

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 7
SERVICE PACKAGES FOR CLIENTS-LEGAL ENTITIES
AND INDIVIDUAL ENTREPRENEURS

Service package in this section means:

A set of banking operations combined into package offers provided to the customer in accordance with this Fee Schedule;
Implementation of personalized interaction with the customer on settlement and (or) bank cash services, providing support to the customer in conducting transactions, advising the customer on banking products and services.

1. The service packages (with the exception of the BASIS package) are connected to the accounts of customers who have submitted an application (concluded an agreement) for the provision of a set of services through the Client-Bank system.

The customer account means:

In terms of clauses 7.1 of this Fee Schedule, the customer's account is understood as a current (settlement) bank account in Belarusian rubles (except for a current (settlement) bank account, access to which can be provided through a debit bank payment card), a non-resident customer account in Belarusian rubles, an account of a state-financed organization in Belarusian rubles for accounting funds from income-generating activities.

In terms of clause 7.3-1 of this Fee Schedule – current (settlement) bank account in foreign currency (except for a current (settlement) bank account, access to which can be provided through a debit bank payment card), a non-resident customer account in Belarusian rubles.

1-1. The service packages under clauses 7.1 of this Fee Schedule are presented in several possible ways, differed by:

Number of included electronic transfers except for the service packages, "SHAG NAVSTRECHU" (STEP FORWARD), RAZVITIE (DEVELOPMENT), BASIS, CAPITAL-no limit;

service periods under service packages (hereinafter – the period), except for service packages "SHAG NAVSTRECHU" (STEP FORWARD), BASIS, options of the package LIOGKY (EASY): LIOGKY SHAG (EASY STEP), LIOGKY SOYUZ (EASY UNION), LIOGKY-3, LIOGKY-5, options of the package PERSPEKTIVNY (PROSPECTIVE): PERSPEKTIVNY-5.

The period is considered as:

A calendar month with payment frequency for 1 (one) calendar month;

3, 6, 9, 12 calendar months with one-time payment for 3, 6, 9, 12 calendar months, respectively.

For service packages SHAG NAVSTRECHU (STEP FORWARD), RAZVITIE (DEVELOPMENT), options of service package LIOGKY: LIOGKY SHAG (EASY STEP), LIOGKY SOYUZ (EASY UNION), LIOGKY-3, LIOGKY-5, options of the package PERSPEKTIVNY (PROSPECTIVE): For PERSPEKTIVNY-5 a grace service period is installed (hereinafter – grace period).

Grace period:

Shall be provided to the customers specified in clause 13 of this section, – customers who open an account in the Bank for the first time ("new customers");

Includes the period from the date of connection of the customer's account to the package (package option) of services and up to the last day of the calendar month in which the account is connected to the package (package option) of services, as well as 5 (five) full calendar months following the month of connection of the customer's account to the package (package option) of services;

It is provided only in relation to the subscription fee for using the package (package option) of services for 1 (one) calendar month;

It can be re-provided to the customer if 6 (six) months or more have passed since the closing date of the current (settlement) bank account in Belarusian rubles connected to the service package (package option) with a grace period on the customer's initiative.

Designation of service package is implemented as per flowchart P-No., where: P means name of a package (for example, LYOGKY (Easy in English));

No. means package option depending on the number of included electronic payments or the package type (for example, LYOGKIY-3, LYOGKIY-SHAG). Electronic payments within clauses 7.1 of this Fee Schedule shall be understood as intrabank or interbank payments of funds (including transfers after the end of a banking day under payment documents received from customers not later than 16 hours 15 minutes) from the customers' accounts using Client-Bank System, including transfers within instant payment system, when making settlements by direct debiting an account.

1-2. One customer account cannot be connected to several service packages (options of a package). When connecting several customer accounts to one service package option, a subscription fee is charged for each account connected to a service package option.

