

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

October 06, 2020

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

1. TERMS AND DEFINITIONS	2
2. TERMS OF TRANSFER	5
2.1. GENERAL TERMS AND CONDITIONS OF TRANSFER	5
2.2. TRANSFER SENDING PROCEDURE.....	7
2.3. TRANSFER ISSUANCE PROCEDURE.....	10
2.4. FEATURES OF IMPLEMENTATION OF CERTAIN TRANSFER TYPES.....	15
2.5. IDENTIFICATION PROCEDURE.....	22
3. RESTRICTION OF TRANSFERS.....	23
4. CHANGE OF TRANSFER DETAILS. TERMS AND CONDITIONS OF TERMINATION.....	25
5. PROTECTION OF PERSONAL INFORMATION	27
6. RESPONSIBILITY OF PARTIES	29
7. CLAIMS PROCEDURE	31
8. FINAL PROVISIONS	31
Appendix No. 1	33

These “ZolotayaKorona” (“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 “ZolotayaKorona” Payment System (hereinafter referred to as the **Payment System**) and within the framework of the International “ZolotayaKorona” 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. **Gift Card** is a plastic card issued to the **Payer** by the **Bank** when making a **Bank transfer with the receipt of a Gift Card**, on which the bank prepaid card of the international payment system is taken into account, emitted by the **Organizer** in electronic form, using which the **Client** makes electronic money transactions in accordance with the **Client's** Complex Service

Agreement (the **Organizer's** public offer to individuals to conclude a client accession agreement placed at www.rnko.ru Internet site).

1.19. **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**.

2. TERMS OF TRANSFER

2.1 GENERAL TERMS AND CONDITIONS OF TRANSFER

2.1.1. By accepting the provisions of these **Conditions**, the **Conditionsexpresses** 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” (cryptocurrencies);

- 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;

- 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 **Payer's** 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

Recipients 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. 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 framework of the Payment System / Offer, it is possible to provide services for the implementation of certain types of **Transfer** specified in this Section. The ability to make a separate type of transfer is specified by the **Payer** at the **Bank**. The agreement between the **Bank** and the **Organizer** may establish the possibility and / or particularities of the **Bank** to perform certain types of **Transfers** and, in this case, the **Bank** will provide services for such types of **Transfers** taking into account the peculiarities and, in cases where such particularities affect rights and protected by law 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 Bank** within 30 (thirty) minutes after the **Transfer with conversion** was completed, initiating the **Payer's** order related to termination of the agreement (**Application**) and return of funds paid by the **Payer** to the **Payer Bank** for the purpose of making the said **Transfer with conversion** by the **Bank**, a refund is subject to paragraphs. 4.6-4.7 of these **Conditions** in the currency of sending the **Transfer**. Refund of the amount of **Transfer with conversion** on the terms of this item is possible once per calendar day in relation to a specific **Payer**.

2.4.2.4.2. If the **Payer** has applied to the **Payer Bank** with a request to cancel the second and / or each subsequent **Transfer with conversion** within 24 hours, or after 30 (thirty) minutes after the **Transfer with conversion** has been completed, the **Payer Bank** in the status of the **Beneficiary Bank** shall issue 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 issuance of the **Transfer**, except as otherwise expressly provided for by these **Conditions**, including:

- submission by the **Payer** in the status of the **Recipient** of the requirement to issue him/her a **Transfer with conversion** at the time of issue;
- or in cases expressly provided for by the **HSC**, in which the **Payer Bank** requests the details of the account to which the **Transfer with conversion** should be credited. Moreover, the issue of such a **Transfer with conversion** at the time of issue is carried out exclusively in the currency of the account of the **Payer** in the status of the **Recipient**;
- in cases of cancellation by the **Payer** of sending the **Transfer with conversion** carried out at the time of accepting the **Transfer** made using a bank card, the refund is carried out by the **Payer Bank** in the status of the **Beneficiary Bank** by issuing the specified **Transfer** on the details of the bank card of the **Payer** in the status of the **Recipient**.

In these cases, the return of funds is carried out by the **Payer Bank** in the status of the **Beneficiary Bank** by issuing the specified **Transfer with conversion** into the currency of sending the **Transfer** / 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 amount of the **Transfer** 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.

