

SCHEDULE of Fees Charged for Operations Performed by Belarusbank  
(with amendments and additions made on 15.04.2024 and coming into force on 01.06.2024)

SECTION 4  
OPERATIONS PERFORMED BY LEGAL ENTITIES AND  
INDIVIDUAL ENTREPRENEURS

Within contractual relationship with a Customer – a legal entity (an individual entrepreneur) a fee is specified as agreed by the parties:

For operations of crediting and payment of sums (incl. using bank payment cards) for salary transfer and similar payments as well as other transfers to individuals;

For the payment service of operations acquiring for issuing cash in Belarusian rubles in merchants to holders of bank payment cards issued by the Bank and other resident banks.

For holding amounts on current (settlement) and other customers<sup>1</sup> accounts, the bank shall pay interest in amounts approved by an authorized bank's authority.

Opening and maintenance of a customer donation account:

For operations with funds not related to a foreign gratuitous financial aid shall be performed with charging (paying) fees from other customer accounts (funds) pursuant to the legislation;

For operations with funds of a foreign gratuitous financial aid shall be performed with charging a fee from these funds in the event that the expenditure item on a fee for bank operations is shown in the plan of aid intended use. In the event of absence of the mentioned expenditure item in the plan of aid intended use, the payment of the fee shall be performed from other customer accounts (funds) pursuant to the legislation.

When crediting funds to a donation account, the bank fee shall not be paid (except for foreign banks fee).

The fee for maintenance of temporary accounts of legal entities and individuals opened for forming authorized capital of a legal entity shall be paid pursuant to this section.

Fee for making a transfer from the correspondent bank's account in favor of the Bank's customer if SWIFT (other alternative financial information transfer systems) is specified in the "Transfer costs" field BEN (at the beneficiary's expense) or SHA (sender's expenses – at the expense of the sender, others banks – at the beneficiary's expense) can be issued by the Bank and paid by the customer separately in cases determined by law.

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<sup>1</sup> In terms of this section, a current (settlement) bank customer account means inter alia a state-funded organization account for recording funds from income-bearing activities.

The payment for correspondent banks services and expenses for sending documents by courier shall be charged individually after the fact of being paid by the Bank (except for bank operations pursuant to sub-clause [4.3.1](#) hereof). If the Bank incurs additional expenses while crediting the funds (for instance, a correspondent bank test confirmation), the customer shall pay them additionally after the fact of being paid by the bank.

The fee for bank operations pursuant to cl. [4.4](#) of this Fee Schedule shall be charged and paid by a customer for all the trade finance transactions (incl. operations in the internal market of the Republic of Belarus), terms and conditions of which stipulate a fee payment for account of the customer.

Within this section, "legal entities, individual entrepreneurs" term includes notary officers.

## 4.1. OPENING AND CLOSING OF ACCOUNTS

Ser. No.	Operation name	Fee amount	Note
4.1.1.	Account opening:		
4.1.1.1.	Current (settlement) bank account, subaccount, designated account, opened with the Bank pursuant to the legislation (in any of currencies):		Shall not be applicable when opening a current (settlement) bank account access to which can be provided through using bank payment card and an account designated for recording monetary funds raised for a deposit.
4.1.1.1.1.	For the first account:		
4.1.1.1.1.1.	For a resident	BYN 16.00	
4.1.1.1.1.2.	For a non-resident	BYN 200.00	
4.1.1.1.2.	Subsequent account:		Shall not be applicable in the event of accounts opening in the context of currencies instead of a multi-currency account.
4.1.1.1.2.1.	For a resident	BYN 16.00	
4.1.1.1.2.2.	For a non-resident	BYN 200.00	
4.1.1.2.	Other types of customer bank accounts (temporary account; state-funded organization account for accounting funds from income-bearing activities etc.)	BYN 10.00	Shall not be applicable in the event of opening of other customer accounts types in the context of currencies instead of a multi-currency account. The fee for a temporary account opening shall be payable by: a legal entity (in the event of an account opening for a legal entity) or by an individual (in the event that for forming authorized capital of a legal entity, a temporary account is opened for an individual).
4.2.1.	Account closing:		
4.1.2.1.	of current (settlement) bank account:		Not applicable in the event of: Liquidation (reorganization) of a legal entity, discontinuation of activities of an individual entrepreneur, notary officer, lawyer, in the event of starting bankruptcy proceedings against a customer; Holding in a Bank's branch office (one of the Bank's outlets) of any other current (settlement) bank account(s).
4.1.2.1.1.	Legal entities	BYN 62.00	
4.1.2.1.2.	Individual entrepreneurs	BYN 55.00	
4.1.2.2.	Temporary account (when opening a current (settlement) bank account with another bank); subaccount (in the case of changeover for servicing with other banks) to a legal entity	BYN 55.00	A fee is also charged inter alia for the closing of a temporary account opened by an individual for forming authorized capital of a legal entity.

## 4.2. SETTLEMENT AND BANK CASH SERVICES

Ser. No.	Operation name	Fee amount	Note
4.2.1.	<b>BANK CASH SERVICES</b>		
4.2.1.1.	Cash acceptance from legal entities and individual entrepreneurs:		Shall apply, incl.: in case of subsequent crediting to the account of a third party (beneficiary) in payment for goods (works, services). A fee shall not be charged when accepting payments (donations) to the donation account of a legal entity or an individual entrepreneur.
4.2.1.1.1.	With subsequent crediting to the beneficiary account opened with the bank		Shall not be applied when crediting in favor of the Bank.
4.2.1.1.1.1.	In Belarusian rubles (BYN)	0.25 % of the amount, min. BYN 1.50	
4.2.1.1.1.2.	In foreign currency	1.0 % of the amount of currency, BYN equivalent, min. BYN 1.50	
4.2.1.1.2.	With subsequent crediting to the beneficiary account opened with any other bank:		
4.2.1.1.2.1.	In Belarusian rubles (BYN)	2.5 % of the amount, min. BYN 5.00	
4.2.1.1.2.2.	In foreign currency	1.7 % of the amount of currency, BYN equivalent, min. BYN 8.00	
4.2.1.2.	Acceptance of cash in foreign currency from individuals and transfer of payments to a beneficiary account (if there is an agreement with the beneficiary)	1.2 % of the amount	
4.2.1.3.	Cash withdrawals from legal entities and individual entrepreneurs accounts:		
4.2.1.3.1.	In Belarusian rubles (BYN)	4 % of the amount	In cases provided for by the legislation, the fee is charged pursuant to part 2 of sub-clause 1.5.4 of this Fee Schedule.
4.2.1.3.2.	In foreign currency	2 % of the amount of currency, BYN equivalent	
4.2.1.4.	Preparation and issue of a cheque-book to a legal entity	BYN 54.00 (incl. VAT)	
4.2.2.	<b>SETTLEMENT SERVICES</b>		
4.2.2.1.	Acceptance and processing of acceptance payment requirements		
4.2.2.1.1.	Using the Client-Bank system	BYN 1.00 per 1 document	Shall apply inter alia in the event of acceptance and processing of payment requests for a direct debiting.
4.2.2.1.2.	Without using the Client-Bank system	BYN 5.00 per 1 document	
4.2.2.2.	Transfer of loan amounts as part of "Service Contract for crediting loan amounts to individuals for construction (reconstruction) or purchase of housing	0.2 % of the amount	
4.2.2.3.	Monitoring of accepted for execution the Customer's payment document in Belarusian rubles or in a foreign currency (standing payment order follow-up)	BYN 11.00 per month per one accepted for execution document	Shall not apply for overdraft lending of legal entities and individual entrepreneurs as well as in cases stipulated in the legislation.
4.2.2.4.	Use by a customer of funds in Belarusian rubles received on its current (settlement) bank account, subaccount, designated account during operating day	0.1 % of the amount	When calculating a fee, we do not take into consideration the funds of: Credit of an account – received on a current (settlement) bank account, subaccount, designated account from bank services provided to a customer at Belarusbank and its subsidiaries, cash collection services through other entities with crediting to the accounts opened with the Bank, from a customer's accounts opened with the Bank; Debit of an account – transferred to accounts opened with the Bank.

