

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

1.1. These Rules are an official public offer (public Offer) addressed to individuals Limited Liability Company "Zemsky Bank" (hereinafter referred to as the Bank) to conclude a contract for the provision of non-cash money transfer services without opening an account, hereinafter referred to as the Contract.

The conclusion of the Contract is carried out in accordance with Article 428 of the Civil Code of the Russian Federation by joining the terms of the Contract set out below.

According to paragraph 3. of Article 438 of the Civil Code of the Russian Federation, the implementation by an individual of the actions provided for in this Offer is equivalent to the conclusion of a Contract on the terms of accession to the terms set out in the Offer, and is considered as a complete, unconditional and unconditional acceptance (Acceptance) by an individual of all the terms of this Offer without any exceptions or restrictions.

1.2. In order to familiarize individuals (hereinafter referred to as the Payer) with the Offer, the Bank places the Rules and Tariffs for the Bank's services by publishing information on stands in all divisions of the Bank, on the Bank's corporate website <http://www.zemsky.ru> and in other ways that allow the Payer to obtain information and establish that it comes from the Bank.

The moment of familiarization of the Payer with the published information is the moment from which the information is available to the Payer.

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

1.3. The Offer applies to individuals.

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

1.5. The Bank has the right to unilaterally make changes to this Offer by informing the Payers by publishing these changes by the methods of publishing information specified in paragraph 1.2. of these Rules.

1.6. These Rules do not apply to the provision of money transfer services by the Bank using payment systems ("Golden Crown", etc.).

1.7. Funds accepted by the Bank for the purpose of making transfers without opening bank accounts are not subject to insurance in accordance with Federal Law N177-FZ of December 23, 2003 "On insurance of deposits of individuals in banks of the Russian Federation".

**2. Features of the procedures for accepting payers' orders for execution.**

2.1. Operations for sending funds without opening a bank account are carried out after the customer identification procedure.

2.2. When making a transfer, the Client provides for identification purposes the information and documents requested by the Bank, according to the following List:

### 2.2.1. Identity document:

#### 2.2.1.1. for citizens of the Russian Federation:

- passport of a citizen of the Russian Federation;
- passport of a citizen of the Russian Federation, diplomatic passport, service passport, proving the identity of a citizen of the Russian Federation outside the Russian Federation;
- birth certificate of a citizen of the Russian Federation (for citizens of the Russian Federation under the age of 14);
- temporary identity card of a citizen of the Russian Federation issued for the period of registration of a passport of a citizen of the Russian Federation;

#### 2.2.1.2. for foreign citizens:

- passport of a foreign citizen;

#### 2.2.1.3. for stateless persons:

- a document issued by a foreign state and recognized in accordance with an 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 citizenship of the Russian Federation;
- refugee certificate;
- certificate of consideration of the application for recognition as a refugee on the territory of the Russian Federation on the merits;
- Certificate of temporary asylum in the territory of the Russian Federation;
- ID card of an internally displaced person.

#### 2.2.2. For foreign citizens or stateless persons, a document confirming the right to stay (residence) in the Russian Federation:

- migration card,
- temporary residence permit;
- residence permit;
- visa;

#### 2.2.3. Client's questionnaire.

### ***3. The procedure for drawing up the order.***

3.1. As part of the transfer of funds of individuals without opening bank accounts, with the exception of payment for residential premises and utilities, the Payer's order is applied in the form of an application, in the form established by the Rules (Appendix No. 1).

3.2. In the Payer's order on the transfer of funds without opening a bank account on paper, the details of the payer, the recipient of funds, the Payer's Bank, the Recipient's Bank, the amount of the transfer, the purpose of the payment must be indicated, and other information may also be indicated, established by agreement of the Bank with the recipient of funds. The orders indicate the unique identifier of the payment in cases of its assignment by the recipient of funds.

The list of transfer details required to account for the receipt of payments that are sources of revenue generation of the budgets of the budgetary system of the Russian Federation, other payments received by the accounts of the Federal Treasury, as well as the form of the order of the client - an individual to make these payments is established by the Ministry of Finance of the Russian Federation in coordination with the Bank of Russia.

3.3. In the orders on the transfer of funds in payment of payments that are sources of revenue generation of the budgets of the budgetary system of the Russian Federation, other payments received

by the accounts of the Federal Treasury, and payments for the performance of works, the provision of services by budgetary and autonomous institutions, the unique payment identifier is indicated in accordance with the requirements of regulatory legal acts.