2.4.3.2. Within the framework of the Payment System / Offer, special conditions are provided for making **Transfers** intended for receipt on the territory of the People's Republic of China:

2.4.3.2.1. For changing the details of the **Beneficiary**, the **Payer Bank** charges a fee of 100 (One hundred) US dollars from the **Payer**, unless this change is unacceptable (the **Transfer** has already been credited by the **Beneficiary Bank** to the **Recipient's** account at the details specified by the **Payer** upon sending);

2.4.3.2.2. upon returning the **Transfer** to the **Payer** (including by the **Beneficiary Bank**), for the cancellation by the **Payer** of sending of the **Transfer** intended for receipt in the territory of the People's Republic of China, and the return of funds, the **Payer Bank** will charge a remuneration in the amount of 100 (One hundred) US dollars from the **Payer**. The **fee** for sending the **Transfer** is not refundable. Refunds are made within 60 (Sixty) days. Refunds are made to the **Payer** in the status of the **Recipient** only in US dollars as the currency of issue of the **Transfer**, including **transfers with conversion**;

2.4.3.2.3. The **Beneficiary Bank** is entitled to carry out an additional check of the possibility of issuing a **Transfer** within no more than 24 (Twenty four) hours. Based on the results of such verification, in cases provided for by regulatory acts of the **Beneficiary Bank**, the **Transfer** may not be credited to the details of the **Recipient's** account and returned to the **Payer** under the conditions provided for in item 2.4.3.2.2 of these **Conditions**;

2.4.3.2.4. In case of violation of these **Conditions**, including in part regarding the requirement that the **Transfer** is not related to the acquisition of ownership of real estate or the acquisition of other property / product / service / work, the **Transfer** shall be returned to the **Payer** under the conditions provided for in item 2.4.3.2.2 of these **Conditions**.

2.4.3.2.5. If it is possible to issue a **Transfer** only to the **Recipient's** account, opened in RMB, crediting to the **Recipient's** account is carried out by the **Beneficiary Bank** with conversion of the currency of sending the **Transfer** to the issuing currency (RMB) at the rate of the **Beneficiary Bank** on the date of issue. The **payer** has the right to familiarize himself with the **HSC** with the conversion rate to RMB of the currency of sending the **Transfer** that is in force at the time of sending the **Transfer**. The specified information on the conversion rate applicable at the **Beneficiary Bank** is for the **Payer** of a reference character and may change on the date of issue of the **Transfer**.

2.4.3.3 When sending a **Transfer** intended to be received on the territory of the Republic

of Tajikistan, the Payer's **Bank** shall inform the **Payer** that the **Transfer** is sent within the Payment System in accordance with these Conditions and its issuance - within the CONTACT Payment System. A Baseline **Transfer** shall not be sent to the Republic of Tajikistan under these Conditions.

2.4.4. **Transfer through the Self-Service Device** is **Transfer** through a **Self-Service Device** using the **Sender Card** to the address of certain **Recipients**, the data of which is recorded on this **Sender Card** at the request of the **Payer**.

2.4.4.1. The **sender card** is provided to the **Payer** by the **Bank** only after passing through the identification procedure in accordance with Section 2.4 of these **Conditions**.

2.4.4.2. According to the **Sender Card**, data on the **Recipients** of **Transfers** are recorded at the request of the **Payer** by an authorized employee of the **Payer Bank** when the **Sender Card** is issued to the **Payer**. In order to adjust the data associated with the **Sender Card**, the **Payer** addresses the **Bank** that issued the **sender Card**. When adjusting the data, the **Bank** carries out the procedure of identification of the **Payer** in accordance with Section 2.4 of these **Conditions**.

2.4.4.3. Restrictions on the size of the **Transfer** through **Self-Service Devices** are determined by the **Payer Bank** taking into account the restrictions specified in these **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 with the aim of crediting funds to the **Recipient's** bank account or to increase the balance of the electronic funds of the **recipient**, including for the purpose of fulfilling the **payer's** obligation to repay the loan, pay interest on the loan, and other obligations to the recipient organization, as well as Cross-border transfer made by the **Client** outside the territory of the Russian Federation with the aim of crediting funds to the **Recipient's** bank account. Within

the framework of these **Conditions**, **Transfers with conversion** may be made in the currency of the **Recipient's** account to which the **Bank Transfer** is to be credited, or in the currency specified by the **HSC** settings for the corresponding direction of the **Bank Transfer**.

2.4.5.1. Depending on the purpose of sending the **Bank transfer**, the **Payer** provides the **Payer Bank** with the information provided by the **HSC** on the details of the **Bank transfer**, such as name of the recipient organization, number and date of the loan agreement, bank account number, card number, mortgage number, etc.