4.2.2.5.	The certification of an additional copy of a payment order (incl. a payment order transferred through Client-Bank System and printed out by the bank or by a customer as a hard copy)	BYN 3.20 per 1 document	
4.2.2.6.	Issuing a duplicate of a personal account statement		
4.2.2.6.1.	For the current calendar year	BYN 4.50 per 1 document	
4.2.2.6.2.	For any other period	BYN 9.00 per 1 document	
4.2.2.7.	Handing over on paper of appendices to the statement from the personal account in Belarusian rubles, received in electronic form, at the request of the customer	BYN 1.00 per 1 document	
4.2.2.8.	Crediting and payment of amounts (incl. for using bank payment cards within an agreement concluded with the payer under the contract for the transfer of dividends on shares credited to the accounts of individuals	2 % of the amount, min. BYN 90.00	When using custody services, additional fee is collected pursuant to clause 6.1.6 of this fee Schedule. Established minimum size of a fee is not applied for operations of payment of dividends when a number of shareholders is less than 15.
4.2.2.9.	Crediting funds to accounts in Belarusian rubles of legal entities and individual entrepreneurs when issuing the Bank's corporate payment cards	2 % of the amount	
4.2.2.10.	The sub-clause is removed		
4.2.2.11.	Reservation of funds for payments on account of emergency needs pursuant to a customer's order	BYN 5.50 per one order	
4.2.2.12.	Acceptance and placement of a customer's payment instructions into the automated information system of pecuniary obligations execution:		
4.2.2.12.1.	Payment orders		
4.2.2.12.1.1.	Using the Client-Bank system	BYN 1.50 per 1 document	
4.2.2.12.1.2.	Without using the Client-Bank system	BYN 5.00 per 1 document	
4.2.2.12.2.	Payment requirements without acceptance		
4.2.2.12.2.1.	Using the Client-Bank system	BYN 2.00 per 1 document	
4.2.2.12.2.2.	Without using the Client-Bank system	BYN 10.00 per 1 document	
4.2.2.13.	Acceptance of a customer's application for revocation of a payment instruction (decrease in the amount of an outstanding pecuniary obligation, beneficiary's details amendments, payment request suspension of execution), sent to the automated information system of pecuniary obligations execution	BYN 3.00 per 1 payment instruction	
4.2.2.14.	Crediting and payment in Belarusian rubles of salary and equivalent payments, social payments, scholarships, scholarship allowances and welfare assistance to students to be credited to current (settlement) bank accounts of individuals with framework conditions held with the Bank in the absence of concluded contract with a payer	2 % of the amount	Shall apply to the customers who are serviced by the Bank.

### 4.3. TRANSFERS IN BELARUSIAN RUBLES AND FOREIGN CURRENCY

Ser. No.	Operation name	Fee amount	Note
4.3.1.	Transfers of funds in Belarusian rubles from the accounts of legal entities and individual entrepreneurs:		
4.3.1.1.	During a banking day (except for express payments):		Shall not apply in regard to: payments as fees for banking services; transfers within the bank's provision of banking services to the customer at the bank's branch offices (incl. for purchase / sales of foreign currency; crediting funds to accounts, designated for accounting monetary funds attracted to deposits; crediting and payments of amounts (incl. using bank payment cards) under concluded with payers agreements specified in sub-clause 4.2.2.8, paragraph 2 of part 1 of section 4 of this Fee Schedule); internal transfers of the bank within the bounds of one customer's UNP (Payer's Identification Number), transfers from temporary account to a current (settlement) bank account opened with the bank; bank transfers related to the refund of funds due to a technical error; transfers from customer accounts opened under concluded contracts for the provision of services with trade (service) entities, product manufacturers using loans provided by the bank to individuals for consumer needs "Partner", "Partner Online" and "Partner Online Plus", as well as when making transfers under the partner program "Most".
4.3.1.1.1.	Interbank transfers:		
4.3.1.1.1.1.	Using the Client-Bank system	BYN 1.60 per 1 document	It is also applied for payments settlement by direct debiting the account.
4.3.1.1.1.2.	Without using the Client-Bank system or by executing a payment within a standing payment order	BYN 15.00 per 1 document	
4.3.1.1.2.	For accounts opened with the Bank:		
4.3.1.1.2.1.	Using the Client-Bank system	BYN 0.80 per 1 document	It is also applied for payments settlement by direct debiting the account.
4.3.1.1.2.2.	Without using the Client-Bank system or by executing a payment within a standing payment order	BYN 8.00 per 1 document	
4.3.1.1.3.	Through correspondent accounts of non-resident banks Opened with the Bank	BYN 10.80 per 1 document	Fees of the recipient banks for crediting funds to the beneficiary accounts charged for payment to the Bank, the customer shall pay additionally on the basis of the recipient bank request/
4.3.1.1.4.	Through correspondent accounts of non-resident banks opened with banks of the Republic of Belarus	BYN 12.80 per 1 document	Additionally, the customer pays fees of the recipient banks for crediting funds to the beneficiary accounts charged for payment to Belarusbank based on the request of the recipient bank.
4.3.1.2.	Express payments:		
4.3.1.2.1.	Using the Client-Bank system	BYN 5.00 per 1 document	
4.3.1.2.2.	Without using the Client-Bank system	BYN 15.00 per 1 document	
4.3.1.3.	Upon termination of a banking day		It shall be collected additionally pursuant to sub-clauses 4.3.1.1,

			4.3.1.2 of this Fee Schedule. The fee shall apply for transfers of funds within payment documents delivered to the bank after 16:00, but no later than 16:15. It shall not apply in the event of technical error/
4.3.1.3.1.	Using the Client-Bank system	BYN 5.00 per 1 document	
4.3.1.3.2.	Without using the Client-Bank system	BYN 10.00 per 1 document	
4.3.1.4.	Instant payments in accordance with [Rules of the Instant Payments System approved by Decree of the Management Board of the National Bank of the Republic of Belarus dd 20.09.2022 No. 354] if using the Client-Bank System (PC Client-Bank (WEB)):		Shall not apply in regard to: payments as fees for banking services; internal transfers within the bounds of one customer's UNP.
4.3.1.4.1.	Interbank transfers	BYN 1.60 per 1 document	
4.3.1.4.2.	For accounts opened with the Bank:	BYN 0.80 per 1 document	
4.3.2.	Bank transfers in foreign currency		It shall not apply for bank transfers performed through second-class balance accounts as part of the Bank's liabilities to provide loans under terms and conditions of a Loan Agreement. The customer shall additionally pay the fees of the recipient banks, correspondent recipient banks for crediting funds to beneficiary accounts charged to the Bank, based on the request of a recipient bank, correspondent bank of the recipient bank.
4.3.2.1.	If using the Client-Bank system: to customer accounts opened with the bank; to any accounts opened with other resident banks; to accounts opened with non-resident banks, transfers through which are made from LORO accounts of resident banks		When providing payment instructions in hard copy, the fee amount is increased by 2 times. It shall not apply for internal transfers of the bank within the bounds of one customer's UNP.
4.3.2.1.1.	In USD	0.1 % of the amount, min. USD 1.5, max. USD 6	
4.3.2.1.2.	In Euro	0.1 % of the amount, min. EUR 1.5, max. EUR 6	
4.3.2.1.3.	In Russian rubles	0.1 % of the amount, min. RUB 100, max. RUB 400	
4.3.2.1.4.	Sub-clause excluded		
4.3.2.1.5.	In yen	JPY 500	
4.3.2.1.6.	In Chinese yuan (CNY)	CNY 25	
4.3.2.1.7.	In other currencies	0.1 % of the amount, min. 2 units of currency, max. 10 units of currency	
4.3.2.2.	International transfers through foreign banks' accounts opened with the bank:		When providing payment instructions in hard copy, interest on the minimum amount is increased by 1, 2 times.
4.3.2.2.1.	In USD	0.1 % of the amount, min. USD 10, max. USD 120	
4.3.2.2.2.	In Euro	0.1 % of the amount, min. EUR 8, max. EUR 100	
4.3.2.2.3.	In Russian rubles	0.1 % of the amount, min. RUB 350, max. RUB 3000	
4.3.3.	International transfers (through correspondent accounts held with foreign banks):		It shall not apply for bank transfers performed through second-class balance accounts as part of the Bank's liabilities to provide loans under the terms and conditions of a Loan Agreement.