3.4. Based on the Payer's order to transfer funds without opening a bank account, the Bank makes a payment order.

3.5. On the basis of the orders of Individual Payers, the Bank may draw up a payment order for the total amount with the transfer of funds to the recipient by the register or statements of individual payers agreed with the Bank.

#### ***4. Procedures for accepting for execution, revocation, return (cancellation) of orders and the procedure for their execution.***

4.1. Procedures for accepting orders for execution include:

- certification of the right to dispose of funds;
- control of the integrity of orders;
- structural control of orders;
- control of the values of the details of orders;
- control of the sufficiency of funds.

Certification of the right to dispose of funds, when accepting for execution an order of an individual to transfer funds without opening a bank account on paper, is carried out by the Bank by checking the presence of the payer's handwritten signature.

Control of the integrity of the order on paper is carried out by the Bank by checking the absence of changes (corrections) made at the disposal.

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

The control of the values of the order details is carried out by checking the Bank, taking into account the requirements of the legislation, the values of the order details, their admissibility and compliance. The control of the values of the details of the orders is carried out by an employee of the Bank by checking with the Bank directory.

If there is a unique accrual identifier in the order for the transfer of funds and its discrepancy with the information received from the GIS GMP, the Bank informs the Payer of such discrepancy before the transfer of funds.

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

4.2. In case of a positive result of the procedure of acceptance for execution of a paper order submitted for the purpose of making a money transfer without opening a bank account, the Bank accepts the order for execution and immediately after the procedure is completed, submits to the payer a copy of the order on paper confirming the acceptance of the order for execution, with the date of acceptance and the Bank's marks, including signature of the authorized person of the Bank.

The Bank forms and prints cash receipt orders for the amount of the transfer and for the amount of the Bank's commission (two copies each). All copies of cash receipt orders are signed by the Client and the Bank. After depositing funds to the Bank's cash desk, the Bank returns one copy of each cash receipt order (stamped and signed by the cashier) to the Client.

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

The order is considered accepted by the Bank for execution if the positive result of the execution of the procedures for acceptance for execution provided for the corresponding type of order.

4.3. The irrevocability, un conditionality, finality of the transfer of funds occurs in accordance with Federal Law No. 161-FZ of 27.06.2011 "On the National Payment System".

The irrevocability of the transfer occurs from 15 o'clock local time of the working day following the day the payer provides cash for the purpose of transferring funds without opening a bank account.

The unconditional transfer of funds occurs at the moment when the conditions for the transfer of funds determined by the payer and (or) the recipient of the funds are fulfilled.

The finality of the transfer of funds occurs at the time of crediting funds to the bank account of the recipient of funds or providing the recipient of funds with the opportunity to receive cash.

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

The revocation of an order submitted for the purpose of making a money transfer without opening a bank account is carried out on the basis of a revocation application submitted by the payer.

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

The withdrawal order is signed by the Payer himself.

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

The return (cancellation) of unfulfilled orders is carried out by the Bank no later than the working day following the day on which the basis for the return (cancellation) of the order arose, including the receipt of a request for revocation.

4.5. The execution of a paper order transmitted by the Payer for the purpose of transferring funds without opening a bank account to the recipient's bank account is confirmed by the Bank:

- by submitting to the Payer a copy of the executed order on paper with the date of execution, the stamp of the Bank and the signature of the Bank's cashier. At the same time, the stamp of the Payer's Bank may simultaneously confirm the acceptance for execution of an order on paper and its execution;
- by presenting to the recipient of funds a copy of the executed order on paper with the date of execution, the stamp of the Bank and the signature of the Bank's cashier.

4.6. For making a transfer, the Bank charges the Payer a commission fee (commission) in the currency of the Russian Federation in accordance with the Bank's tariffs established on the date of the transaction.

The Payer pays a commission fee directly when the Bank accepts cash for the transfer.

4.7. The Bank is not responsible for the transfer of funds, in case the Payer provides an incorrectly completed transfer order, indicates erroneous, illegible or ambiguously interpreted information.

4.8. The transfer of funds is carried out within no more than three working days from the date the Payer provides cash for the purpose of transferring funds without opening a bank account.