2.4.5.2. If the **Bank transfer** has not been made for reasons beyond the **Organizer's** control (hereinafter referred to as the **Erroneous Bank Transfer**), and the amount of such a **Transfer** has been returned to the **Organizer** by the recipient organization or the authorization has been refused from the payment system (international, foreign or local), the **Payer** is informed by any means about the occurrence of **Erroneous Bank transfer**. The amount of the **Erroneous Bank transfer** is returned to the **Payer**. Upon the return of the **Erroneous Bank Transfer**, the paid **Fee** shall not be returned to the **Payer**, as the **Bank Transfer** services were rendered appropriately.

2.4.5.2.1. Upon receipt of the **Erroneous Bank Transfer**, the **Organizer** ensures its processing and storage as a **Bank** in the status of **Transfer** until it is issued to the **Payer** as the **Recipient**.

2.4.5.3. A **bank transfer** is considered to be carried out under these **Conditions** when the **Payer Bank / Organizer** has completed the actions provided for by the Offer for making a **Bank Transfer** and, if necessary, consent to authorization of the issuing bank of the **Recipient's** bank card have been obtained.

2.4.5.4. Termination of the contract and refund of money when the **Client** completes a **Cross-Border Bank Transfer** or **Bank Transfer with conversion** within the framework of these **Conditions** is carried out in accordance with Section 4 of these **Conditions**. Refunds are made to the **Payer** in the currency of sending the **Transfer**, at the rate established by the **Organizer** at the time of sending the **Bank Transfer**.

2.4.6. **Bank transfer with the receipt of a Gift Card** is a **Bank transfer** made by the **Payer Bank** to the **Organizer** on behalf of the **Payer** in the currency of the Russian Federation in order to increase the balance of the **Payer's** electronic money, the use of which is possible using the **Gift card** after the conclusion of the Agreement on the comprehensive servicing of the Client between the **Organizer** and the **Payer** under conditions established by the **Organizer**.

2.4.6.1. Before making a **Bank transfer with the receipt of a Gift Card**, the **Payer Bank** provides the **Payer** with information about the conditions for making such a transfer by the **Bank**, and also informs the **Payer** about the procedure and conditions for concluding an

Agreement on the comprehensive servicing of the Client.

2.4.6.2. In order to send a **Bank transfer with the receipt of a Gift Card**, the **Payer** shall provide the **Payer Bank** with the following information about the details of the **Bank Transfer with the receipt of a Gift Card**:

- Surname, name and patronymic (unless otherwise provided by law or national custom) of the **Payer**;

- **Gift Card** Account Number (13-digit number indicated on the back of the **Gift Card**);

- Beneficiary name - Settlement non-bank credit organization "Payment Center" (limited liability Company).

2.4.6.3. The amount of the **Bank transfer with the receipt of the Gift Card** cannot exceed 15,000 rubles (Fifteen thousand rubles) and be less than 300 (Three hundred) rubles.

2.4.7. **Mobile transfer** is the **Transfer** of money to the bank account of the recipient organization in order to execute an order to pay for mobile (cellular) radiotelephone services provided by the recipient organization.

2.4.7.1. In order to send a **Mobile Transfer**, the **Payer** informs the **Payer Bank** of the phone number, name of the recipient organization and other information provided by the **HSC**.

2.4.7.2. If the **Mobile Transfer** was not carried out for reasons beyond the **Organizer's** control (hereinafter referred to as the **Erroneous Mobile Transfer**), and the amount of such **Erroneous Mobile Transfer** was returned to the **Organizer** by the recipient 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**. Upon the return of the **Erroneous Mobile Transfer**, the paid **Fee** shall not be refunded to the **Payer**, since the **Mobile Transfer** services were rendered properly.

2.4.7.3. Upon receipt of the **Erroneous Mobile Transfer**, the **Organizer** ensures its processing and storage as a **Bank** in the **Transfer** status until it is issued to the **Payer** as the **Recipient**.

2.4.8. **Basic Transfer** is a **Transfer**, in the course of which the **Payer Bank** additionally informs the **Payer** and the **Recipient** about the sending of the **Basic Transfer** (including the **Transfer Identification Number**), as well as informs the **Payer** about the issuance of the **Basic Transfer** by sending short text messages (SMS) or electronic messages using information systems and (or) programs designed and (or) used for exchanging and electronic messaging (instant messaging service - "messenger") by mobile (cell) phone numbers, indicated by the **Payer**.

2.4.8.1. 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**.