			When providing payment instructions in hard copy, interest on the minimum amount is increased by 1, 2 times. Additionally (irrespective of the account from which an international transfer is performed), in response to the Bank's payment, the customer shall pay a fee of a correspondent bank, associated with: Return of transferred funds or change of routing due to wrong details of payment order furnished by the customer; Return of transferred funds according to the decision of the Bank's Compliance Service, participating in effecting payment; Request by the correspondent-bank on banking details of a payment order or additional information by resolution of the Compliance Service of the Bank, participating in performance of the payment in the event that the customer does not pay the Bank's fee for introduction of changes in the payment. If it is impossible to withhold the fee, the payment order for the transfer is returned to the customer without execution. For transfer in USD: The fee is withheld from the account at the customer's expense if there is the record in the payment order: "Expenses for sender's account" an additional fee can be collected from the transfer amount. If a transfer is performed via Telex channels at the request of the Payer, 15 USD are additionally withheld. Fee of third banks (including beneficiary banks) for the execution of payments, cancellation of a payment order, change of payment terms, confirmation of the date of crediting the beneficiary's account shall be reimbursed by customers as soon as they are presented (after the fact of debiting from the Bank's correspondent accounts).
4.3.3.1.	Expenses at the expense of the sender:		
4.3.3.1.1.	In Russian rubles	0.15 % of the amount, min. RUB 500, max. RUB 3500	
4.3.3.1.2.	In tenge (KZT)	0.25 % of the amount, min 15000 tenge	
4.3.3.1.3	In CNY	0.15% of amount min. 100 units of currency max. 600 units of currency	
4.3.3.1.4.	In USD	0.2% of amount min. 30 units of currency max. 300 units of currency	
4.3.3.1.5	In Euro	0.2% of amount min. 20 units of currency max. 220 units of currency	
4.3.3.1.6	In zloty (PLN)	0.2% of amount min. 90 units of currency max. 900 units of currency	
4.3.3.1.7.	In other currencies	0.15 % of amount min. 30 USD max. 300 USD	
4.3.3.2.	Expenses for beneficiary's account or expenses for sender's account, expenses of other banks for beneficiary account:		
4.3.3.2.1	In USD	0.1% of amount min. 20 units of currency max. 180 units of currency	
4.3.3.2.2.	In Euro	0.1% of amount min. 15 units of currency max. 150 units of currency	
4.3.3.2.3.	In Russian rubles	0.15% of amount min. 500 RUB max. 3500 RUB	
4.3.3.2.4.	In zloty (PLN)	0.1 % of amount min. 60 units of currency max. 600 units of currency	
4.3.3.2.5.	In Chinese yuan (CNY)	0.1 % of amount min. 100 units of currency max. 600 units of currency	
4.3.3.2.6.	In other currencies	0.15% of amount min. 20 USD max. 180 USD	
4.3.4.	International direct transfer in US dollars in favor of residents of the People's Republic of China, expenses for the Sender's account	0.2% of the amount, min. 25 units of currency, max. 300 units of currency	It shall not be applied for effecting international transfers performed through second-class balance accounts as part of the Bank's liabilities to provide loans under terms and conditions of a Loan Agreement. Direct transfer means a transfer in favor of beneficiaries serviced by CFXPS (China Foreign Currency Payment System) member banks, without using other correspondent banks for the recipient bank. The fee shall apply providing the following conditions



			<p>specified by the customer in its payment instruction:</p> <p>Payment in favor of beneficiaries serviced in CFXPS participating banks (only according to the list of CFXPS participating banks);</p> <p>Without specifying other correspondent banks for the recipient bank.</p> <p>When providing payment instructions in hard copy, interest on the minimum amount is increased by 1, 2 times.</p> <p>Additionally (irrespective of the account from which an international transfer is performed), on an as incurred basis, the customer is charged with the corresponding bank's fee, associated with:</p> <p>Return of transferred funds or change of routing due to wrong details of payment order furnished by the customer;</p> <p>Return of transferred funds according to the decision of the Compliance Service of the Bank participating in effecting payment;</p> <p>Inquiry by the corresponding bank about details of payment order or additional information according to the decision of the Bank's Compliance Service participating in effecting payment in case if the customer does not pay fee to the Bank for making changes in the payment.</p> <p>The fee is withheld from the account at the customer's expense if there is the record in the payment order: "Expenses for sender's account".</p>
4.3.5.	Cancellation of a payment order, amendments to payment terms, confirmation of the date of crediting the beneficiary account for outgoing payments:		
4.3.5.1.	In RUB, KZTK	USD 25	
4.3.5.2.	In other currencies	USD 50	
4.3.6.	Cancellation of a payment order, amendments to payment terms, confirmation of the date of crediting the beneficiary account for outgoing payments upon expiration of 60 calendar days since they have been executed	USD 30 and a fee of foreign banks	
4.3.7.	Execution of the customer's request to conduct an investigation for incoming payments:		
4.3.7.1.	after crediting the account	USD 50	
4.3.7.2.	upon expiration of 60 calendar days from the date of crediting the payment to the bank's correspondent account	USD 80	
4.3.8.	Execution of a payment order for an international transfer at the request of the customer	BYN 15.00 (incl. VAT)	
4.3.9.	Subscription fee for the provision of the "SWIFT gpi Tracker service"	BYN 5.00 a month	<p>If a Customer does not use the service within a month, the payment shall not be collected.</p> <p>The service shall not provide information on payments passing through correspondent banks that are not connected to SWIFT gpi.</p>

## 4.4. TRADE FINANCE TRANSACTIONS

The current fees for transactions using the SWIFT system apply to transactions using the Telex system and other alternative financial information transmission systems.

Ser. No.	Operation name	Fee amount	Note
4.4.1.	Documentary collections		
4.4.1.1.	Documents and promissory notes: - With issuance against acceptance or payment (review and sending by export, issuance by import); - Execution of a collection order; - With transfer without payment and return of unpaid documents	0.15 % of the amount, min. USD 40, max. USD 230	
4.4.1.2.	Modification of terms of a collection order or its revocation	USD 35	
4.4.2.	Documentary letters of credit		If a letter of credit is issued with a tolerance (permissible variation). With regard to the amount of a letter of credit, a fee is collected from the amount of such letter of credit with a plus tolerance. For an "approximate" amount, a fee is collected from the amount increased by 10 %. If a letter of credit is canceled, a paid fee is not refundable. If a fee is to be paid by the beneficiary under the import letter of credit, by the requester under the export letter of credit, by the principal under the received bank guarantee and is not paid by the latter at the time of execution/expiration without execution of the letter of credit/bank guarantee, the amount of the calculated fee pursuant to clause 4.4 of this Fee Schedule is billed to the customer.
4.4.2.1.	Import letters of credit		
4.4.2.1.1.	Issuance of a letter of credit:		When a letter of credit is issued with a partial coverage granted by the applicant at the time when such letter of credit is issued, the fee for issuing the letter of credit is calculated as follows: for the covered part - in accordance with sub-clause 4.4.2.1.1.1 of this Fee Schedule; for the uncovered part - in accordance with sub-clause 4.4.2.1.1.2 of this Fee Schedule.
4.4.2.1.1.1.	With coverage	0.15 % of the amount, min. USD 50	
4.4.2.1.1.1.	Without coverage	2 % p.a. of the amount, min. USD 100	The amount of a fee is calculated from the amount of the actual balance of outstanding commitments as from the date of opening a letter of credit to the date of transferring of funds to the account for recording a coverage.
4.4.2.1.2.	Monitoring of post financed letter of credit	2 % p.a. of the amount	The amount of a fee is calculated from the amount of the actual balance of outstanding commitments as from the date of the post financing granting to the date of customer fulfillment of obligations on repayment of granted post financing.
4.4.2.1.3.	Payment under a letter of credit, acceptance and review of documents:		A fee for services can be charged for payment and paid by the customer no later than the day of payment under the letter of credit/the date of expiration of the letter of credit.
4.4.2.1.3.1.	if the Bank is a nominated bank; after receiving documents from a nominated bank without examination or if	0.15 % of the amount, min. USD 50, max. USD 500	