2. The subscription fee for maintenance of the customer's account under the service package is charged regardless of the composition of operations actually used by the customer and the number of days of using the corresponding package of services pursuant to the following procedure:

2.1. a calendar month with payment frequency for 1 (one) calendar month:

For the first calendar service month according to sub-clauses 7.1, (except for service package of SHAG NAVSTRECHU (STEP TOWARDS) and LYOGKIY-SHAG (LEASY-STEP), 7.3-1 of this Fee Schedule – on the day the account is connected to the corresponding version of the service package, but no later than the last working day of this month in the amount based on the number of calendar days for the period from the date of connection to the service package up to the last calendar day of the month;

For the first calendar month of service according to sub-clause 7.1 (with the exception of service packages SHAG NAVSTRECHU (STEP TOWARDS) and LYOGKIY-SHAG (EASY-STEP)) of this Collection of rewards – in full, regardless of the day of connection to the service package, but no later than the last working day of the month of service according to the service package;

For the second calendar month of service and at any later dates – in full, from the first, but not later than the last working day of the month of service according to the service package (by debiting funds from the account by a payment order).

2.2. at the same time, when choosing a period of 3, 6, 9, 12 calendar months of service – in full:

when a customer switches from a service with a monthly subscription fee to a service with a one-time payment for 3, 6, 9, 12 calendar months – no later than the last working day of the month of service with a monthly subscription fee;

When extending the service with a one-time payment for 3, 6, 9, 12 calendar months – no later than the last working day of the current period.

At the same time, the subscription fee for the service package shall not be charged for calendar months, in which operations for crediting / debiting funds to the customer's account(s) connected to the service package were absent or consisted only of the following operations:

For the payment of fees and/or repayment of expenses to the Bank by a customer;

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;

For mandatory payments of the customer in favor of the Social Protection Fund of the Ministry of Labor and Social Protection, payments to the budget, including tax payments;

making a bank transfer to balance account 6670 "Settlements with other creditors".

The procedure of part 2 of this sub-clause does not apply to the customer's account servicing during grace period.

3. The subscription fee for each package of services includes operations and their number specified in the corresponding package of services.

The service packages in accordance with paragraphs 7.1, 7.3-1 of this Fee Schedule include transfers (payments) in excess of the established number, the collection of fees for which in accordance with sub-clauses 1.5.4, 4.3.1.1, 4.3.1.4 of this Fee Schedule is not provided.

4. Fee for operations not included in a service package, or operations in excess of the quantity included in the corresponding package (variant of the package) of services, is charged no later than the last working day of the month of rendering services in the amounts established by this Fee Schedule (except for section 7 of this Fee Schedule), unless otherwise provided by the terms of the service package.

If the customer receives additional transactions on international MasterCard Business, Visa Business cards (service packages in accordance with paragraph 7.1 of this Fee Schedule) (crediting funds to the account when issuing corporate cards of the bank, withdrawing cash, urgent card issue, reissuing the card in case of its loss (theft), making a duplicate of the card, blocking the card, finding out in the payment system the correctness of debiting funds from the account (except for cases of fraudulent transactions), providing a statement from the current (settlement) bank account, access to which can be provided when using a debit bank payment card (except for the statement for the current and (or) the previous month)) the fee for the servicing is charged in accordance with this Fee Schedule (except for Section 7 of this Fee Schedule).

5. The subscription fee for using a service package cannot differ from the fee established by this Fee Schedule including when including into the set of provided services except for sales promotions arranged by the Bank.

6. The customer has the right to switch to servicing the account under a different service package (package option) pursuant to clauses 7.1 of this Fee Schedule without charging an additional fee.

In case of changes in the number of employees of a commercial organization, as a result of which the customer does not comply with criteria to connect the account to the corresponding service package, the Bank transfers the customer's account to another service package.

The date of the beginning of the account maintenance under a new service package (variant of the package) (with the collection of the corresponding subscription fee in the manner specified in clause 3 of part 1 of clause 2 of this section) is the first day of the month following the date of entry into force of the relevant additional agreement to the agreement of the current (settlement) bank account in Belarusian rubles (or the date of the customer's application for changing the service package).

