

# RATES OF THE CB “CIBIT-BANK” LLC

## for banking services for individuals

Approved by Order No. 008 of April 30, 2020  
Effective from May 01, 2020

Payment of the Bank's services shall be made without acceptance on the day of service provision and on the last working day of the month. Payment of the commission on tariffs expressed in US dollars, EUROS, Chinese yuan, Japanese yen, Turkish Liras may be made in rubles at the official exchange rate of this currency of the Bank of Abkhazia on the date of the transaction.

### CASH AND SETTLEMENT SERVICES

#### 1. TRANSACTIONS IN THE CURRENCY OF THE RUSSIAN FEDERATION

№	Вид операции	Tariff	Payment period
1.1	Opening an account	50 rubles	On the day of service
1.2	Closing of the account	Free of charge	
1.3	Non-cash transfer of funds: <ul style="list-style-type: none"> <li>• within the Republic of Abkhazia (with opening an account)</li> <li>• from the Republic of Abkhazia without opening an account:               <ul style="list-style-type: none"> <li>up to 10 000 rubles</li> <li>from 10,001 rubles to \$5,000 in equivalent</li> </ul> </li> <li>• from the Republic of Abkhazia from an individual's account:</li> <li>• within the Republic of Abkhazia:               <ul style="list-style-type: none"> <li>- up to 5,000,000 rubles.</li> <li>- from 5 000 001 to 10 000 000 rubles.</li> <li>- more than 10 000 001 rubles.</li> </ul> </li> </ul>	0,2 % of the amount  100 rubles 1% of the amount  0,5 % of the amount, minimum 100 rubles  0,5 % of the amount 0,3 % of the amount 0,2 % of the amount	On the day of service
1.4	Cash deposit	Free of charge	
1.5	Cash withdrawal: <ul style="list-style-type: none"> <li>- up to 300 000 rubles</li> <li>- more than 300 000 rubles</li> </ul>	Free of charge  0,3 %	On the day of service
1.6	Payments to Customer's accounts opened in CB “CIBIT-BANK” LLC	Free of charge	
1.7	Provision of statements of current account transactions	Free of charge	
1.8	Issue of a duplicate payment document and a duplicate personal account statement at the Client's request	30 rubles/list	On the day of service
1.9	Providing information on the Client's request	100 rubles за 1 справку	On the day of service
1.10	Selection of documents from the archive, issuance of certificates on customer accounts based on archival documents	20 rubles/list	On the day of service
1.11	Sending copies of bank documents on behalf of the client by fax or e-mail	50 rubles	On the day of service
1.12	Changing payment instructions, sending requests, and conducting investigations	1200 rubles plus the correspondent Bank's Commission	On the day of service
1.13	Exchange of banknotes for banknotes of other denominations	1% of the amount	On the day of service
1.14	Exchange of old banknotes	10% of the amount	On the day of service
1.15	Issuing a power of attorney for account management	150 rubles	On the day of service
1.16	Commission for services for receiving payments to the budget of the Republic of Abkhazia <ul style="list-style-type: none"> <li>- up to 100 rubles</li> <li>- from 101 to 500 rubles</li> <li>- from 501 to 15 000 rubles</li> <li>- more than 15 001</li> </ul>	10 rubles 20 rubles 30 rubles 50 rubles	On the day of service

1.17	Commission for transferring funds within the Republic of Abkhazia without opening a bank account (except for payments to the budget of the Republic of Abkhazia): - up to 15 000 rubles - more than 15 001 rubles	30 rubles 0,2% of the amount	On the day of service
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## 2. FOREIGN CURRENCY OPERATIONS

2.1	Opening a US Dollar/Euro Account	50 rubles	On the day of service
2.2	Closing of the account	Free of charge	
2.3	Non-cash transfer of funds: <ul style="list-style-type: none"> <li>• within the Republic of Abkhazia (with opening an account)</li> <li>• from the Republic of Abkhazia without opening a US dollar/EURO account up to 4 500 USD/EURO from 4 501 to 5 000 USD/EURO (\$5 000 equivalent)</li> <li>• from the Republic of Abkhazia (with account opening) in US dollars up to 9 000 USD more than 9 001 USD</li> <li>• from the Republic of Abkhazia in EURO up to 9 000 EUR more than 9 001 EUR</li> <li>• from the Republic of Abkhazia in the yuan up to 16 000 yuan more than 16 001 yuan</li> <li>• from the Republic of Abkhazia in Turkish Liras up to 30 000 Lira more than 30 001 Lira</li> <li>• from the Republic of Abkhazia in the Japanese yen up to 200 000 yen from 200 000 to 500 000 yen more than 500 000 yen</li> <li>• to the Republic of Abkhazia in foreign currency</li> </ul>	0,2% of the amount  40 USD/EURO 1% of the amount  40 USD 0,5 % of the amount  40 EURO 0,5% of the amount  80 yuan 0,5% of the amount  180 Turkish Lira 0,6% of the amount  3 000 Japanese yen 1,3% 1%  0,5% of the amount	On the day of service
2.4	Cash deposit	Free of charge	
2.5	Cash withdrawal: - up to 5 000,00 c.u.  - more than 5 000,01 c.u.	0,5% of the amount  1,0% of the amount	On the day of service
2.6	Preparing and issuing account statements as operations are performed	Free of charge	
2.7	Issue of duplicate statements, copies of payment orders at the request of the client	3 USD	On the day of service
2.8	Sending requests, changes or clarifications of details and terms of transfer due to fuzzy, incomplete, incorrect orders of the client, making changes to the details of the payment document after processing by the bank employee, searching for amounts in other banks, cancellation of the transfer on the basis of the letter from the client	70 USD	On the day of service
2.9	Additional fee for payment to banks registered in the Baltic States	10 USD/EUR	On the day of service

### 3. EXCHANGE OPERATIONS

3.1	Purchase/sale of foreign currency		At the Bank's current exchange rate
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**Note:**

- If correspondent banks and beneficiary banks charge additional fees, as well as if the execution of operations requires an additional amount of work, in contrast to the usual amount, the Bank charges the client an additional Commission based on actual costs.
- In case of cancellation (revocation) or refund of the executed transfer, the Commission charged by the Bank is not refundable.
- These rates can be revised and supplemented in case of the Bank's and the Client's agreement.
- The list of countries to which the Bank does not accept payments in US dollars and EURO, according to the OFAC list (Office for the Control of Foreign Assets) can be found on [Ustreas.gov/ofac](http://Ustreas.gov/ofac);
- The operational day for working with clients begins at 9:00 local time. Acceptance of settlement documents in CB "CIBIT-BANK" LLC on paper begins simultaneously with the beginning of the operational day and ends at 13:00 local time. Documents submitted on paper after 13:00 (local time) are conducted by the Bank on the next operational day. Cash operations are performed by the Bank from the beginning of the operational day until 17: 00 local time.