	discrepancies aren't listed		
4.4.2.1.3.2.	if the bank is not a nominated bank	0.1 % of the amount, max. 60 USD	
4.4.2.1.4.	Acceptance of discrepant documents	USD 50 for each document package	The fee is charged for payment to the beneficiary. If the beneficiary has not paid this fee (refused to pay), the amount of fee may be presented for payment to the applicant.
4.4.2.1.5.	Amendments to a letter of credit:		
4.4.2.1.5.1.	Unrelated to prolongation of term and increase in amount	USD 40 for each amendment	A fee is collected for every amendment of any field in the text of the letter of credit irrespective of the number of amendments to be made to this field.
4.4.2.1.5.2.	Prolongation of term:		If any amendments are made to an uncovered letter of credit, for which the customer has partially formed coverage at the time of making the amendment, the amount of fee is calculated: for the covered part - in accordance with sub-clause 4.4.2.1.5.2.1 of this Fee Schedule; for the uncovered part - in accordance with sub-clause 4.4.2.1.5.2.2 of this Fee Schedule.
4.4.2.1.5.2.1.	With coverage	0.1% of the amount for every additional period of three months or a part thereof, min USD 50 for every additional three month period or a part thereof	Calculated from the amount of unpaid balance as of the time when an amendment is made.
4.4.2.1.5.2.2.	Without coverage	2 % p.a. of the amount	The amount of a fee is calculated from the date following the initial date of expiry of the letter of credit and shall be collected similarly to sub-clause 4.4.2.1.1.2 of this Fee Schedule.
4.4.2.1.5.2.3.	With a "red clause", unpaid balance for which is equal to zero	USD 50	
4.4.2.1.5.3.	Increase in amount:		
4.4.2.1.5.2.3.	With coverage	0.1 % p.a. of the amount of increase min. USD 50	
4.4.2.1.5.3.2.	Without coverage	2 % p.a. of the amount of increase	
4.4.2.1.6.	Customer servicing upon completion of an application for opening of a letter of credit	USD 20	The fee is payable until the service is provided to the customer.
4.4.2.1.7.	L/C draft preparation <sup>9</sup>	USD 25	The fee is payable until the service is provided to the customer.
4.4.2.2.	Export letters of credit		
4.4.2.2.1.	Preliminary advising of a letter of credit; advising of a letter of credit	0.1 % of the amount, min. USD 50, max. USD 200	A fee for services can be charged for payment and paid by the customer no later than the day of payment under the letter of credit/the date of expiration of the letter of credit.
4.4.2.2.2.	Advising of amendments	USD 50	A fee for services can be charged for payment and paid by the customer no later than the day of payment under the letter of credit/the date of expiration of the letter of credit.
4.4.2.2.3.	Authentication of a letter of credit/amendments to a letter of credit	USD 50	The fee is payable until the service is provided to the customer.
4.4.2.2.4.	Acceptance of a letter of credit by the bank		A fee for services can be charged for payment and paid by the customer no later than the day of payment under the letter of credit/the date of expiration of the letter of credit.
4.4.2.2.4.1.	With coverage/against security of a third bank, international financial organization	0.2% of the amount, min. USD 200	
4.4.2.2.4.2.	Without coverage	3.5 % p.a. of the amount, min. USD 200 per month	
4.4.2.2.5.	Acceptance, review and sending of documents under letters of credit from other banks, branches of banks (at customer's request):		

4.4.2.2.5.1.	No more than 2 banking days	0.2% of the amount, min. USD 50, max. USD 1000 for each document package	
4.4.2.2.5.2.	Within 5 banking days	0.15 % of the amount, min. USD 50, max. USD 500 for each document package	
4.4.2.2.6.	Acceptance, review and sending of documents under letters of credit from other banks, branches of banks, where the Bank is a nominated bank	0.2% of the amount, min. USD 50, max. USD 1000 for each document package	
4.4.2.2.7.	Preparation of documents drafts under letters of credit from other banks, branches of banks (at customer's request)	USD 60 per each document (incl. VAT)	The fee is payable until the service is provided to the customer.
4.4.2.2.8.	Acceptance, sending of documents without review under letters of credit from another bank, branch of a bank	USD 50 for each document package	
4.4.2.2.9.	Discounting organizing, negotiations on export letter of credit	USD 100	
4.4.2.2.10.	Issue of a repayment (reimbursement) requirement	USD 50	
4.4.2.3.	Cancellation of a letter of credit prior to maturity	USD 40	
4.4.2.4.	Transfer of a letter of credit	0.2% of the amount, min. USD 50, max. USD 300	
4.4.2.5.	Examination of documents replaced or additionally submitted in order to reconcile discrepancies detected upon primary examination	USD 30 for each document package	The fee is charged for payment to the beneficiary. If the beneficiary has not paid this fee (refused to pay), the amount of fee may be presented for payment to the applicant.
4.4.2.6.	Issuance of a standby counter-commitment	2 % p.a. of the amount	
4.4.3.	Bank guaranties, counter-guarantees and sureties		
4.4.3.1.	Operations on issued bank guaranties, counter-guarantees and sureties		
4.4.3.1.1.	Operations on bank guaranties, issued by the bank by order of correspondent banks in favor of a legal entity:		
4.4.3.1.1.1.	Issue of a bank guarantee:		
4.4.3.1.1.1.1.	With coverage	0.2% of the amount, min. USD 100 for each quarter or a part thereof	
4.4.3.1.1.1.2.	Without coverage	3.5 % p.a. of the amount, min. USD 125 per month	
4.4.3.1.1.2.	Amendment of guarantee conditions:		
4.4.3.1.1.2.1.	Unrelated to prolongation of term and increase in amount	USD 50 for each amendment	
4.4.3.1.1.2.2.	Prolongation of term:		
4.4.3.1.1.2.2.1.	With coverage	0.2 % of the amount for each additional quarter or a part thereof, min. USD 50 for each additional quarter or a part thereof	
4.4.3.1.1.2.2.2.	Without coverage	3.5 % p.a of the amount min. USD 125 per month	
4.4.3.1.1.2.3.	Increase in amount:		
4.4.3.1.1.2.3.1.	With coverage	0.2 % p.a. of the amount of increase min. USD 100	
4.4.3.1.1.2.3.2.	Without coverage	3.5 % p.a of the amount min. USD 125 per month	
4.4.3.1.1.3.	Acceptance, review of a request and documents under a guarantee issued by the bank	0.2 % of credited amounts min. USD 50, max. USD 500	

