

## Belarusbank Rules for International Bank Transfers of Individuals

1. Belarusbank (hereinafter the Bank) shall make international bank transfers in Belarusian rubles and foreign currency taking into account the Bank's correspondent accounts network.

The international bank transfer shall be made with the Bank's structural subdivisions which list of operations include international bank transfers.

The acceptance of funds to make an international bank transfer shall be performed through:

Debiting funds from the Client's account opened with the Bank;

Using the Bank's payment card;

Cash depositing with the Bank's counter.

To make an international bank transfer an individual Client shall submit to the Bank:

ID document;

Payment order for making an international bank transfer (hereinafter the payment order) in paper form in two copies.

Information on conducted currency transactions revealing the purpose of the transaction (provision (return) of a loan, donation etc.) or confirming the compliance of the currency transaction between the individuals with the requirements of the currency legislation;

When making bank transfer for the purpose of intended use of foreign gratuitous aid from donation accounts and specifying the Client's ID number in the payment order, the Client shall submit the copy thereof to the Bank.

If a representative (or another authorized person) makes the international bank transfer, the Bank shall receive the documents (originals thereof): representative's (another authorized person's) ID document, power of attorney (other document confirming the powers) to perform actions on behalf of someone else, prepared in accordance with the procedure established by the legislation.

The payment order in foreign currency may be performed by a Bank's officer. To make a payment order in foreign currency the Bank's officer shall charge a fee in accordance with the Fee Schedule for operations performed by the Bank approved by the Bank's authorized Body (hereinafter the Fee Schedule).

The payment order submitted by a resident individual shall contain:

Name or country of a legal entity's registration or surname, given name, patronymic (if any) and country of residence of an individual) – recipient of funds.

Number and date of the currency agreement or any other document serving as a ground for currency transaction (if the currency agreement has no number, there shall be marked: "w/o No.");

The registration number of the currency agreement or a record that the currency agreement is not subject to registration;

Information on the subject matter of a currency transaction (Payment purpose and transfer);

Information that the payment (transfer) is not related to some entrepreneurial activity;

In cases provided for by the legislation of the Republic of Belarus when performing a payment (transfer) on behalf of another individual who is a close relative, the record in the payment order: "Transfer on behalf of a close relative".

If the payment is made in one payment under several currency agreements, information about the number and date of conclusion of the currency agreement, as well as the registration number assigned to it, shall be indicated separately for each currency agreement, with a breakdown by amount.

When making payments and transfers not to the account of the counterparty under the currency agreement, but to third parties, the name and country of registration of the legal entity or the surname, proper name, patronymic (if any) and residence of the individual who is a party to the currency agreement (the actual beneficiary) shall be additionally indicated.

Name and address of a payer (actual payer), beneficiary (actual beneficiary), name and address of a foreign bank (beneficiary bank, correspondent bank) shall be specified in the payment order in English or in the language of the beneficiary's country using Latin script, except for payment in Russian or Belarusian rubles if the beneficiary bank is a resident of the Russian Federation. Details in the "Payment purpose" field of the payment order shall be entered in English or in the language of the beneficiary's country using Latin script and translation into Russian (Belarusian) language except for payment in Russian or Belarusian rubles if the beneficiary bank is a resident of the Russian Federation. Payment order in Russian or Belarusian rubles if the beneficiary bank is a resident of the Russian Federation shall be filled out in Russian.

Payment order provided by a non-resident individual to the Bank shall contain information on the currency transaction subject matter (payment and transfer purpose) in cases provided for by the legislation of the Republic of Belarus.

If the Bank can not determine the compliance of the performed currency transaction with the requirements of the currency legislation pursuant to the submitted information on currency transactions performed, the Bank shall request from the Client documents and (or) other information confirming the compliance of the performed currency transaction to the requirements of the currency legislation. The Client shall provide documents confirming the compliance of the currency transaction with the requirements of the currency legislation, on paper as an original document or as copies thereof, authenticated by its signature.

Documents made in foreign language shall be translated into one of the official languages of the Republic of Belarus and authenticated by the signature of the individual in question in cases when the Bank needs to determine the compliance of the transactions performed with the currency legislation. If only a part of a particular document concerns the currency transaction to be made, it is allowed to submit to the Bank only that part of the document as a certified extract thereof.

The payment order shall be considered executed by the Bank at the moment of funds debiting to make an international bank transfer from a correspondent account(-s) of the Bank (occurrence of the irrevocability of transfer).

The Client can revoke (change) the payment order before the Bank performed actual actions to execute it (before the moment of its irrevocability) pursuant to an application for revocation (change) prepared in any format and containing the details of an international bank transfer. In case of revocation by the Client of a payment order not executed by the Bank pursuant to the Client's application, the Bank shall return to the Client the amount of transfer and the amount of fee in Belarusian rubles paid for the international transfer.

Revocation (return) of the payment order executed by the Bank, introduction of changes into the conditions of payment for the payment order executed by the Bank and confirmation of the date of crediting the Beneficiary's account for outgoing payments shall be performed pursuant to the Client's written application prepared in any format and containing details of an international bank transfer with payment of a fee by the Client in accordance with the Fee Schedule.

The moment of irrevocability of payment for an international bank transfer means a time moment of debiting funds from a correspondent account(s) of the Bank and completion of interbank settlements for a particular bank transfer (forwarding payment instruction/letter of advice in a correspondent bank).

Return to the payer of the international bank transfer sent by him and received by an appropriate beneficiary (the Bank's Client) shall be executed pursuant to the payment order of an appropriate beneficiary (the Bank's Client), prepared and submitted to the Bank in compliance with the requirements of the legislation of the Republic of Belarus and this clause upon charging a fee in accordance with the Fee Schedule.

