

**Conditions of temporary restrictions on the provision of services
for transferring funds without opening a bank account**

1. These Terms of Temporary Restrictions on the provision of money transfer services without opening a bank account (hereinafter referred to as the Terms) are an integral part of the comprehensive customer service agreements, in the text of which they are referred to (hereinafter referred to as the Agreement) and additionally regulate the relationship between RNCO and the Client under the Agreement concluded /concluded by the parties in terms of establishing restrictions on the implementation of money transfers without opening a bank account.
2. The restrictions provided for in clause **5.2** of these Terms and Conditions apply for the entire period of public posting of these Terms and Conditions on the site rnko.ru . Other restrictions provided for by these Terms are valid from the moment of public posting of these Terms on the website rnko.ru until **September 30, 2024** (inclusive).
3. Restriction for a Client who is a non-resident of the Russian Federation and is a resident of a country that commits unfriendly actions against the Russian Federation, Russian legal entities and individuals (list of countries (foreign states and territories) committing unfriendly actions against the Russian Federation, Russian legal entities and individuals actions, approved by order of the Government of the Russian Federation dated **03/05/2022 No. 430-r**):

 - transfers of funds, including transfers of electronic funds, in favor of recipients located outside the territory of the Russian Federation are prohibited.
4. Restriction for a Client who is a non-resident of the Russian Federation and is a resident of a country not listed in the list of countries (foreign states and territories) committing unfriendly actions towards the Russian Federation, Russian legal entities and individuals:

 - transfers of funds, including transfers of electronic funds, in favor of recipients located outside the territory of the Russian Federation are allowed for a total amount not exceeding 10,000 (Ten thousand) US dollars within one month or not exceeding an amount equivalent to 10 000 (Ten thousand) US dollars at the official rate established by the Bank of Russia on the date of the order to make the corresponding transfer.
5. Restrictions for a Client who is a resident of the Russian Federation:

 - 5.1. Transfers of funds without opening a bank account, including transfers of electronic funds, to recipients - individuals (residents and non-residents) located outside the Russian Federation, including persons who are the sender's spouses or close relatives (relatives in direct ascending and descending lines (parents and children, grandfather, grandmother and grandchildren), full and half (having a common father or mother) brothers and sisters, adoptive parents and adopted children), as well as transfers to their accounts (deposits) opened in banks located outside the Russian Federation and other organizations of the financial market, are allowed for a total amount not exceeding 10,000 (Ten thousand) US dollars during one month or the

equivalent amount in Russian rubles and other currencies, determined at the Bank of Russia exchange rate on the date of the order to make the corresponding transfer.

5.2. It is prohibited to make transfers of funds without opening a bank account, including transfers of electronic funds, the currency of issue (deposit) of which is different from the currency of the Prepayment (transfers with conversion), as well as in rubles of the Russian Federation, to your accounts opened in foreign banks, as well as the details of their cards issued by foreign banks. The terms of this subclause do not apply to the relationship between RNKO and the Client that arose within the framework of the Agreement on comprehensive servicing of the Client for the provision of services using the Personal Account or other methods of service, the Agreement on comprehensive servicing of the client in cases where the transfer is made in cash at Agent Service Points.

Chairman of the Board signature G.M. Matz

"01" April 2024