4.4.3.1.1.4.	Payment under a guarantee	0.2 % of the amount of payment, min. USD 50, max. USD 500	
4.4.3.1.1.5.	Cancellation of a guarantee prior to its maturity	USD 50	
4.4.3.1.2.	Operations on bank guarantees/sureties/counter-guarantees, issued by the bank by order of correspondent banks in favor of a legal entity:		
4.4.3.1.2.1.	Issuing and maintaining a bank guarantee/surety/counter guarantee	3 % p.a. of the amount, min. BYN 150.00 per each complete or incomplete month	The amount of fee is calculated based on the actual number of days from the date of issuance of the bank guarantee to the date of expiration of the bank guarantee (inclusive) (taking into account the increase (decrease) in the amount of the guarantee and the extension of the validity period (from the date of making appropriate amendments until the expiration of the guarantee (inclusive)). At the same time, the fee for each full or incomplete three months from the date of issue (extension) of the guarantee cannot be less than 150.00 bel. rub. In case of early termination of the guarantee period, the fee is charged based on the number of days from the date of its issuance (taking into account increase (decrease) of the guarantee's sum) up to the day of the actual termination of the guarantee (including the last day of its validity). Within the Most partner program, fees for transactions under bank guarantees issued by the bank are collected in accordance with the Rules for Organizing Work under the Most partner program in Belarusbank.
4.4.3.1.2.2.	Introduction of amendments to a bank guarantee/surety/counter-guarantee agreement		
4.4.3.1.2.2.1.	Amendment to conditions of a guarantee/surety/counter-guarantee not related to the increase in the amount (including introduction of amendments to agreements concluded as a security for fulfillment of obligations under the guarantee (counter-guarantee, surety)	BYN 150.00 for each amendment	A fee is also charged if amendments are made at the customer's initiative to the agreements concluded to ensure the fulfillment of obligations under the guarantee (surety agreement), in terms of changing the amount (volume) of security without simultaneously making amendments to the terms of the guarantee (surety agreement). In this case, the fee is charged in the amount provided for changing the terms of the guarantee (surety agreement), not related to an increase in the amount payable under the guarantee issued on behalf of and in favor of a legal entity, the amount of liability under the surety agreement. If changes are made to more than one agreement, concluded to ensure the fulfillment of obligations under the guarantee (surety agreement), the fee is charged 1 time. If changes to the agreement concluded to ensure the fulfillment of obligations entail changes and additions to the guarantee (surety agreement), the fee is charged 1 time. Within the Most partner program, fees for transactions under bank guarantees issued by the bank is collected in accordance with the Rules for Organizing Work under the Most partner program.
4.4.3.1.2.2.2.	Increase in the amount payable under a guarantee/counter-guarantee, extent of liability under a surety agreement	BYN 150.00 for each amendment	
4.4.3.1.2.3.	Acceptance, review of a request and documents under a guarantee/surety issued by the bank	0.2 % of request amounts min. BYN 135.00, max. BYN 1340.00	
4.4.3.1.2.4.	Payment under a guarantee / surety / counter-guarantee	0.2 % of the amount of payment, min. BYN 105.00, max. BYN 1050.00	
4.4.3.1.2.5.	Cancellation of a guarantee / surety / counter-guarantee prior to maturity	BYN 150.00	
4.4.3.1.2.6.	Consideration of the Draft text of the international bank guarantee in a form different from the approved standard or counter-guarantee	BYN 300.00	The amount of remuneration may not differ from the amount established by this Fee Schedule.

			The amount of fee and conditions of its collection shall apply inter alia when considering the draft text of the approximate form of an international bank guarantee.
4.4.3.1.2.7.	Transmission of a bank guarantee/ counter guarantee (changes of its conditions) through SWIFT system (other alternative systems for transmitting financial information) or in hard copy, placement of a bank guarantee (changes in its conditions) in the Unified Information System in the field of procurements of the Russian Federation	BYN 50.00	The amount of fee may not differ from the amount established by this Fee Schedule.
4.4.3.2.	Transactions under received bank guarantees		
4.4.3.1.2.	Preliminary advising of a guarantee; Advising and transfer of a guarantee without obligations on behalf of the Bank	USD 70	
4.4.3.2.2.	Advising of amendments to a guarantee without obligations on behalf of the Bank	USD 50	
4.4.3.2.3.	Authentication of a guarantee/amendments to a guarantee issued by another bank	USD 50	The fee is payable until the service is provided to the customer.
4.4.3.2.4.	Acceptance, review of a request for payment and documents under a guarantee issued by another bank (at customer's request):	0.2 % of request amounts min. USD 50, max. USD 500	
4.4.3.2.5.	Forwarding a request for payment under a guarantee issued by another bank	USD 100	
4.4.4.	Forwarding a message to a correspondent bank at customer's request (under a letter of credit/guarantee/counter-guarantee /collection)	USD 20 for each message	

#### 4.4. REMOTE BANKING SERVICES VIA THE CLIENT-BANK SYSTEM

Ser. No.	Operation	Fee amount	Note
4.5.1.	Subscription fee for using the Client-Bank System	BYN 18.00 per month	<p>It shall be paid in full for any number of days the system has been used in a current month.</p> <p>When the customer uses the Client-Bank system, Client-Bank (WEB) PC, Mobile Application and Internet Bank Program Module a single subscription fee is charged</p> <p>It is not charged if there is a current (settlement) bank account (other account) in the Bank, for calendar months in which operations for crediting/debiting funds to the customer's current (settlement) bank account (other accounts) were absent or represented only operations:</p> <ul style="list-style-type: none"> <li>for the payment of fees and/or repayment of expenses to the Bank by a customer;</li> <li>for the payment of interests by the Bank for using funds held on a current (settlement) account or other accounts added (transferred) to the customer's current (settlement) account;</li> <li>for compulsory payments of the Customer on behalf of the Social Protection Fund of the Ministry of Labour and Social Protection of the Republic of Belarus, payments to the budget including tax payments.</li> </ul> <p>In case of termination upon the customer's initiative of the service contract through Client-Bank System (the Client Bank (WEB) PC), including for servicing under the service package in accordance with Section 7 of the Fee Schedule, the Customer shall pay an additional fee to the Bank in the amount of a half of monthly fee stipulated in cl. 4.5.1 of this Fee Schedule at the moment of contract termination.</p>
4.5.2.	Issuing a key information carrier to the customer to replace the lost (defected) one with the reissue of the customer's electronic digital signature public key certificate	BYN 82.00	
4.5.3.	Issuance of an additional key information carrier to the customer with the issuance of a public key certificate of the customer's electronic digital signature	BYN 86.00 (incl. VAT)	
4.5.4.	Issue of an additional certificate of the public key of the electronic digital signature of the customer without issuing a key information carrier	BYN 35.00	It shall not apply due to the expiration of the validity term of the certificate of the electronic digital signature.

## 4.5. OTHER TRANSACTIONS

Ser. No.	Operation name	Fee amount	Note
4.6.1.	Purchase and free sale of foreign currency at the auction of Belarusian Currency and Stock Exchange JSC:		
4.6.1.1.	US dollars in the amount:		
4.6.1.1.1.	Up to 49,999.99 (inclusive)	2.0 % of the amount of the transaction in foreign currency or of the amount of the transaction currency equivalent in BYN at the transaction rate	
4.6.1.1.2.	From 50,000.00 to 99,999.99 (inclusive)	1.0 % of the amount of the transaction in foreign currency or of the amount of the transaction currency equivalent in BYN at the transaction rate	
4.6.1.1.3.	From 100,000.00 to 499,999.99 (inclusive)	0.5 % of the amount of the transaction in foreign currency or of the amount of the transaction currency equivalent in BYN at the transaction rate	
4.6.1.1.4.	From 500,000	0.25 % of the transaction amount in foreign currency or of the amount of the transaction currency equivalent in BYN at the transaction rate	
4.6.1.2.	euros in the amount of:		
4.6.1.2.1.	Up to 49,999.99 (inclusive)	3.0 % of the amount of the transaction in foreign currency or of the amount of the transaction currency equivalent in BYN at the transaction rate	
4.6.1.2.2.	from 50,000.00 to 99,999.99 (inclusive)	2.0 % of the amount of the transaction in foreign currency or of the amount of the transaction currency equivalent in BYN at the transaction rate	
4.6.1.2.3.	from 100,000.00 to 499,999.99 (inclusive)	1.0 % of the amount of the transaction in foreign currency or of the amount of the transaction currency equivalent in BYN at the transaction rate	
4.6.1.2.4.	from 500,000.00	0.5 % of the amount of the transaction in foreign currency or of the amount of the transaction currency equivalent in BYN at the transaction rate	
4.6.1.3.	Russian rubles in the amount of:		
4.6.1.3.1.	Up to 3,499,999.99 (inclusive)	5.0 % of the amount of the	



