terms of the Agreement set forth below. According to paragraph 3 of Article 438 of the Civil Code of the Russian Federation, the implementation by an individual of the actions provided for by this Offer is equivalent to the conclusion of the Agreement on the terms of accession to the conditions set forth in the Offer, and is considered as a complete and unconditional acceptance by an individual of all the conditions of this Offer without any exceptions or restrictions.

1.2. In order to familiarize individuals (hereinafter referred to as the Payer) with the Offer, the Bank places the Rules and tariffs for the Bank’s services by publishing information in one of the following ways at the Bank’s choice:

- posting ads on stands in all divisions of the Bank;
- posting information on the Bank’s corporate website <http://www.zemsky.ru>;
- in other ways, allowing the Payer to receive information as well as specify that it comes from the

Bank.

The moment of familiarization by the Payer with the published information shall be considered the moment from which the information is available to the Payer.

The Payer, performing the actions necessary for concluding the Agreement and specified in this Offer, confirms that the information specified in the Rules has been brought to his/her attention in full, the Rules and tariffs are clear to him/her, as well as the procedure for providing the Service and the restrictions associated with its use.

1.3. Offer applies to individuals.

1.4. In accordance with the procedure established by the legislation of the Russian Federation, the Bank undertakes to keep secret information received from the Payer in connection with the transfer of funds.

1.5. The payer agrees not to make money transfers related to entrepreneurial activity as well as illegal goals.

1.6. The Bank is entitled to unilaterally amend this Offer informing the Payers by publishing the said changes by the methods of publishing information specified in clause 1.2 of these Rules.

1.7. To receive the service, Payers can contact the Bank’s cash desks (their addresses are indicated in each division of the Bank and on the website <http://www.zemsky.ru>);

1.8. These Rules do not apply to the provision by the Bank of money transfer services using payment systems (“Zolotaya Korona”, etc.).

**2. Features of the procedures
of reception for execution of payers’ orders.**

2.1. Funds accepted by the Bank for the purpose of making transfers without opening bank accounts are not subject to insurance in accordance with Federal Law No. 177-FL dated December 23, 2003 “On Insurance of Individuals’ Deposits in Banks of the Russian Federation”.

2.2. Operations involving sending funds without opening a bank account are carried out upon presentation by the Payer of a document proving his identity.

2.3. The payer must provide an identifying document in one of the following cases:

- the amount of the transaction is more than 15,000 rubles;
- at the request of the cashier (employee of the unit performing the transfer).

3. The procedure for drawing up the order

3.1. As part of the transfer of funds of individuals without opening bank accounts, the order of the Payer is applied, in the form of an application, in the form established (Appendix No. 1) to these Rules. The order form on paper must not exceed an A4 sheet.

3.2. The Payer's order to transfer funds without opening a bank account on paper must indicate the details of the payer, payee, payer bank, payee bank, transfer amount, purpose of payment, and also other information specified by agreement between the Bank and the payee. The orders indicate the unique identifier of the payment in cases of its appropriation by the recipient of funds.

In the orders on the transfer of funds to carry out payments that are sources of revenue generation of the budgets of the budget system of the Russian Federation, other payments received to the accounts of the Federal Treasury, and payments for the performance of work, the provision of services by budget and autonomous institutions, a unique payment identifier is indicated in accordance with the requirements regulatory legal acts.

3.3. Basing on the order of the Payer on the transfer of funds without opening a bank account, the Bank draws up a payment order.

3.4. Basing on the orders of individual payers, the Bank may draw up a payment order for the total amount with the transfer to the recipient of the funds in the manner agreed upon with the Bank by means of the register or applications of individual payers.

4. Procedures of acceptance for execution, revocation, refund (cancellation) of orders and the procedure for their implementation.

4.1. Procedures for accepting orders include:

- certification of the right to dispose of funds;
- control of the integrity of orders;
- structural control of orders;
- controlling the details of orders;
- monitoring the adequacy of funds.