7. The customer has the right to temporarily suspend the maintenance of the account under the service package by notifying the bank in writing by submitting an application in the form of a free-format document using the Client-Bank system, indicating the period of temporary suspension, which is a full calendar month (months). The date of the beginning of the suspension and resumption of the account maintenance under a service package is the first day of the calendar month in accordance with the period specified in the customer's application.

For the period of suspension of the account maintenance under service package, the subscription fee for the service package is not charged, and the customer's account is maintained according to this Fee Schedule (except for sub-clauses 7.1, 7.3-1 of this Fee Schedule).

The procedure of this sub-clause does not apply to the customer's account maintenance during grace period.

8. In case of non-payment of the subscription fee by the customer in accordance with the procedure established by this section, from the first day of the calendar month following the non-payment period, the bank has the right to suspend the maintenance of the account under the service package (except for sub-clause 7.4 of this Fee Schedule) without prior notice to the customer, as well as pursuant to the terms of the relevant agreement, to suspend the servicing under the Client-Bank system. For the period of suspension of the package service of the account, the subscription fee for the service package is not charged, and the customer account is maintained in accordance with this Fee Schedule (except clauses 7.1, 7.3-1 hereof).

Service under the service package is resumed from the first day of the month following the date of payment to the bank of fee for servicing under the service package pursuant to clause 2 of this section.

In case of non-payment by the customer of a one-time subscription fee for 3, 6, 9, 12 calendar months of service before the start of a new period, the service package is performed with the bank charging a monthly subscription fee, while the start date of service with monthly payment of the subscription fee is the first day of the calendar month following the non-payment period.

8-1. In case of early termination of account maintenance under the package of services, temporary suspension of account maintenance under the package of services, transition to account maintenance under another service package, early termination of the bank account agreement on the customer's initiative before the expiration of the period of 3, 6, 9, 12 calendar months, for which a one-time payment was made under the service package, as well as the seizure of funds held in the account, or the suspension of operations on the account, recalculation of the fee paid for the actual period
The bank does not provide customer service, and the one-time payment paid by the customer in the amount of the unused amount is not refunded.

Within validity of the period of 3, 6, 9, 12 calendar months paid by the customer for the maintenance of the account for the service package in cases of cancellation/modification by the bank of the service package, including the amount of the subscription fee for the use of the service package, the service for another service package to which the maintenance of the account / the modified service package is transferred continues at the expense of a one-time payment made for the corresponding service period under the service package, before the end of the paid service period. For the new service period for the service package, a one-time payment is made by the customer in accordance with the fee amounts established by this Fee Schedule for service packages on the date of payment.

9. In exceptional cases, the bank has the right to unilaterally terminate the maintenance of the account under the service package (with prior notification to the customer) in the following cases:

9.1. If the Bank has a ruling of the economic court on the initiation of economic insolvency (bankruptcy) proceedings against the customer or information that the customer is in the liquidation:

9.2. Upon termination on the initiative of any of the parties of the agreement for provision of a set of services through the Client-Bank system (except for the BASIS package).

The service of the customer's account under the service package pursuant to this sub-clause is terminated from the first day of the month following the date of the notification to the customer of the termination of account maintenance under the service package, and after the account is maintained in accordance with this Fee Schedule (except for clauses 7.1, 7.3-1 of this Fee Schedule).

9.3. In the absence of the customer's consent to the account servicing through a different service package due to a change in the number of employees of a commercial organization, as a result of which the customer no longer meets the criteria for connecting the account to the appropriate service package.

The service of the customer's account under the service package pursuant to this sub-clause is terminated from the first day of the month following the date of the notification to the customer of the termination of account maintenance under the service package.

10. The switching of the customer's account on his initiative from the service package to the service according to this Fee Schedule (except for clauses 7.1, 7.3-1 of this Fee Schedule) is carried out after paying to the bank an additional fee in the amount of half of the subscription fee set for the last used service package (charged by the bank from the customer's account through debiting by a payment order).

