

to the Regulation on Transfers of Funds  
of Individuals carried out by Zemsky Bank LLC  
within the framework of the Golden Crown Payment System

**The procedure and conditions for carrying out money transfer operations without opening an account on behalf of individuals carried out by Zemsky Bank LLC within the Golden Crown Payment System.**

In accordance with the requirements of the legislation of the Russian Federation and the regulatory acts of the Bank of Russia, LLC Zemsky Bank establishes the following procedure and conditions for conducting money transfer operations without opening an account on behalf of individuals within the Golden Crown Payment System.

1. Information about the directions of money transfers is specified by the Client from the bank making the transfer and (or) on the website of the operator of the Golden Crown Payment System

<https://koronapay.com>

2. The transfer is carried out between individuals without opening a bank account, followed by the issuance of cash to the Recipient.

3. If possible, the transfer can be credited by an individual to the Recipient's bank account. The Client specifies the possibility of making a transfer to a bank account in the bank.

4. The transfer within the Golden Crown Payment system is instant.

5. The rules and procedure for conducting operations specified in paragraphs 2, paragraph 3 are determined by the Conditions for making money transfers "Golden Crown". The current Conditions of the Golden Crown Payment system are posted on the Internet on the official website of Money transfers [koronapay.com](https://koronapay.com) in the public domain.

6. The list of documents (information) submitted by the client when making a money transfer for the purpose of identifying the client, the client's representative, beneficiaries, beneficial owners is established in accordance with the procedure for identifying the Conditions for making money transfers "Golden Crown".

7. Transfers in US dollars and Russian rubles are sent within the limits set by the payment system operator for the maximum amount for one transfer and for transfers sent during one business day.

8. When sending a Transfer with conversion, the conversion of the Transfer is carried out at the rate of the Payment system "Golden Crown", established at the time of acceptance of the Transfer.

9. If the sender expresses a desire to send a Transfer in a currency other than the provided currency, the bank sells the currency at the rate set by Zemsky Bank LLC.

10. The amount of the commission for the provision of Transfer services is determined by the service Tariffs "Golden Crown – Money Transfers" - publicly published on the website of the service "Golden Crown-Money Transfers".

11. The commission for sending a Transfer is charged from the Payer as a percentage of the transfer amount, or in a fixed amount, depending on the direction and amount of the Transfer.

12. A money transfer is sent/issued on the basis of an Application for a transfer, which is executed by a bank employee according to the information provided by the Payer about the details of the Money Transfer and the provided document identifying the Payer.

13. By signing the Application with his own hand, 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 when initiating the Transfer.

14. By signing the Application, the Payer confirms his consent to the processing by the bank of the personal data contained in the Application, including through the cross-border transfer of the specified data and Transfer information.

15. To receive a Money Transfer, the Recipient applies to the Money Transfer Point of the Recipient Bank. The Recipient's Bank requests from the Recipient the transfer identification number and a document identifying the Recipient's identity, if necessary, the Recipient names the amount and currency of the Transfer. The transfer is issued on condition that the Recipient's details match the data in the document provided by the Recipient.

16. The Client is obliged to provide Zemsky Bank LLC with reliable information to contact him, and in case of its change, provide updated information in a timely manner.

17. Funds when making transfers on behalf of individuals without opening bank accounts are not subject to insurance in accordance with Federal Law of the Russian Federation No. 177-FZ of December 23, 2003 "On Insurance of deposits of individuals in banks of the Russian Federation".

18. For all disputes and disagreements that have arisen with Clients in connection with the implementation of Transfers, Customer requests are accepted. Reception of appeals is carried out:

- at the location address: \_\_\_\_\_
- by email address: [office@zemsy.ru](mailto:office@zemsy.ru)
- by telephone communication channel of the Information Service Department: **88002006868**.