Certification of the right to dispose of funds upon acceptance for execution of an individual's order to transfer funds without opening a bank account on paper is carried out by the Bank by checking the availability of the payer's own signature.

The integrity of the order on paper is controlled by the Bank by checking the absence of any changes (corrections) made to it.

Structural control of the order on paper is carried out by the Bank by checking the compliance of the order with the established form (Appendix No. 1).

The details of the orders are controlled by the Bank, taking into account the requirements of the legislation, the admissibility and compliance of the details of the orders. The control of details of the orders is carried out by an employee of the Bank by checking in accordance with the directory of the Bank.

The sufficiency of funds according to the orders accepted for execution in order to transfer funds without opening a bank account is determined by the Bank basing on the amount of funds provided by the client.

4.2. If the result of the procedure for accepting for execution an order on paper applied for the purpose of transferring funds without opening a bank account is positive, the Bank accepts the order for execution and immediately after the procedure is completed, submits to the payer a copy of the order on paper confirming the acceptance of the order for execution, with affixing the date of receipt and marks of the Bank, including the signature of the authorized person of the Bank.

The Bank generates and prints cash receipts for the amount of the Transfer and the amount of the Bank's commission (two copies each). All copies of incoming cash orders are signed by the Client and the Bank. After depositing funds at the Bank's cash desk, the Bank shall return one copy of each cash receipt order (stamped and signed by the cash register employee) to the Customer.

In case of a negative result of the procedure for accepting for execution an order in paper form that was applied for the purpose of transferring funds without opening a bank account, the Bank does not accept the order for execution and immediately returns it to the sender.

An order shall be deemed accepted by the Bank for execution upon a positive result of the execution of acceptance procedures provided for the respective type of order.

4.3. Irrevocability, unconditionalness and finality of the transfer of funds occurs in accordance with the federal law of June 27, 2011 No. 161-FL "On the National Payment System".

Irrevocability of the transfer occurs from 3 p.m. local time on the working day following the day the payer provides cash in order to transfer funds without opening a bank account.

Unconditionalness of the transfer of funds occurs at the time of fulfillment of the conditions for the transfer of funds determined by the payer and (or) the recipient of funds.

The finality of the transfer of funds occurs when the funds are credited to the bank account of the recipient of funds or if the recipient of funds is able to receive cash.

4.4. Revocation of the order is carried out before the irrevocability of the transfer of funds.

Revocation of an order submitted for the purpose of transferring funds without opening a bank account is carried out on the basis of a withdrawal application submitted by the payer.

The application for revocation is drawn up by the payer on paper with the number, date and amount of the order, details of the payer and recipient of funds.

The revocation order is signed by the Payer personally.

The application for revocation serves as the basis for the return (cancellation) by the Bank of the order.

Return (cancellation) of outstanding orders is carried out by the Bank no later than the working day following the day on which the basis for the return (cancellation) of the order arose, including the receipt of an application for revocation.

4.5. The execution of the order in paper submitted by the Payer in order to transfer funds without opening a bank account to the bank account of the recipient of funds is confirmed by the Bank:

- by submitting to the Payer a copy of the executed order on paper with the date of execution, affixing the Bank's stamp and signature of the Bank's cash employee. In this case, the stamp of the Payer's Bank can simultaneously confirm the acceptance for execution of the order on paper and its execution;

- by presenting to the recipient of funds a copy of the executed order on paper with the date of execution, affixing the Bank's stamp and signature of the Bank's cashier.

4.6. For the transfer, the Bank charges the Payer a reward (commission) in the currency of the Russian Federation in accordance with the Bank's tariffs established at the date of the transaction. The payer pays a commission directly upon receipt by the Bank of cash for the transfer.

4.7. The Bank is not responsible for the transfer of funds if the Payer submits an incorrectly completed transfer order indicating erroneous, illegible or ambiguously interpreted information.