The service starting date pursuant to this Fee Schedule (except for sub-clause 7.1, 7.3-1 of this Fee Schedule) is the first day of the calendar month following the date of entry into force of the relevant additional agreement to a contract of current (settlement) bank account in Belarusian rubles.

The starting date of the fee amount application for the payment service of acquiring of merchants payment transactions using the Bank's bank payment cards is the date of the relevant work (settings) in the Bank's processing system.

11. The Bank is entitled to unilaterally make changes to the existing service packages (the name of the service packages, the terms of service, the validity period, the amount of fee, the composition of the service packages) with the notification to the customer pursuant to the procedure specified by a contract of current (settlement) bank account in Belarusian rubles.

If the amount of fee for account maintenance under a service package is changed, the new (changed) amount of fee is applied from the first day of the calendar month following the date of entry into force of amendments and additions to the Fee Schedule, unless otherwise determined by the resolution of the Bank's Management Board, except for the cases specified in Part 2 of clause 8-1 of this section.

12. If the bank cancels the service package without the customer's initiative to switch to the current line of service packages, the customer's account is switched for the servicing pursuant to the Fee Schedule (except for section 7 of this Fee Schedule).

13. In this section, "a customer opening an account with the Bank for the first time" means a "new" customer who: for the first time opens a current (settlement) bank account in Belarusian rubles with the Bank;

Uses the Bank's products and services in its activities, but does not have an open current (settlement) bank account in Belarusian rubles in the Bank;

Previously, such a customer had a current (settlement) bank account in Belarusian rubles with the Bank, which was subsequently closed on its initiative, while the period after closing the current (settlement) bank account with the Bank is 6 (six) months or more.

7.1. SERVICE PACKAGES FOR CUSTOMERS

1. The accounts of small and medium-sized business entities shall be connected to the SHAG NAVSTRECHU service package pursuant to article 3 [Law of the Republic of Belarus dd 01.07.2010 No. 148-3 “On support to small and medium-sized business entities”], which together meet the following criteria:

the age of an individual entrepreneur, founder or one of the participants (whose share in the authorized fund is $\geq 50\%$), a shareholder or one of the shareholders (holding a controlling stake) of a business entity at the time of state registration did not exceed 31 years;

No more than 6 (six) months have passed from the moment of the client's state registration to the date of opening an account with the bank;

The customer opens the Bank account for the first time (other (previously opened) accounts of the customer are not allowed). The customer service period for the SHAG NAVSTRECHU service package is no more than 12 (twelve)

Calendar months. Upon expiration of this period, the bank shall switch the customer's account to the service package PERSPEKTIVNY5, if the client has not initiated the issue of further service under a different service package under this section (except for the SHAG NAVSTRECHU service package).

2. The customers accounts connected to the RAZVITIE service package belong to the following categories: individual entrepreneurs; micro-and small entities (business entities with no more than 100 employees).

3. The LYOGKY service package (except for LYOGKY SHAG and LYOGKY-SOYUZ (Easy Union) options) allows connection of customers accounts falling under the following categories: individual entrepreneurs (business entities with no more than 15 employees); non-profit entities (including horticultural associations, condominiums, trade unions, etc.)

3.1. The accounts of small and medium-sized business entities shall be connected to the LYOGKY SHAG service package pursuant to article 3 [Law of the Republic of Belarus dd 01.07.2010 No. 148-3 “On support to small and medium-sized business entities”], which together meet the following criteria:

No more than 6 (six) months have passed from the moment of the customer's state registration to the date of opening an account with the bank;

The customer opens an account with the Bank for the first time (it is allowed to have other (previously opened) accounts of the customer that are not related to the current (settlement) bank account in Belarusian rubles.

The period of customer service under the LYOGKY-SHAG service package is no more than 12 (twelve) calendar months. Upon expiration of this period, the bank shall switch the customer's account to servicing under the PERSPECTIVNY-5 service package, unless the customer has initiated the issue of further servicing under a different service package within the framework of this section (except for LYOGKY-SHAG service package).

