

RATES OF THE CB "CIBIT-BANK" LLC

on banking services for legal entities and individual entrepreneurs

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

	Name of the operation	Tariff	Payment period
1.1	Opening an account (temporary, settlement) for a legal entity	300 rubles	On the day of service
1.2	Opening an account for an individual entrepreneur	200 rubles	On the day of service
1.3	Opening of special bank and letter of credit accounts	100 rubles	On the day of service
1.4	Maintenance of the correspondent account of the credit institution (if there are account transactions) for the month	500 rubles	Monthly, not later than the last working day of the current month
1.5	Closing of settlement account for legal entity/individual entrepreneur	Free of charge	
1.6	Certification of a card with sample signatures and a seal impression	Free of charge	
1.7	Transfers of non-cash funds in the Republic of Abkhazia For legal entities/individual entrepreneurs	0,2% from turnover on debit and credit accounts	Monthly, not later than the last working day of the current month
1.8	Transfer and receipt of funds via Bank accounts of CB "CIBIT-BANK LLC" in the banks of other countries: <ul style="list-style-type: none"> • in the Republic of Abkhazia up to 20 000 RUB more than 20 001 RUB • to the Republic of Abkhazia up to 20 000 RUB more than 20 001 RUB 	100 rubles 0,5 % from the amount 100 рублей 0,5 % from the amount	On the day of service
1.9	Tax payments and payments to non-budgetary funds of the Republic of Abkhazia	Free of charge	
1.10	Intra-Bank payments (loans, conversion transactions, transfers from a special account to the main account, transfers from TSP operations to a Bank account, deposits, social payments, allowances, pensions, s / p);	Free of charge	
1.11	Non-cash payments from customer accounts of CB "CIBIT-BANK" LLC	0,1% from debit revs	On the day of service
1.12	Deposit of funds to the account	Free of charge	
1.13	Cash issuance:		
	- For wages and social benefits	Free of charge	
	Other purposes: - up to 1 000 000 - from 1 000 001 to 5 000 000 - more than 5 000 001	0,3% from the amount 0,5% from the amount 1% from the amount	On the day of service
1.14	Issuance of cash to budgetary organizations	Free of charge	
1.15	Provision of current account statements	Free of charge	
1.16	Issuance of duplicate payment document and duplicate statement from personal account upon Client's application: <ul style="list-style-type: none"> • bank statements on a specific date • continuous statement for a certain period • cash, settlement and payment documents and contracts 	20 rubles 40 rubles/list 40 rubles/document	On the day of service
1.17	Issuance of certificates on written application of the Client	100 rubles	On the day of service
1.18	Preparation of settlement document on Client's application	50 rubles	On the day of service

1.19	Change payment instructions, request and conduct investigations	1200 rubles plus commission of the correspondent bank	On the day of service
1.20	Request for return of erroneously transferred funds due to Customer's fault	200 rubles	On the day of service
1.21	Transfer of bank details on behalf of the Client by telephone or fax	50 rubles	On the day of service
1.22	Selection of documents from the archive, as well as issuance of references on Customer's accounts based on archival data	20 rubles/list	On the day of service
1.23	Registration and issuance of checkbooks: <ul style="list-style-type: none"> • 25 pages • 50 pages 	200 rubles (including VAT) 300 rubles (including VAT)	On the day of service
1.24	Issuance of guarantees for the payment of customs duties	1% of the guaranteed amount	В день проведения операции
1.25	Exchange of banknotes for banknotes of another denomination	1% from the amount	On the day of service
1.26	Issuing a power of attorney to manage an account	300 rubles (including VAT)	On the day of service
1.27	Exchange of dilapidated bills	10% from the amount	On the day of service
1.28	Cash collection	По отдельному договору	

2. TRANSACTIONS IN FOREIGN CURRENCY

2.1	Opening / closing a currency account for a legal entity in USD. US /EURO	Free of charge	
2.2	Opening / closing an account for an individual entrepreneur in US dollars/EUROS	Free of charge	
2.3	Transfers of non-cash funds in the Republic of Abkhazia (in US dollars and EUROS) for legal entities /individual entrepreneurs	0,2 % from turnover on debit and credit accounts	Monthly, not later than the last working day of the current month
2.4	Deposit of funds to the account	Free of charge	
2.5	Cash issuance: <ul style="list-style-type: none"> - For wages and social benefits - Other purposes: <ul style="list-style-type: none"> - up to 5 000,00 u.e. - more than 5 000,01 u.e. 	Free of charge 0,5% from the amount 1,0% from the amount	On the day of service
2.6	Issuing duplicate statements and copies of payment orders at the Client's request	3 USD	
2.7	Transfers of non-cash funds: <ul style="list-style-type: none"> • from the Republic of Abkhazia in US dollars/ EUROS up to 9 000 USD/ EURO more than 9 001 USD/ EURO • from the Republic of Abkhazia in yuan up to 16 000 yuan more than 16 001 yuan • from the Republic of Abkhazia in Turkish Liras up to 3 0000 Lira more than 3 0001 Lira • from the Republic of Abkhazia in Japanese yens up to 200 0000 yens from 200 000 to 500 000 yens more than 500 000 <ul style="list-style-type: none"> • to the Republic of Abkhazia in US dollars/EURO, yuan, yen, lira 	45 USD/ EUR 0,5 % from the amount 80 yuan 0,5 % from the amount 180 Turkish Lira 0,6% from the amount 3 000 Japanese yen 1,3% 1% 0,5 % from the amount	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

2.10	Providing a copy of SWIFT payment information (upon request of the client)	4 USD	On the day of service
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3. EXCHANGE OPERATIONS

3.1	Purchase/sale of foreign currency	At the Bank's exchange rate on the moment of operation	
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4. CLIENT-BANK PLUS

4.1	Installation of the software and hardware complex "Client-Bank Plus"	Free of charge	
4.2	Maintenance of the "Client-Bank Plus" system	500 RUB/month	Monthly, not later than the last working day of the current month

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;
- 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.