		transaction in foreign currency or of the amount of the transaction currency equivalent in BYN at the transaction rate	
4.6.1.3.2.	from 3,500,000.00 to 6,999,999.99 (inclusive)	4.0 % of the amount of the transaction in foreign currency or of the amount of the transaction currency equivalent in BYN at the transaction rate	
4.6.1.3.3.	from 7,000,000.00	2.0 % of the amount of the transaction in foreign currency or of the amount of the transaction currency equivalent in BYN at the transaction rate	
4.6.1.4.	other currencies	5.0 % of the amount of the transaction in foreign currency or of the amount of the transaction currency equivalent in BYN at the transaction rate	
4.6.2	Exchange for legal entities and individual entrepreneurs at the bank's cash desk of foreign currency of one denomination for the same foreign currency of another denomination (USD, EUR, RUB)	2 % of the amount, max. BYN 33.00	
4.6.3.	Issuance of SWIFT messages copies, as well as messages copies from other alternative transmission systems for financial information that do not constitute a trade secret	BYN 13.85 per 1 copy	
4.6.4.	Issuance of certificates (information) on the presence of the customer's accounts in the bank, the customer's monetary obligations in the automated information system for the fulfillment of pecuniary obligations, on the flow of funds on the customer's accounts, on the presence of arrears on active banking operations and other certificates (information) related to customer service in the bank:		A fee is also charged inter alia for the issuance of certificates (information) on a temporary account opened to an individual for forming authorized capital of a legal entity. A fee shall not be charged when issuing certificates (information) to crisis manager if there is a ruling of the economic court. The issue is carried out upon written request of the customer.
4.6.4.1.	Provision of urgent certificates (during the banking day)		
4.6.4.1.1.	For the current calendar year	BYN 30.00 per 1 document	
4.6.4.1.2.	For any other period	BYN 45.00 per 1 document	
4.6.4.2.	Provision of certificates at the request of the customer for an audit firm (an auditor operating as an individual entrepreneur)	BYN 65.00 per 1 document	
4.6.4.3.	Provision of other certificates		
4.6.4.3.1.	For the current calendar year	BYN 28.00 per 1 document	
4.6.4.3.2.	For any other period	BYN 41.00 per 1 document	
4.6.4.4.	Provision of certificates in electronic form at the request of a customer through Client-Bank (WEB) PC".	BYN 5.00 per 1 document	
4.6.5.	Services related to the introduction of amendments and additions to the loan agreement on the initiative of the borrower:		A fee is also charged if amendments are made at the customer's initiative to the agreements concluded to ensure the fulfillment of obligations under the loan agreement, in terms of changing the amount (sum) of security without simultaneously making amendments to the terms of the loan agreement (including early termination of security agreements). In this case, the fee is charged in the amount provided for by sub-clause 4.6.5.1.1 of this Fee Schedule.
4.6.5.1.	Except for an increase in the loan amount (debt limit):		Regardless of the number of simultaneous changes to the loan agreement and (or) agreements concluded to ensure the fulfillment of
4.6.5.1.1.	Entailing a change in the size (amount) of the security by revaluation or registration of a new (additional) security	BYN 60.00	
4.6.5.1.2.	Not entailing a change in the size (amount) of the security by revaluation or registration of a new (additional) security	BYN 40.00	
4.6.5.2.	Related to increase in the loan amount (debt limit):	BYN 60.00	

			obligations under it, a fee is charged in a single amount. No fee is charged: if changes are made at the initiative of the borrower to the loan agreement concluded within the "Most" (Bridge) partner program, in terms of changing the Partners in whose favor payment is possible at the expense of credit funds; for extending the deadline for granting a loan established initially for a period of no more than 6 calendar months from the date of conclusion of the loan agreement under the loan facility (including renewable one) for the purposes of current and (or) financial activities, as well as for other purposes not related to the movement of non-current assets outside the framework of the implementation of state programs and measures and/or rulings of the President of the Republic of Belarus and/or the Government of the Republic of Belarus at the expense of the Bank's own funds; for changing the term and amount of the Bank's obligations to provide funds (credit) at the initiative of the borrower
4.6.6.	Coordination with banks of the conditions for performing documentary operations	BYN 150.00	A fee is payable by the customer no later than the date on which the relevant application (application) is submitted by the Bank's institution, including in case of refusals or lack of proposals from banks. The amount of fee may not differ from the amount established by this Fee Schedule.
4.6.7.	Certification of the authenticity of signatures of persons who have the right to sign documents for settlements on a card with signature specimens (per card):		It is not applied to an account intended for accounting of funds attracted to a deposit.
4.6.7.1.	At a branch office of the bank.	BYN 15.00	
4.6.7.2.	With visit to the customer's location	BYN 90.00	
4.6.8.	The payment service of merchants' payment transactions:		A fee is applied, including under contracts for settlement services (acquiring) to merchants.
4.6.8.1.	On the Internet (excluding fees of third parties providing services of specialized hardware and software solutions)	2.3 % of the amount	
4.6.8.2.	Using mobile acquiring	2.7 % of the amount	
4.6.8.3.	Using software that allows you to accept payments using non-contact technology on devices:		
4.6.8.3.1.	Using the cards of resident banks when crediting funds to accounts opened with the Bank	2 % of the amount	
4.6.8.3.2.	Using cards of non-residents when crediting funds to accounts opened with other banks:	2.5 % of the amount	
4.6.8.3.3.	Using cards of non-residents banks	3 % of the amount	
4.6.8.4.	Using QR-code:		
4.6.8.4.1.	Using the Bank's cards	0.5 % of the amount, min. BYN 0.01	
4.6.8.4.2.	Using cards of resident banks (except for the Bank's cards)	2 % of the amount, min. BYN 0.01	
4.6.8.5.	In other cases:		
4.6.8.5.1.	Using the Bank's cards when crediting funds to the accounts opened with the Bank	1 % of the amount	
4.6.8.5.2.	Using the Bank's cards when crediting funds to accounts opened with other banks	1.5 % of the amount	
4.6.8.5.3.	Using cards of resident banks (except for the Bank's cards)	2 % of the amount	
4.6.8.5.4.	Using cards of non-residents banks	3 % of the amount	
4.6.9.	The sub-clause is removed		

4.6.10.	Processing and transfer of documents for changing the details of the service outlet for holders of bank payment cards under the payment service of acquiring of payment transactions to merchants	BYN 23.00	It is charged for one written request to the Bank when changing: the name/address/category of the service outlet of bank payment card holders; bank details (except for changing the account for transferring funds opened outside the Bank to an account opened with the Bank).
4.6.11.	Processing and transfer of documents for registration and connection of terminal equipment of TUSSON LLC, JSC "Bank Processing Center" for the payment service of acquiring of payment transactions to merchants	BYN 50.00	For one unit of terminal equipment. It is used for equipment transferred by the supplier for responsible storage at the merchant. The fee is not applied when connecting to an additional service for withdrawal of cash at merchants.
4.6.12.	Processing and transfer of documents for registration of terminal equipment (including mobile acquiring equipment) for the payment service of acquiring of payment transactions to merchants at JSC Bank Processing Center	BYN 10.00	For one unit of terminal equipment. It is used for equipment purchased at the expense of merchant's funds, as well as equipment transferred to VIALL-CAS-BEL LLC, Transactional Solutions LLC for safekeeping at merchants. Does not apply for connecting an additional cash withdrawal service at merchants.
4.6.13.	Processing and transfer of documents for the organization of registration of transactions with bank payment cards for the payment service of acquiring of payment transactions to merchants		The fee is charged monthly when specifying in clause 2.3 of the registration application of a service outlet for payment card holders (Registration application) "Merchants, Bank" starting from the month when installation of terminal equipment was performed up to the month preceding the month of its removal.
4.6.13.1.	For equipment of mobile acquiring	BYN 20.00 per 1 unit of equipment per month	The date (month) of installation shall correspond to the date of the consignment note or the certificate of acceptance and transfer of equipment signed by the merchant and the supplier of terminal equipment.
4.6.13.2.	For other terminal equipment	BYN 46.00 per 1 unit of equipment per month	The date (month) of withdrawal corresponds to the date of acceptance by the Bank of the application from the merchant for the withdrawal of terminal equipment, but no later than 3 working days before the end of the month. The fee is charged in case of non-compliance with the minimum turnover requirements in the case specified in clause 2.3 of the Application for registration of the "Bank", except for the month in which the terminal equipment has been removed/ The fee is not charged in regard to the equipment purchased at the Merchant's expense.
4.6.14.	Using telex testing keys for authentication (authentication confirmation) of messages sent via the SWIFT system	USD 29	
4.6.15.	Provision of a safe deposit box for temporary use to customers:		It is applied to a newly concluded (including extended) agreement.
4.6.15.1.	The storage period is from 1 day to 30 days (inclusive)	BYN 1.00 per one day (with VAT), min. BYN 30 (incl. VAT) per 1 order	In case of early termination of the agreement by the customer, the fee paid for unused storage days determined by the agreement at its conclusion (extension) shall be refunded. Recalculation is made for the actual days of storage based on the amount of fee for one day of storage (including VAT) depending on the storage period (taking into account its changes) in force on the date of conclusion (extension) of the agreement, in compliance with the minimum established amount of fee.
4.6.15.2.	The storage period is from 31 day to 180 days (inclusive)	BYN 0.90 per one day (with VAT), min. BYN 30 (incl. VAT) per 1 order	
4.6.15.3.	The storage period is from 181 days to 365 (366) days (inclusive – but)	BYN 0.80 per one day (incl. VAT)	The amount of fee under the agreement is determined by rounding the final value without intermediate rounding – up to two decimal places after the decimal point according to the mathematical rules of rounding.
4.6.16.	Technical execution of payment instructions and other documents at the request of the	BYN 15.00 per 1 document (incl.	