3.2. Accounts of political parties and their organizational structures, unions (associations) of political parties, trade unions, public associations of disabled people and war veterans, which include pensioners, are connected to the LYOGKY-SOYUZ service package: participants of the Great Patriotic War, Heroes of the Soviet Union, Heroes of Socialist Labor, prisoners of nazi concentration camps, blockade of Leningrad, internationalist soldiers.

4. Customer accounts (with more than 100 employees) are connected to the CAPITAL-no limit service package, if the customer opens a Bank account for the first time (it is allowed to have other (previously opened) customer accounts that do not relate to the current (settlement) bank account in Belarusian rubles).

Ser. No.	Service/package	SHAG NAVSTRECHU	RAZVITIE	BASIS	LYOGKY			PERSPEKTI VNY	TORGOVY	ACTIVE	LIDER	CAPITAL
					SHAG	SOYUZ	-					
7.1.1.	Subscription fee for using the service package, depending on the variant of the service package (the quantity of electronic transfers, except for express payments), BYN per month											
	With no limit on the number of payments	grace period (monthly)	0.01	0.01	–	–	–	–	–	–	–	–
		1 month	1.00	43.00								
		3 months		123.00								
		6 months	–	232.00								
		9 months	–	329.00								
		12 months	–	413.00								
	- 0	1 month	–	–	71.00	–	–	–	–	–	–	–
	- 3	grace period (monthly)	–	–	–	0.01	0.01	0.01	–	–	–	–
		1 month	–			1.50	9.00	16.00		37.00		
	- 9	3 months	–			–	–	–		105.00		
	- 18	6 months				–	–	–		200.00		
	- 27	9 months				–	–	–		283.00		
	- 36	12 months				–	–	–		355.00		
	- 5	grace period (monthly)						0.01	0.01	–	–	–

7.1.1.6.	Acceptance of cash in Belarusian rubles with subsequent transfer to the customer's account connected to the corresponding package of services (under the contract of the current (settlement) bank account in Belarusian rubles)	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
7.1.1.7.	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)	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
7.1.1.8.	Issuing a duplicate of a personal account statement	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included	Included
7.1.1.9.	Maintenance of an international corporate bank payment card in accordance with sub-clauses 3.1.15.1–3.1.15.4 of this Fee Schedule (at the customer's choice)	3	3	3	3	3	3	3	3	3	3	5
7.1.1.10.	Payment service for acquiring of merchants payment transactions (except for Internet acquiring and mobile acquiring) using bank payment cards of the Bank when crediting funds to accounts opened with the Bank (fee is effective from the date of conclusion of the agreement or from the date of entry into force of the relevant amendments to the current agreement specified in the Application for Registration. In case the customer switches to another package of services or abandons the package form of service, the amount of fee is established in accordance with sub-clause 4.6.8 of this Fee Schedule)	–	–	–	–	–	–	–	0.8 % of the amount (the fee is collected in excess of the subscription fee for using the service package) pursuant to sub-clause 7.1.1 of this Fee Schedule	–	–	–