The information received by the Bank on the payer (its representative (authorized person)) and the international bank transfer performed by it shall be stored pursuant to the procedure established by the Bank taking into consideration the requirements of the legislation in the field of archive-keeping and workflow management.

Processing by the Bank of the personal data of the payer (its representative (authorized person)) as a personal data subject shall be conducted without its consent (grounds: Article 6 of Law of the Republic of Belarus dd 07.05.2021 No. 99-3 "On Personal Data Protection").

2. The Bank is not responsible for the accuracy and correctness of the information specified by the Client in the payment order and other documents (if they are provided to the Bank for the transfer).

In case of the failure to provide by the resident or non-resident of documents or other information confirming the compliance of the currency transactions performed with the currency legislation or in case of non-compliance of the documents submitted and other information to the requirements of the currency legislation, the Bank shall be entitled to refuse to perform the currency transaction.

The Bank shall be entitled to refuse to send an international bank transfer to the Client in cases stipulated by the legislation of the Republic of Belarus and local regulations of the Bank (in particular, if a financial transaction meets the identification criteria and attributes of suspicious financial transactions, which, according to the Bank's internal control rules, may be ground for its rejection), as

well as if the financial transaction participants and (or) the bank where the beneficiary's account is opened are subject to sanctions, or, in the Bank's opinion there is a high risk of non-performance of the transaction due to adoption by international organizations and (or) foreign states of international and (or) national legal acts establishing a regime of international or national sanctions and (or) restrictions, and (or) adoption by them of their internal documents in accordance with the provisions of the above acts, as well as when, in connection with these circumstances, third parties may affect the performance of a financial transaction (correspondent banks, clearing centers, etc.). In these cases, in order to make a decision to perform a financial transaction or reject it, the Bank is entitled to suspend a financial transaction for no more than two business days including the day when the Customer's order to perform such transaction is to be executed.

3. The fee for sending an international bank transfer in Belarusian rubles and in foreign currency shall be paid by the Client in the amount established by the Bank in accordance with the Fee Schedule.

When performing international bank transfers, foreign banks may charge additional fee payable from the transfer amount.

4. The Bank shall inform the Client (the Payer) about the rejection of an international bank transfer by the Bank's decision as well as about the return of an international bank transfer by the correspondent bank (beneficiary bank) due to transfer details, incorrectly specified by the Client, by phone (if the Client (the Payer) indicated its phone number in the payment order) or in writing (if the Client (the Payer) did not indicated in the payment order its phone number or if it turned to be impossible to get in touch with the Client (the Payer) by the phone number specified in the payment order).

5. If in case of return of an international bank transfer by the correspondent bank (beneficiary's bank) before such return an additional fee is charged due to the provision by the client of incorrect payment order details, this fee shall be charged by the Bank to the Client in Belarusian rubles by means of purchasing foreign currency by the Bank out of the amount of return at the official rate of the Belarusian ruble to a foreign currency established by the National Bank of the Republic of Belarus as of the date of fee deduction by the Bank. If the return amount of the international bank transfer is insufficient to reimburse additional fee of the correspondent bank (beneficiary bank), the resulting difference shall be paid by the Client to the Bank in Belarusian rubles at the official rate of Belarusian ruble to a foreign currency established by the National Bank of the Republic of Belarus as of the date of accrual by the Bank of the fee (the created difference) on the basis of the Bank's notification with the provision to the Client of a copy of the supporting documents (credit advice or other document). The Client must reimburse the created difference within 30 calendar days after receiving a written notification from the Bank but not later than the last business day of the month following the month of the bank transfer return.

6. The period from sending of the international bank transfer until receipt of funds to the beneficiary's account commonly takes 2–5 business days. Within the framework of correspondent banks' internal policies, with regard to peculiarities of

legislation of foreign states, the time of the international bank transfer receipt by the beneficiary can be increased.

7. The Client understands and confirms that all risks associated with the execution or non-execution (improper execution) by the Bank of its orders during the effective period of sanctions and (or) restrictions imposed by foreign states and (or) international organizations (freezing of assets, restriction or prohibition of financing, prohibition of financial services provision, embargoes, etc.) shall be imposed on the Client.

The Bank shall bear no responsibility, in particular, it shall be relieved from the compensation of any losses, for failure to fulfill or undue fulfillment of the Client's payment order caused by the actions of a correspondent bank, intermediary bank, clearing center, beneficiary bank aimed at non-performance (blocking) of funds transfer, or omission of action necessary for the performance of funds transfer, since it is obliged to comply with international law acts and/or the law of its jurisdiction that establish the regime of international, global or national sanctions and/or its internal documents adopted in accordance with the provisions of the said acts.

Notification from the relevant third party about their obligation to comply with sanctions and (or) restrictions imposed by foreign states and (or) international organizations (freezing of assets, restriction or prohibition of financing, prohibition of financial services provision, embargoes, etc.), sent to the Bank by normally used interbank means of communication, shall be recognized by the client as sufficient evidence of the fact that the third party is complying with the sanctions (restrictions) regime, exempting the Bank from liability, particularly, from compensation for any losses for non-execution or improper execution of the client's orders.

8. The information on the Bank's payment system is posted as part of the Payment System Rules of Belarusbank on the Bank's corporate website [www.belarusbank.by](http://www.belarusbank.by). The Bank is included in the payment service providers register under number 112.100325912.1-2-3-4-5.1000-0-0-0-9.