	customer (typing, printing out)	VAT)	
4.6.17.	Generating customer account statements in MT940 format and sending them via SWIFT system (other alternative systems for transmitting financial information)	USD 20 per month	
4.6.18.	Provision of information services by sending SMS messages with information about the merchant to the holders of the Bank's payment cards participating in the bank's partner (bonus) program	BYN 0.04 per 1 SMS-message (incl. VAT)	
4.6.20.	Acceptance for open bank custody of securities: savings certificates of Belarusbank, bonds of Belarusbank, the Ministry of Finance of the Republic of Belarus	BYN 16.00 (incl. VAT)	The fee is paid by a legal entity (individual entrepreneur), for a one-time transaction, regardless of: the number, nominal value and issue of securities; the number of generated safe documents.
4.6.21.	Registration of a currency agreement on the web portal of the National Bank	BYN 12.00 per 1 document (incl. VAT)	
4.6.22.	Entering information about amendments to/execution of a currency agreement registered on the web portal of the National Bank	BYN 10.00 per 1 document (incl. VAT)	
4.6.23.	Translation of the response to a foreign bank's compliance request for an international bank transfer	BYN 30.00 per 1 document (incl. VAT)	
4.6.24.	Counterparty checking – resident of the People's Republic of China, registered within Mainland China	BYN 150.00 (incl. VAT)	In case of urgent provision of information, the amount of fee increases by 2 times.
4.6.25.	Acceptance of Russian ruble banknotes for collection that raise doubts about their solvency	4% of the currency amount of transaction which BYN equivalent is min. BYN 20.00	The amount of fee payable is calculated at the rate of the National Bank of the Republic of Belarus as of the date of transaction. When deducting fee by a correspondent bank for acceptance banknotes for collection the amount to be paid to the customer shall decrease by the amount of this fee.

#### 4.6. PAYMENT SERVICE FOR ACQUIRING OF PAYMENT TRANSACTIONS TO MERCHANTS WHEN USING BANK PAYMENT CARDS PARTICIPATING IN THE BANK'S PARTNER (BONUS) PROGRAM <sup>1, 2</sup>

Ser. No.	Name of the pricing plan/ types of cards for individuals included in the pricing plan	Pricing Plan Number											
		1	2	3	4 <sup>3</sup>	5 <sup>3</sup>	6 <sup>3</sup>	7 <sup>3</sup>	8 <sup>3</sup>	9 <sup>3</sup>	10 <sup>3</sup>	11 <sup>3</sup>	12 <sup>3</sup>
		Fee amount, % of an amount											
4.7.1.	"Barkhat"/cards, applied for as part of "Barkhat" loyalty club, cards, applied for as part of "Student Card" bank product	1.5	3	4									4
4.7.2.	"Cart blanche"/cards applied for as part of "Cart blanche" loyalty club	1.5	3	4									4
4.7.3.	Nastart/cards issued within the framework of the loyalty Club "Nastart", cards issued as part of the banking product "Easy Card"	1.5	3	4									4
4.7.4.	Shchodry/ cards issued within the loyalty Club "Shchodry", cards issued within the banking product "Mozhnovsyo", "Student Card", "Shchodraya"	1.5	3	4									4
4.7.5.	"Persona"/Visa Platinum cards issued within the "Persona" loyalty Club <sup>4</sup>	1.5	3	4									4
4.7.6.	"Lady" / cards issued within the "Lady" loyalty Club	1.5	3	4									4
4.7.7.	"Svoi" / cards issued within the "Svoi" loyalty Club	1.5	3	4									4
4.7.8.	Student Card (Pupil Card) / cards issued within the Student Card (Pupil Card), "Easy card"	1.5	3	4									4
4.7.9.	Magnit Card Blue <sup>5</sup> /Magnit Cards				4				-	-	-	-	-
4.7.10.	Magnit Card Red <sup>6</sup> /Magnit Cards	-	-	-	-								4
4.7.11.	Magnit Card Green / Magnit Cards	1.5	3										4

<sup>1</sup> The fee is charged in addition to the fee established by sub-clause 4.6.8 of this Fee Schedule, upon conclusion of a cooperation agreement with the merchant under the partner (bonus) program in form 0604190075 of the Album of Agreements Forms (hereinafter referred to as the Cooperation Agreement with the merchant). The fee is applied, among other things, under agreements for settlement services (acquiring) to merchants.

<sup>2</sup> Starting from 08.01.2023, according to newly concluded Cooperation Agreements with merchants, cards issued under the Shchodry Club and Magnit installment cards are removed from pricing plans.

<sup>3</sup> Since 01.06.2023 Merchant Partnership Agreements under pricing plans with numbers 4-12 of this table shall not be concluded (except for pricing plans for "Magnit" Blue, "Magnit" Red and "Magnit" Green).

<sup>4</sup> This sub-clause shall not apply to Mastercard World Black Edition cards issued within the loyalty club "Persona" up to 18.09.2023.

<sup>5</sup> The grace period for an overdraft loan is from 1 to 7 months, depending on the purchase amount. The pricing plan number for determining the grace period shall not be set.

<sup>6</sup> The grace period for an overdraft loan is equal to the pricing plan number.

Ser. No.	Name of the pricing plan/ types of cards for individuals included in the pricing plan	Pricing Plan Number											
		1	2	3	4 <sup>1</sup>	5 <sup>1</sup>	6 <sup>1</sup>	7 <sup>1</sup>	8 <sup>1</sup>	9 <sup>1</sup>	10 <sup>1</sup>	11 <sup>1</sup>	12 <sup>1</sup>
		Fee amount, % of an amount											
4.7.12.	Magnit/installment cards "Magnit" <sup>2</sup> , cards issued within the bank product "Card for the Ministry of Defense"	1.5	2.5	3.5									4
4.7.13.	cards issued within the "Barkhat" loyalty Club, cards issued within the banking products "Card for the Ministry of Defense" and "Student Card"	1.5	2.5	3.5									4
4.7.14.	"Polny"/ installment card "Magnit" <sup>4</sup> , cards, issued with the loyalty clubs "Barkhat", "Card-Blansh", Nastart, "Shchodry", "Lady", "Svoi", cards issued within the loyalty club "Persona" <sup>5</sup> , cards issued within the bank's products "Easy-card", "Mozhnovsyo", "Card for the Ministry of Defense", "Student card (Pupil card)", "Pupil card", "Shchodraya"	1.5	2.5	3.5									4
4.7.15.	"Premium"/installment card "Magnit" <sup>6</sup> , cards issued within the loyalty club "Cart blanche", cards issued within the loyalty club "Persona" <sup>7</sup>	1.5	2.5	3.5									4

<sup>1</sup> Since 01.06.2023 Merchant Partnership Agreements under pricing plans with numbers 4-12 of this table shall not be concluded (except for pricing plans for "Magnit" Blue, "Magnit" Red and "Magnit" Green)).