4.8. The transfer of funds is carried out within a period of not more than three working days from the day the Payer provides cash in order to transfer funds without opening a bank account.

4.9. When refunding funds in case of changing the details of the beneficiary's Bank, closing the account of the recipient of funds, the Bank on the basis of the Payer's application for changing the details (Appendix No. 2), sends the transfer without opening a bank account under the changed details.

The application for changing the details must contain the name, as well as the number, date and amount (if any) of the order, in which the details are changed, new details of the Bank of the beneficiary, a recipient of funds.

Upon receipt of an application for a change in details, the Bank accepts it in accordance with the acceptance procedures specified in para 4.1 of these Rules. If the application does not comply with these requirements, the application shall be returned (canceled).

4.10. In the case of the return of the transfer made when it is impossible to credit the transfer to the Beneficiary's account (including due to the closure of the beneficiary's account or details specified by the Payer incorrectly), the transfer is paid in the amount of the transfer amount. In the event that funds are not credited to the beneficiary's account due to the recipient's data erroneously indicated by the Payer, violation by the Payer of the requirements of the legislation of the Russian Federation, as well as in other cases when, for reasons beyond the Bank's control, the funds cannot be credited to the beneficiary's account, the commission previously paid in accordance with Bank tariffs is non-refundable.

4.11. The Bank takes all possible measures (phone call (if there is a phone), sending a written notice) upon notification of the Payer of the returned transfer using the contact information provided by the Payer when issuing the transfer order.

4.12. The obligation to notify the Payer of the return of the transfer shall be considered fulfilled by the Bank upon sending the notification to the Payer in writing in accordance with the Bank's contact information.

4.13. A returned transfer may be issued to the Payer in cash in the cases provided for in para 4.11 of these Rules.

To receive a returned transfer, the Payer contacts the Deposits and Transfers Department of the Bank's central office, with the exception of the following cases:

- in order to receive a returned transfer sent by Additional Office No. 1 and its structural divisions the Payer applies the structural unit of Additional Office No. 1 from where the transfer was sent.

- in order to receive a returned transfer sent by Additional Office No. 3 and its structural divisions, the Payer applies the structural unit of Additional Office No. 3 from where the transfer was sent.

A returned transfer is issued upon presentation by the Payer of an identity document (confirming that he is the sender of the transfer). At the same time, the Bank is entitled to additionally request from the Payer a transfer order issued by him/her earlier in order to confirm that the Payer is the sender of the transfer.

4.14. The Bank has the right to refuse the Payer to make a transfer in cases stipulated by the legislation of the Russian Federation, as well as in cases of violation by the Payer of these Rules, including cases where the Payer fails to provide information / provide false information necessary for the transfer to be made.

5. Other conditions

5.1. All questions, disagreements or claims arising from the Rules are subject to settlement by the Bank and the Payer through negotiations. In the absence of consent, disputes and disagreements under these Rules shall be subject to consideration by the court in accordance with the Civil Procedure Code of the Russian Federation.

Application No. _____
to transfer funds without opening a bank account
from _____ (year)

Client-transferor	Full name (Surname/First name/Patronymic): Address: Document*: Issued*:

Amount of cash (in numbers and words)	_____ rub. ____ cop.

Recipient	Name: ITN/RRC:

Beneficiary Bank	Name: RCBIC: Correspondent account:

Beneficiary's current account	

Purpose of Payment	

Commission	

(signature)

(name of the payer)

Bank acceptance mark

*
Identification of the Client is not provided for up to 15,000 rubles (unless the Bank employee suspects that this operation is carried out for purposes of the LPC / TF).

To Chief Accountant
of LLC "Zemsky Bank"
Mr. Yu.V.Tarasov
from __ Full name__
resident at:

passport _____
issued _____

Application

Please transfer the returned funds in the amount of _____ rubles
according to the changed details. (Amount in words) paid by me on __ (date) ____ upon
application for transfer of funds No. _____. I attach new details.

_____(Full name)
_____(Date)