

The procedure and conditions for money transfer operations without opening an account on behalf of individuals carried out by LLC "Zemsky Bank" within the framework of the Zolotaya Korona (Golden Crown) Payment System

In accordance with the requirements of the legislation of the Russian Federation and Bank of Russia regulations, LLC "Zemsky Bank" establishes the following procedure and conditions for the transfer of funds without opening an account on behalf of individuals within the framework of the Zolotaya Korona Payment System.

1. Transfer is made between individuals without opening a bank account.
2. Within the framework of the Zolotaya Korona Payment System, the Bank provides the Clients with the following services for payment and sending of money transfers:
 - Payment of sent transfers in rubles and foreign currency from abroad;
 - Sending transfers abroad in rubles and foreign currency;
 - Sending and payment of transfers within the Russian Federation in rubles.
3. The rules and procedure for conducting operations specified in para 2 are determined by the current Regulation on the transfer of funds of individuals made by LLC "Zemsky Bank" within the framework of the Zolotaya Korona Payment System and the Payment System Rules. The current Rules of the Zolotaya Korona Payment System are available on the Internet at the official website of Money Transfer koronapay.com in the public domain.

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

5. LLC "Zemsky Bank" does not carry out any Transfer with conversion when the currency of the funds provided by the Payer differs from the currency of the transferred funds.

If the Sender expresses a desire to send the Transfer in a currency different from the currency provided, the Bank will sell the currency at the rate established by LLC "Zemsky Bank".

6. The size of the commission for the provision of Transfer services is determined by the Tariffs of the Zolotaya Korona Money Transfer service that are publicly presented on the website of the Zolotaya Korona Money Transfer service.

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

7. Sending / issuing a money transfer is carried out on the basis of a Transfer Application, which is executed by an employee of the Bank according to the information about the details of the Money Transfer provided by the Payer and the submitted document identifying the Payer.

8. 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 when initiating the Transfer.

9. By signing the Application, the Payer confirms consent to the processing by the Bank of the personal data contained in the Application, including the cross-border transfer of the specified data and information about the Transfer.

10. In order to receive a Money Transfer, the Recipient applies to the Money Transfer Point of the Recipient Bank. The Bank of the Recipient shall, if necessary, request from the Recipient the identification number of the transfer and a document identifying the Recipient.

The Recipient names the amount and currency of the Transfer. A transfer is issued subject to the details of the Recipient coinciding with the data in the document provided by the Recipient.

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11. The client is obliged to provide LLC "Zemsky Bank" with reliable information to contact it, and in case of change provide updated information in a timely manner.

12. Funds when making transfers on behalf of individuals without opening bank accounts are not subject to insurance in accordance with Federal Law No. 177-FL "On Deposit Insurance in Banks of the Russian Federation" dated 23.12.2003.

13. For all disputes and disagreements that may arise with the Clients in connection with the Transfers, Clients are obligated to comply with the mandatory pretrial claim procedure. All claims for all disputes and disagreements are sent by the Client to the Bank, which rendered the Transfer service.

14. Information for contacting with the money transfer operator (LLC "Zemsky Bank"):

Address: 79 Ulyanovskaya St, Syzran, 446001

Phone: 8 (8464) 98-54-54

8 (8464) 98-37-09

E-mail: office@zemsky.ru

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