7.1.1.11.	Payment service for acquiring of merchants payment transactions using mobile acquiring (fee is effective from the date of conclusion of the agreement or from the date of entry into force of the relevant amendments to the current agreement specified in the Application for Registration. In case the client switches to another package of services or abandons the package form of service, the amount of fee is established in accordance with sub-clause 4.6.8 of this Fee Schedule)	–	2.0 % of the amount (fee is collected in excess of the subscription fee pursuant to sub-clause 7.1.1 of this Fee Schedule))	–	–	–	–	–	–	–	–	–
7.1.1.12.	Payment service for acquiring of merchants payment transactions using software that allows accepting payments using contactless technology on devices, using bank payment cards of resident banks when crediting funds to accounts opened with the Bank (fee is effective from the date of conclusion of the agreement or from the date of entry into force of the relevant amendments to the current agreement specified in the Application for Registration. In case the customer switches to another package of services or abandons the package form of service, the amount of fee is established in accordance with sub-clause 4.6.8 of this Fee Schedule)	–	1.8 % of the amount fee is collected in excess of the subscription fee for using the package Services pursuant to sub-clause 7.1.1 of this fee Schedule	–	–	–	–	–	1.8 % of the amount fee is collected in excess of the subscription fee for using the package Services pursuant to sub-clause 7.1.1 of this fee Schedule	–	–	–
7.1.1.13.	Payment service for acquiring of merchants payment transactions using a QR code on bank payment cards of the Bank (Fee is effective from the date of conclusion of the agreement or from the date of entry into force of the relevant amendments to the current agreement specified in the Application for Registration. In case the customer switches to another package of services or abandons the package form of service, the amount of fee is established in accordance with sub-clause 4.6.8 of this Fee Schedule)	–	0.4 % of the amount min. BYN 0,01 fee is collected in excess of the subscription fee for using Package Services pursuant to Sub-clause 7.1.1 of this fee Schedule)	–	–	–	–	–	0.4 % of the amount min. BYN 0.01 fee is collected in excess of the subscription fee for using the package using package Services pursuant to Sub-clause 7.1.1 of this fee Schedule	–	–	–

7.1.6.	<p>Provision of information services by sending SMS messages with information about the merchant to the holders of bank payment cards of the bank participating in the bank's partner (bonus) program</p> <p>Information on Merchant (fee is collected in excess of the subscription fee pursuant to sub-clause 7.1.1 of this Fee Schedule). If the customer switches to another service package or refuses the package form of servicing, the amount of fee is set in accordance with sub-clause 4.6.18 of this Fee Schedule</p>	-	-	-	-	-	-	-	0.025 BYN per 1 SMS (with VAT)			
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7.3-1. BUSINESS-VED SERVICE PACKAGE

Newly opened current (settlement) bank accounts in Chinese yuan and Russian rubles of customers are connected to the BUSINESS-VED activity package if the Bank has previously opened and valid current (settlement) bank account of the customer in Belarusian rubles (with the exception of the current (settlement) bank account, access to which can be provided when using a debit bank card payment card) or a non-resident customer's account in Belarusian rubles.

Ser. No.	Service	The amount of fee for the current (settlement) bank account in			
		Chinese yuan for customers		Russian rubles for customers	
		entities of small and medium-sized enterprises	not entities of small and medium-sized enterprises	entities of small and medium-sized enterprises	not entities of small and medium-sized enterprises
7.3-1.1.	Subscription fee for the use of the service package, BYN per month	270.00		220.00	
7.3-1.2.	Opening a current (settlement) bank account in a foreign currency that is connected to the service package	Included (1 account)		Included (1 account)	
7.3-1.3.	Bank transfers in foreign currency to customer accounts opened with the Bank, or to any accounts opened with other banks of the Republic of Belarus, when using the "Client-Bank" system	Unlimited quantity is included in Chinese yuan (CNY)		Unlimited quantity is included (in Russian rubles)	
7.3-1.4.	International transfers (through correspondent accounts held with foreign banks):	CNY 75 for 1 document (only for transfers in Chinese yuan (CNY)	CNY 300 for 1 document (only for transfers in Chinese yuan (CNY)	250 Russian Rubles for 1 document (only for transfers in RUB	1750 Russian Rubles for 1 document (only for transfers in RUB
7.3-1.5.	Registration of a currency agreement on the web portal of the National Bank	BYN 6.00 per 1 document (incl. VAT)		BYN 6.00 per 1 document (incl. VAT)	
7.3-1.6.	Entering information about amendments to/execution of a currency agreement registered on the web portal of the National Bank	BYN 4.00 per 1 document (incl. VAT)		BYN 4.00 per 1 document (incl. VAT)	
7.3-1.7.	Translation of the response to a foreign bank's compliance request for an international bank transfer	BYN 12.00 per 1 document (incl. VAT)		BYN 12.00 per 1 document (incl. VAT)	
7.3-1.8.	Verification of a Chinese resident counterparty of the People's Republic of China registered on the territory of mainland China	BYN 75.00 (incl. VAT)		-	