2.4.8.2. During the **Basic Transfer**, the **Payer** and the **Recipient** are considered to be duly informed at the time of the 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'** telephones / cellular devices, including the status of the network status and coverage area of the mobile services operator (cellular) radiotelephone communication, the inability to receive mobile data, off or other mode of the phone, making it impossible to receive messages.

2.4.8.3. The **payer** has the right to contact the **Contact Center** with the aim of re-informing about the sending of the **Basic Transfer** (including about the **Transfer Identification Number**).

2.4.8.4. If the **Payer** decides to apply for the **Transfer**issuance in the status of the **Recipient** in the manner prescribed by these **Conditions**, the **Payer** understands and accepts the risk that the information about sending the **Basic Transfer** is known to the **Recipient** specified by him/her and that such a **Recipient** has the opportunity to use this information, including in order to violate 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.

When making a **Transfer** in the territory of the Russian Federation, if the identity document of a foreign citizen provided by the **Client** is drawn up in a language other than Russian, the **Client** must provide a properly certified translation of such a document into Russian, and if it is absent, confirm the right to stay on the territory of the Russian Federation by providing, in particular, an entry visa or a migration card.

The list of documents accepted in 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 state, is determined by the **Bank** in accordance with the legislation of the country of the **Bank's** registration and is brought to the **Client** by the **Bank** when rendering the **Transfer** service.

The documents proving the identity of the **Client**, in cases where the person acting as the initiator of the **Transfer** in favor of the **Recipient**, is a microfinance organization, may include only the passport of a citizen of the Russian Federation (for citizens of the Russian Federation)

and the passport of a foreign citizen (for foreign citizens relative to the Russian Federation).

2.5.2. The **Bank** refuses to provide the **Transfer** service to **Clients** who have not submitted established documents, or have submitted documents that are invalid, or 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** is 600,000 (Six hundred thousand) rubles, or 10,000 (Ten thousand) US dollars, or 10,000 (Ten thousand) Euros;

3.1.2. the maximum amount of one **Transfer** intended for receipt in the territory of the People's Republic of China is 20,000 (Twenty thousand) US dollars;

3.1.3. the maximum amount of **Transfers** sent by a resident of the Russian Federation abroad within one operational day of the Bank is 5,000 (Five thousand) US dollars or an amount in another currency equivalent to 5,000 (Five thousand) US dollars. The equivalent is calculated at the rate of the Bank of Russia at the date of adoption of the **Transfer**;

3.1.4. the maximum amount of **Transfers** intended for receipt on the territory of the Republic of Abkhazia within one day is 300,000 (Three hundred thousand) rubles, or 5,000 (Five thousand) US dollars, or 4,000 (Four thousand) Euros;

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** intended for receipt on the territory of the Kingdom of Belgium is 10,000 (Ten thousand) Euros;

3.1.7. the maximum amount of one **Transfer** intended for receipt in the territory of the Italian Republic is 999 (Nine hundred ninety nine) Euros;

3.1.8. the maximum amount of one **Transfer** intended for receipt in the territory of the Kingdom of Spain is 3,000 (Three thousand) Euros;

3.1.9. 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;

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

3.1.11. Other restrictions may be established in the **HSC**, including in accordance with the national legislation of the **Beneficiary Bank**.

3.2. The **Payer** has the right to send, and the **Recipient** has the right to receive **Transfers** for a total amount of not more than 7,500,000 (Seven million five hundred thousand) rubles within 30 (Thirty) consecutive calendar days, unless expressly indicated otherwise.

3.2.1. The **payer** has the right to send from the territory of the Russian Federation **Transfers** totaling no more than 2,000,000 (Two million) rubles within 30 (thirty) consecutive calendar days, with the exception of the following directions:

3.2.1.1. Socialist Republic of Vietnam, the People's Republic of China, Kyrgyz Republic, Republic of Kazakhstan - 150,000 (One hundred fifty thousand) rubles within 30 (thirty) consecutive calendar days.

The equivalent of the indicated amounts of **transfers** is calculated at the rate of the Bank of Russia at the date of adoption 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 not more than 2,000,000 (Two million) rubles within 30 (thirty) consecutive calendar days.

3.2.3. The payer has the right to make Bank Transfers for a total amount of not more than 7,500,000 (Seven million five hundred thousand) rubles within 30 (thirty) consecutive calendar days.

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 details of the **Transfer** to the **Payer Bank**. When making changes to the **Transfer**, no additional fee will be charged from the **Payer**, except as otherwise provided in these **Conditions**.

4.2. Changes can be made until the **Transfer** is issued to the **Recipient** and with the personal presence of the **Payer** when submitting an Application for changing the details of the **Transfer**.