4.9. When returning funds in case of changing the details of the Recipient's Bank, closing the recipient's account, the Bank, on the basis of the Payer's application for changing the details (Appendix No. 2), carries out work on sending the transfer without opening a bank account using the changed details.

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

When accepting an application for changing the details, the Bank accepts it in accordance with the procedures for acceptance for execution provided for in paragraph 4.1. of these Rules. In case of non-compliance of the application with these requirements, the application is subject to return (cancellation).

4.10. In the event of a refund of the transfer made if it is impossible to transfer the transfer to the Recipient's account (including due to the closure of the recipient's account or the details incorrectly specified by the Payer), the transfer payment is made in the amount of the transfer amount. If funds are not credited to the recipient's account due to the recipient's data mistakenly indicated by the Payer, the Payer violates the requirements of the legislation of the Russian Federation, as well as in other cases when, for reasons beyond the Bank's control, funds cannot be credited to the recipient's account, the commission previously paid, in accordance with the Bank's tariffs, is not refundable.

4.11. The Bank takes all possible measures (telephone call (if there is a telephone), sending a notification in writing) to notify the Payer of the returned transfer using the contact information provided by the Payer when making the transfer order.

4.12. The obligation to notify the Payer of the refund of the transfer is considered fulfilled by the Bank when sending a written notification to the Payer in accordance with the contact information available to the Bank.

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

To receive the returned transfer, the Payer applies to the Deposits and Transfers Department of the central office of the Bank, except in the following cases:

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

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

The returned transfer is issued upon presentation by the Payer of an identity document (confirming that he is the sender of the transfer). In this case, the Bank has the right to additionally request from the Payer a previously executed transfer order in order to confirm that the Payer is the sender of the transfer.

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

### ***5. The procedure for accepting payment for residential premises and utilities.***

5.1 Acceptance of the transfer of funds of individuals without opening bank accounts for residential premises and utilities is carried out on the basis of a payment document. The details of the payment document and the form were approved by Order No. 43/R of 26.01.2018 of the Ministry of Construction and Housing and Communal Services of the Russian Federation "On approval of the approximate form of the payment document for payment for the maintenance and repair of residential premises and the provision of utilities".

5.2 A copy of the payment document remains about the Payer after the note on the acceptance of funds.

5.3 The document confirming the payment for the Bank is a Check order (Appendix No. 3 to the Rules);

5.4. Based on the Receipt Orders, the Bank makes a payment order.

5.5. The Bank may draw up a payment order for the total amount with the transfer of funds to the recipient by the register method agreed with the Bank.

### ***6. Other conditions.***

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

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

Client-transferor   Full name (Surname/First name/Patronymic):	
Address:	
	Document*:
	Issued*:
-----	Amount of
cash	
(in numbers and words)   _____ rub. ____ cop.	
-----	
Recipient   Name:	
	ITN/RRC:
-----	
Beneficiary Bank   Name:	
	RCBIC:
	Correspondent account:
-----	
Beneficiary's current account	
-----	
Purpose of Payment	
-----	
Commission	
-----	

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Name of the payer)

Bank acceptance mark

Appendix No. 2  
to the Rules of money transfers  
in currency of the Russian Federation  
by individuals without opening a bank account

To Chief Accountant  
of LLC "Zemsky Bank"  
Mr. Yu.V.Tarasov  
from \_\_ Full name\_\_  
resident at:

\_\_\_\_\_  
\_\_\_\_\_  
passport \_\_\_\_\_  
issued \_\_\_\_\_

### Application

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

\_\_\_\_\_(Full name)

\_\_\_\_\_(Date)

-----  
CHECK ORDER No. 0

-----  
Branch N 811/0000  
Zemsky Bank LLC  
-----

Operation:  
Date: DD.MM.YYYY  
Amount: 00.00  
Commission: 0.00  
Total: 00.00  
About rub. 00 kopecks .  
-----

Payer:  
Personal account: 000000000  
-----

Recipient:

INN:  
Account:

BIC:  
Cor.account:  
Type of payment:  
Utility payment  
-----

Payer's address:  
-----

With conditions, amount and  
payment details  
I have read and agree.

Client's signature:  
\_\_\_\_\_

Signature of the bank employee:  
\_\_\_\_\_

(FULL NAME)  
-----