

RATES OF THE CB “CIBIT-BANK” LLC
for transactions using APRA WORLD “Corporate” Bank cards
(for individual/commercial organizations)

Approved by Order No. 006/1 of March 16, 2020

Effective from March 16, 2020

№	Service name	APRA WORLD
1.	Main parameters of card product	
1.1.	Account currency	RUB
1.2.	Minimum balance	0
1.3.	Minimum initial deposit to the account when applying for a card	0
1.4.	Card validity period	5 year
2.	Implementation of settlements	
2.1.	Opening a Bank account for tracking transactions with a Bank card	free of charge
2.3.	Payment for goods/services in trade and service enterprises using POS-terminal	free of charge
2.4.	Fee for the refund of a purchase using a POS-terminal: <ul style="list-style-type: none"> • of the CB “CIBIT-BANK” LLC • of other banks 	0 0,3% commission of the other bank
2.5.	Crediting funds to a plastic card account from other banks	free of charge
2.6.	Intra-bank non-cash transfer of funds to a plastic card account	free of charge
2.7.	Card-to-card money transfer operation performed in: <ul style="list-style-type: none"> • ATMs and self-service terminals of the CB “CIBIT-BANK” LLC • of other banks 	free of charge 0,5% commission of the other bank
3.	Cash desk service	
3.1.	Commission for cash withdrawal in ATMs: <ul style="list-style-type: none"> • of the CB “CIBIT-BANK” LLC • Other banks 	0 1% commission of the other bank
3.2.	Commission for cash withdrawal in POS-terminals (through the bank's cash desks): <ul style="list-style-type: none"> • of the CB “CIBIT-BANK” LLC • of other banks 	0 1% commission of the other bank
3.3.	Cash deposit through the Bank's cash desks / POS-terminals / ATMs	free of charge
4.	Additional services related to the Bank cards maintenance	
4.1.	Re-issue of a lost or stolen card	300 RUB
4.2.	Card blocked in the Processing Center (PC)	free of charge
4.3.	Unlocking a card at the PC	free of charge
4.4.	Balance request	free of charge
4.5.	Fee for providing a duplicate statement	20 RUB

Servicing commercial organizations 0.4% of monthly wages.
Servicing non-profit organizations 0.2% of monthly wages.