4.3. Within the framework of the Payment System / Offer, changes are allowed in relation to data on the **Recipient** of the **Transfer** (surname, first name, middle name, mobile phone number). An application for changing the details of the **Transfer** is not accepted if it is necessary to change the direction (country) of the **Transfer**.

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 this is provided by the **Organizer**) in the manner provided by these **Conditions**.

4.4.1. The **Payer** has the right to change the **Recipient's** mobile phone number by performing the following action: transmitting to the **Recipient**, who has previously generated a request for changing the mobile phone number in accordance with the comprehensive customer service agreement using the **Personal Account**, posted on rnko.ru, a one-time verification code from the corresponding SMS message received by the **Payer** by his/her mobile phone number for the subsequent entry of the confirmation code by the **Recipient** using the koronapay.com website. As a result of these actions, the **Organizer** changes, for the corresponding **Transfer**, the **Recipient's** mobile phone number indicated by the **Payer** to the mobile phone number indicated by the **Recipient** in the request.

4.4.2. In this case, the correct entry by the **Recipient** of a one-time confirmation code using the koronapay.com website unambiguously confirms for the **Organizer** the fact of transmitting such a code to the **Recipient** from the **Payer**, and the fact of transmitting of the one-time confirmation code is for the **Organizer** an expression of the **Payer's** will to change the **Recipient's** data specified during the **Transfer**, and clearly testifies to the **Organizer** that this information is transmitted directly to the proper **Recipient** by the **Payer**, otherwise it is possible in case of violation by the **Payer** of confidentiality for information about the **Transfer** and / or violation of obligations to exclude access of third parties to the mobile phone number. The **Payer** agrees that the **Organizer** determines the appropriate **Recipient** by entering by the **Recipient** the one-time confirmation code received by the **Recipient** from the **Payer** is sufficient evidence to establish the proper **Recipient**.

4.4.3. Prior to transmitting of a one-time confirmation code to the **Recipient**, the **Payer** shall independently verify that transmitting is made to the proper **Recipient**, and confirms that transmitting of such a code is carried out by him/her directly to the proper **Recipient**.

4.4.4. In the event that unauthorized persons receive a one-time confirmation code, it is presumed, unless it is expressly proved otherwise, that the **Payer** demonstrated insufficient discretion in exercising his/her rights under these **Conditions**, which caused the **Payer** to violate the confidentiality of the information about the **Transfer**, in connection with which the **Organizer** / **Payer Bank** are not responsible for the occurrence of any negative consequences caused by the specified indiscretion, including those caused by unlawful actions of third parties who became 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 agreement (**Application**), return funds and make a new **Transfer**.

4.6. Termination of the contract and refund is carried out by submitting by the **Payer** an application to terminate the contract and return the funds to the **Payer Bank**.

4.7. All claims regarding issues regarding the deduction of the amount of the **Fee** upon

termination of the contract (**Application**) are forwarded by the **Payer** to the **Payer Bank**.

4.8. Change of the details of the **Transfer** and termination of the contract (**Application**) in case of loss of documents confirming the fact of the **Transfer** is carried out subject to the **Transfer identification number** being indicated by the **Payer**. In this case, the **Payer** is warned of criminal liability for the provision of false or knowingly false information in accordance with Art. 159 of the Criminal Code of the Russian Federation.

5. PROTECTION OF PERSONAL INFORMATION

5.1. When making **transfers**, **banks** guarantee bank secrecy in accordance with the laws of the Russian Federation and the country of incorporation.

5.2. The disclosure of the **Transfer** data is possible only in cases specified in these **Conditions**, in the Federal Law of the Russian Federation dated 02.12.1990 No. 395-1 “On Banks and Banking Activities”, as well as in cases established by applicable law of the country of the **Bank**.

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

5.4. The **Bank**, which is the operator of the personal data of its **Client**, is obliged to obtain consent to the processing of personal data and other necessary permissions (consents), including transmitting information about the **Transfer** within the framework of the Payment System / Offer, as well as to the order to process the personal data of its **Client**, including the further commission of such processing to authorized persons. The **bank** is required to comply with national legislation on personal data.