<sup>2</sup> According to pricing plans with numbers from 1 to 4 (inclusive), the installment payment period for an overdraft loan is equal to the pricing plan number. According to pricing plans with numbers from 5 to 12, the installment payment period for an overdraft loan is 4 months.

<sup>3</sup> According to pricing plans with numbers from 1 to 4 (inclusive), the installment payment period for an overdraft loan is equal to the pricing plan number. According to pricing plans with numbers from 5 to 12, the installment payment period for an overdraft loan is 4 months.

<sup>4</sup> According to pricing plans with numbers from 1 to 4 (inclusive), the installment payment period for an overdraft loan is equal to the pricing plan number. According to pricing plans with numbers from 5 to 12, the installment payment period for an overdraft loan is 4 months.

<sup>5</sup> This sub-clause shall not apply to Mastercard World Black Edition cards issued within the loyalty club "Persona" up to 18.09.2023.

<sup>6</sup> According to pricing plans with numbers from 1 to 4 (inclusive), the installment payment period for an overdraft loan is equal to the pricing plan number. According to pricing plans with numbers from 5 to 12, the installment payment period for an overdraft loan is 4 months.

<sup>7</sup> This sub-clause shall not apply to Mastercard World Black Edition cards issued within the loyalty club "Persona" up to 18.09.2023.

#### 4.7. PARTICIPATING IN THE BANK'S PARTNER (BONUS) PROGRAM<sup>1, 2</sup>

Ser. No.	Name of the pricing plan/ types of cards for individuals included in the pricing plan	Pricing Plan Number											
		1	2	3	4 <sup>3</sup>	5 <sup>3</sup>	6 <sup>3</sup>	7 <sup>3</sup>	8 <sup>3</sup>	9 <sup>3</sup>	10 <sup>3</sup>	11 <sup>3</sup>	12 <sup>3</sup>
		Amount of a fee (incl. VAT), % of the amount											
4.8.1.	"Barkhat"/cards, applied for as part of "Barkhat" loyalty club, cards, applied for as part of "Student Card" bank product	1.8	3.6	4									4
4.8.2.	"Cart blanche"/cards applied for as part of "Cart blanche" loyalty club	1.8	3.6	4									4
4.8.3.	Nastart/cards issued within the framework of the loyalty Club "Nastart", cards issued as part of the banking product "Easy Card"	1.8	3.6	4									4
4.8.4.	Shchodry / cards issued within the framework of the loyalty Club "Shchodry", cards issued as part of the banking product "Mozhnovsyo", "Student Card", "Shchodraya"	1.8	3.6	4									4
4.8.5.	"Persona"/Visa Platinum cards issued within the "Persona" loyalty Club <sup>4</sup>	1.8	3.6	4									4
4.8.6.	"Lady" / cards issued within the "Lady" loyalty Club	1.8	3.6	4									4
4.8.7.	"Svoi" / cards issued within the "Svoi" loyalty Club	1.8	3.6	4									4
4.8.8.	Student Card (Pupil Card) / cards issued within the Student Card (Pupil Card), "Easy card"	1.8	3.6	4									4
4.8.9.	Magnit Card Blue <sup>5</sup> /Magnit Cards	4						-	-	-	-	-	
4.8.10.	Magnit Card Red <sup>6</sup> /Magnit Cards	-	-	-	-	4							
4.8.11.	Magnit Card Green / Magnit Cards	1.8	3.6									4	
4.8.12.	Magnit/installment cards "Magnit" <sup>7</sup> , cards issued within the bank product "Card for the Ministry of Defense"	1.8	3.6	4									4

<sup>1</sup> The fee is charged when concluding a partnership agreement with a merchant within the partner (bonus) program according to form 0604190076 of the Album of contract forms. (hereinafter Merchant Partnership Agreement).

<sup>2</sup> Since to 01.08.2023, cards issued within the loyalty club "Shchodry", installment cards "Magnit" shall be excluded from the pricing plans under newly concluded Merchant Partnership Agreements.

<sup>3</sup> Since 01.06.2023, Merchant Partnership Agreements under pricing plans with numbers 4-12 of this table shall not be concluded (except for pricing plans for "Magnit" Blue, "Magnit" Red and "Magnit" Green).

<sup>4</sup> This sub-clause shall not apply to Mastercard World Black Edition cards issued within the loyalty club "Persona" up to 18.09.2023.

<sup>5</sup> The grace period for an overdraft loan is from 1 to 7 months, depending on the purchase amount. The pricing plan number for determining the grace period shall not be set.

<sup>6</sup> The grace period for an overdraft loan is equal to the pricing plan number.

<sup>7</sup> According to pricing plans with numbers from 1 to 3 (inclusive), the installment payment period for an overdraft loan is equal to the pricing plan number. According to pricing plans with numbers from 4 to 12, the installment payment period for an overdraft loan is 3 months.

Ser. No.	Name of the pricing plan/ types of cards for individuals included in the pricing plan	Pricing Plan Number											
		1	2	3	4 <sup>1</sup>	5 <sup>1</sup>	6 <sup>1</sup>	7 <sup>1</sup>	8 <sup>1</sup>	9 <sup>1</sup>	10 <sup>1</sup>	11 <sup>1</sup>	12 <sup>1</sup>
		Amount of a fee (incl. VAT), % of the amount											
4.8.13.	"Econom"/installment cards "Magnit" <sup>2</sup> , issued within the "Barkhat" loyalty Club, cards issued within the banking products "Card for the Ministry of Defense" and "Student Card"	1.8	3.6	4									4
4.8.14.	"Polny"/ installment card "Magnit" <sup>3</sup> , cards, issued with the loyalty clubs "Barkhat", "Card-Blansh", nastart, "Shchodry", "Lady", "Svoi", cards issued within the loyalty club "Persona" <sup>4</sup> , cards issued within the bank's products "Easy-card", "Mozhnovsyo", "Card for the Ministry of Defense", "Student card (Pupil card)", "Pupil card", "Shchodraya"	1.8	3.6	4									4
4.8.15.	"Premium"/installment card "Magnit" <sup>5</sup> , cards issued within the loyalty club "Cart blanche", cards issued within the loyalty club "Persona" <sup>6</sup>	1.8	3.6	4									4

<sup>1</sup> Since 01.06.2023, Merchant Partnership Agreements under pricing plans with numbers 4-12 of this table shall not be concluded (except for pricing plans for "Magnit" Blue, "Magnit" Red and "Magnit" Green).

<sup>2</sup> According to pricing plans with numbers from 1 to 3 (inclusive), the installment payment period for an overdraft loan is equal to the pricing plan number. According to pricing plans with numbers from 4 to 12, the installment payment period for an overdraft loan is 3 months.

<sup>3</sup> According to pricing plans with numbers from 1 to 3 (inclusive), the installment payment period for an overdraft loan is equal to the pricing plan number. According to pricing plans with numbers from 4 to 12, the installment payment period for an overdraft loan is 3 months.

<sup>4</sup> This sub-clause shall not apply to Mastercard World Black Edition cards issued within the loyalty club "Persona" up to 18.09.2023.

<sup>5</sup> According to pricing plans with numbers from 1 to 3 (inclusive), the installment payment period for an overdraft loan is equal to the pricing plan number. According to pricing plans with numbers from 4 to 12, the installment payment period for an overdraft loan is 3 months.

<sup>6</sup> This sub-clause shall not apply to Mastercard World Black Edition cards issued within the loyalty club "Persona" up to 18.09.2023.