5.5. By joining these **Conditions**, the **Client** in accordance with paragraph 1 of Art. 9 of Federal Law of the Russian Federation of July 27, 2006 No. 152-FL “On Personal Data” gives the **Bank** consent to processing (including, but not limited to, transfer to the **Organizer, Payer Bank, Beneficiary Bank** and organizations involved in money transfers “Zolotaya Korona” (“Golden Crown”)), as well as in the cases established by the national legislation to foreign central (national) banks of the following personal data and access to it through the **HSC**: full name, citizenship, date and place of birth, information about the document, certifying the identity, data of a migration card, a document confirming the right of a foreign citizen or stateless person to stay in the country of residence, TIN (if any), phone number and address of the place of residence (registration or place of stay), while the **Client** allows the exchange (reception, transfer, processing) of personal data between the **Bank**-operator of personal data and third

parties, in accordance with the concluded agreements and contracts, in order to comply with the legal rights and interests of the **Bank**, the **Client** and the **Organizer** within the framework of the Payment System / Offer. This consent is valid from the moment of conclusion of the contract (**Application**) under the **Conditions**, for the entire duration of the contract (**Application**), as well as for 5 (Five) years from the date of termination of the contract (**Application**). Upon the expiration of this period, the consent is deemed to be extended for every next 5 (Five) years in the absence of information about its withdrawal. The **Client** has the right to withdraw his consent by sending a written application to the **Bank's** legal address with information about himself/herself, the date and reason for granting consent.

5.6. For the purposes of the **Transfer**, as well as for the purpose of providing the **Client** with other banking services (operations) in accordance with national legislation, the **Client** agrees with the processing by the **Bank** of the personal data contained in the **Application**, including through the cross-border transfer of said data and information about the transfer of funds. The **Client** agrees that the processing of personal data and information on money transfers will be entrusted by the **Bank** to organizations that are subjects of the Payment System / Offer (exclusively with the **Client's** direct contact with these entities), including through cross-border data transfer, and also gives his/her consent to the provision by the **Bank** of personal data and information on the transfer of funds and / or access to them by the subjects of the Payment System / Offer in order to provide the **Client** with any banking services (operations), related information services (including provision of information about the **Transfers** made by the **Client**) that can be provided to the **Client** in the future by subjects of the Payment System / Offer, as well as to comply the subjects of the Payment System / Offer with banking legislation. The list of entities of the Payment System / Offer is available on the Internet at <https://koronapay.com/transfers/offline/where-to-make>.

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

5.8. In order to execute the **Payer's Order**, as well as for the purpose of provision of other

services (operations) to the **Recipient**, in accordance with the national legislation of the **Beneficiary Bank**, the **Beneficiary Bank** provides and instructs the **Organizer** to process the personal data of the **Recipients**, 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 / Offer in order to provide the **Client** with other banking services in accordance with national law. Processing of personal data and information about the **Transfer** is carried out using automation tools and / or without the use of such tools and includes collection, recording, systematization, accumulation, storage, clarification (updating, changing), extraction, use, transfer (distribution, provision, access), blocking, deletion and destruction of personal data.

5.9. For the purpose of proper provision by the **Contact Center** with information and service support related to the fulfillment of the **Conditions**, each **Payer Bank** and each **Beneficiary Bank** trusts the **Contact Center** with the processing of personal data of **Payers** and **Recipients**, respectively. Processing of personal data is carried out using automation tools and / or without the use of such tools and includes collection, recording, systematization, accumulation, storage, clarification (updating, changing), extraction, use, transfer (distribution, provision, access), blocking, deletion and destruction of personal data. The **Contact Center** is committed to maintaining the confidentiality of personal data and ensuring the security of personal data during its processing. When processing personal data, the **Contact Center** should 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**.

5.10. In case of refusal to provide personal data, **Transfer** is not carried out.

5.11. The **Organizer** and operators of payment infrastructure services of the "Zolotaya Korona" ("Golden Crown") Payment System / entities of the Offer have the right to use the personal data of **Clients** to inform them about the services and offers of the **Organizer** and the entities of the Payment System / Offer, about advertising, marketing and other promotions of the **Organizer** and entities of the Payment System / Offer, as well as messages of this information in any way possible: short text message (SMS), information block in the **Application**, e-mail, mobile phone, electronic message communication using information systems and (or) programs designed and (or) used for exchanging electronic messages (instant messaging service - "messenger"), as well as through voice messages as part of a telephone notification, including in automatic mode (service dialer), etc. The **client** agrees in accordance with paragraph 1 of Art. 18 of the Federal Law of the Russian Federation of March 13, 2006 No. 38-FL "On Advertising" for receiving the above information on telecommunication networks, including through the use of telephone, fax, mobile radiotelephone communications. The **client** has the right to withdraw his/her consent by sending a written application to the **Organizer** (2

Shaturskaya St., Novosibirsk, 630055) with information about himself/herself, date and reason for giving consent. The list of payment infrastructure service providers of the “ZolotayaKorona” Payment System / entities of the Offer is available on the Internet at www.zolotayakorona.ru.

6. RESPONSIBILITY OF PARTIES

6.1. Responsibility for the implementation of the **Conditions** is determined in accordance with the current legislation of the Russian Federation, documents of the Payment system and / or Offer.

6.2. The Customer (**Payer / Recipient**) is responsible for the correctness and reliability of the data specified in the **Application**, including any data on their details / contacts and provided details / contacts (if the Payer provides the details / contacts of the **Recipient**). The **Payer** bears full responsibility for causing harm, including compensation for losses, both of his/her own and of the **Recipient**, which may arise due to incorrectness and inaccuracy of the data specified by the **Payer** in the **Application**. The **Payer** is fully responsible for the disclosure of 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 the disclosure of the **Transfer Identification Number** to third parties.

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

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

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

6.6. The **Organizer** shall not be liable for any losses incurred by the **Client** in connection with the fact that the **Client** did not familiarize himself/herself with and / or did not timely read the provisions of these **Conditions**, as well as for losses that may occur due to incorrect or incomplete information provided by the **Bank** during the **Transfer** within the framework of the

Payment system / Offer.

6.7. The **Organizer** is not responsible for the actions of the **Payer Bank** and the **Beneficiary Bank**.

6.8. **Banks** are exempted from liability for partial or complete failure to fulfill obligations stipulated by these **Conditions** in the event of force majeure circumstances affecting the fulfillment of obligations arising as a result of extraordinary events that could not be foreseen or prevented by reasonable measures.

6.9. In case of violation of the procedure for issuing a **Transfer** provided for in Section 2.3 of the **Conditions**, the **Organizer** has the right to collect a fine in the amount of 5,000 (Five thousand) rubles from the **Beneficiary Bank** for each issue of the **Transfer** in violation. The **Beneficiary bank** pays a fine based on the **Organizer's** written claim within 10 (Ten) business days from the receipt of the claim. In case of failure by the **Beneficiary Bank** to pay the fine on time, the **Organizer** has the right to demand the payment of a fine, interest on borrowed money in the amount stipulated by the legislation of the Russian Federation, and expenses related to the collection of a fine in a judicial proceeding. In this case, applicable law and jurisdiction are determined by the documents of the Payment system and / or the Offer.

7. CLAIMS PROCEDURE

7.1. For all disputes and disagreements that have arisen with the **Clients** in connection with the **Transfers**, **Clients** are obligated to comply with the mandatory pretrial claim procedure.

7.2. All claims for all disputes and disagreements are sent by the **Client** to the **Bank** (**Payer Bank** or **Beneficiary Bank**) which rendered the **Transfer** service.

7.3. If the disputes and disagreements that have arisen are not resolved through negotiations within 30 (Thirty) calendar days (for **Cross-border transfers** - within 60 calendar days) from the date of receipt of the claim, they can be referred to the court in accordance with applicable national law of the parties to the contract. For **Cross-border transfers**, a dispute regarding which has arisen in connection with the sending or receiving on the territory of the Russian Federation, the law of the Russian Federation is applicable. For **Cross-border transfers**, a dispute regarding which has arisen in connection with the sending or receipt in the territory of other state, the law of that state shall be applicable, subject to the provisions of these **Conditions**.

8. FINAL PROVISIONS

8.1. These **Conditions** are governed by the applicable laws of the Russian Federation.

8.2. If, during the term of the **Conditions**, any of the provisions of the **Conditions** becomes non-compliant with the law, this provision will be considered excluded from the **Conditions**.

8.3. These **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 **Conditions** may be changed unilaterally by the **Organizer** by posting a new edition on the Internet at koronapay.com. The **Conditions** come into force from the moment they are posted on the site, unless otherwise provided. Changes to the **Conditions** apply to the relations of the parties arising 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/her patronymic - for **Transfers** received by the **Recipient** in interaction with the **Organizer** when issuing the **Transfer** (in case when the **Payer** indicated the patronymic of the **Recipient** and the **Recipient** did not indicate his/her patronymic, the data comparison is not considered successful).

5.2. The **Payer** indicated the patronymic of the **Recipient**, and the **Recipient** did not indicate his/her patronymic, and, conversely, for **Transfers** received by other methods not specified in item 5.1 of these **Rules**.

In this case, the third word is always considered the patronymic in the **full name** of the **Recipient** (or the third and fourth, if there is a fourth word), unless otherwise evident.

6. In the event that the **Recipient's** last name, first name and patronymic are indicated by the **Payer** and the **Recipient** in a different sequence, then for the **Transfers** received by the **Recipient** in cooperation with the **Organizer** when issuing the **Transfer**, the data comparison is considered unsuccessful, and for the **Transfers** received in other ways, the data comparison is considered successful.

7. A typo of up to two characters is accepted when comparing the **full name** of the **Recipient**:

7.1. If the **Transliteration** of the **full name** of the **Recipient** has not been carried out for the **Transfers** received by the **Recipient** in cooperation with the **Organizer** when issuing the **Transfer**. Moreover, if the surname, name or patronymic consists of no more than three letters, a typo in this word is not allowed.

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

8. If the **full name** of the **Recipient** specified by the **Sender** and the **full name** of the **Recipient** indicated by the **Recipient** contain postfixes, they are not verified (ignored) when these parts of the word are included in another word as part of the **full name**, moreover, after clipping 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 lettercombinations	Examples of valid spellings of names
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И-й	Аик — Айк
Е-ё	Трухачёва — Трухачева
Л-ль	Микаел — Микаель
е/э	Рафаел — Рафазл
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 any of the national words in Table 9.4 (List of National Words) and all variants of spelling of these words in Latin letters according to the Transliteration rules indicated in Table 9.1 are contained in the name of the Beneficiary indicated by the Payer and in the name of the Beneficiary indicated by the Beneficiary, they are not checked against each other (are ignored), when these words are indicated as a separate word in the name or included in another word in the name or through a hyphen.

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	M	MIKILAI
О	O	А	A	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	К	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, VASILI, VITALY, RYHOR, GENADZ, YAUHEN, YURI, VALERY

If any national words from Table 9.4 (List of National Words) and all variants of spelling of these words in Latin letters according to the rules of Transliteration of the Republic of Belarus are contained in the name of the Beneficiary indicated by the Payer and in the name of the Beneficiary indicated by the Beneficiary, they are not checked among themselves (are ignored), in case when these words are indicated as a separate word in the name or are included in another word in the name or through a hyphen.

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 any national words from Table 9.4 (List of National Words) and all variants of spelling of these words in Latin alphabet according to Transliteration Rules of the Republic of Azerbaijan are contained in the name of the Recipient indicated by the Payer and in the name of the Recipient indicated by the Recipient, they are not checked among themselves (are ignored) in case when these words are indicated as a separate word in the name or included in another word in the name or through a hyphen:

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 letters according to the rules of transliteration of the Republic of Azerbaijan, 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	И
	ЗАДЕ
	ЛЫ
	ЛИ
	ЛУ
	ЛЮ
First name	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 any of the national words in Table 9.4 (List of National Words) and all variants of spelling of these words in Latin letters according to the Transliteration rules indicated in Table 9.1 are contained in the name of the Beneficiary indicated by the Payer and in the name of the Beneficiary indicated by the Beneficiary Republic of Uzbekistan, they are not checked against each other (are ignored), when these words are indicated as a separate word in the name or included in another word in the name or through a hyphen.

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:

First name	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:

First name	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	X, XS		
ИИ	Y, I		
ДЖ	J	Ч	TCH, CH, TSJ, TSCH, J, CI, C, DJ, DZH

If any national words from Table 9.4 (List of National Words) and all variants of spelling of these words in Latin alphabet according to Transliteration Rules of the Republic of Tajikistan are contained in the name of the Recipient indicated by the Payer and in the name of the Recipient indicated by the Recipient, they are not checked among themselves (are ignored), in case when these words are indicated as a separate word in the name or included in another word in the name or through a hyphen.

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
	НИЁ
	НИЕ
ПУР	
First name	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 any national words from Table 9.4 (List of National Words) and all variants of spelling of these words in Latin alphabet according to the Transliteration Rules of the Republic of Moldova are contained in the name of the Beneficiary indicated by the Payer and in the name of the Beneficiary indicated by the Beneficiary, they are not checked among themselves (are ignored), in case when these words are indicated as a separate word in the name or are included in another word in the name or through a hyphen.

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 any of the national words from Table 9.4 (List of National Words) and all variants of spelling of these words in Latin alphabet according to the Transliteration Rules of the Republic of Turkey are contained in the name of the Recipient indicated by the Payer and in the name of the Recipient indicated by the Recipient, they are not checked among themselves (are ignored), in case when these words are indicated as a separate word in the name or are included in another word in the name or through a hyphen.