

Rate plan for the provision of settlement and cash services to all categories of individual customers.

Rate plan "Basic"*

Settlement and cash services in currency of the Russian Federation		
Receipt of orders for payment with the date of execution "Today"¹:		9:00 a.m. – 04:50 p.m.
<i>Name of transaction</i>		<i>Rate</i>
1. Opening, maintaining and closing of accounts		
1.1.	Opening an account:	
A.	Deposit account	free of charge
B.	Current account	RUB 5000
1.2.	Maintaining a current account with no credits and debits to the account in the last 6 months (account charge-off/fee refund is not deemed as credit or debit transactions)	RUB 5000 ⁸
1.3.	Maintaining an account in cases other than those mentioned in clause 1.2 above	free of charge
1.4.	Closing an account ⁷	free of charge
2. Payment transactions		
2.1. Payment transactions with account opening³		
2.1.1.	Credit of funds	free of charge
2.1.2.	Transfers within the Bank, which are effected in an office of the Bank ²	
A	to the accounts of individual customers	free of charge
B.	to the accounts of legal entities and individual entrepreneurs	2%, min. RUB 100, max. RUB 3000
2.1.3.	Transfers within the Bank, which are effected in Nordea online system ^{1,3}	
A	to the accounts of individual customers	free of charge
B	to the accounts of legal entities and individual entrepreneurs	0.75%, min. RUB 50, max.
2.1.4.	Transfers to JSC Nordea Bank	free of charge
2.1.5.	Transfers to accounts with other banks, which are effected in an office of the Bank and in Nordea online system ³ , including to accounts opened with Nordea Bank AB (publ) Sweden, its branches and other banks of Nordea Group	2%, min. RUB 200, max. RUB 3000
2.1.6.	Transfers of tax and customs duties	free of charge
2.1.7.	Payment of services via Federal System "Gorod", in Nordea online system ^{1,4,5}	As per the tariffs charged by Federal System "Gorod"
2.2. Payment transactions without account opening		
2.2.1.	Transfers of tax and customs duties	free of charge
3. Cash transactions (as per working schedule of the cash desk)		
3.1.	Reception, conversion and crediting an account with cash of the clients	free of charge
3.2.	Cash withdrawals from the account (if there is cash in the Bank) ⁶	1.5%
3.3.	Acceptance of banknotes of the Bank of Russia, raising doubts about their authenticity for examination	free of charge
4. Other services		
4.1.	Providing duplicates/copies of documents against which the account entries have been made	RUB 300 per document
4.2.	Issuing certificates on request of the client	free of charge
4.3.	Empowerment for the opening and management of bank accounts and deposits	free of charge
4.4.	Assistance in obtaining information about outgoing payments (requesting)	RUB 100
4.5.	Account statements	free of charge
4.6.	Cancellation and change of payment instructions before execution	free of charge
4.7	Providing information about a credit history bureau keeping the Customer's credit history, at the Customer's request, replacement and cancellation of the credit history subject's code, generation of an additional code of a subject of credit history.	RUB 500, including VAT

¹ Client orders received in Nordea online system and Bank offices for non-cash transactions shall be executed during one transaction day of the Bank from 9:00 a.m. to 04:50 p.m. on working days (Moscow time). Client orders for transactions on special card accounts shall be executed in all Bank offices according to Moscow time. Orders received after 04:50 p.m. shall be executed on the following transaction day. Client orders for service payments received under clause 2.1.7 in Nordea online system shall be executed during the current calendar day.

A term and demand deposit shall be repaid and the interest accrued thereon shall be paid in Nordea online system on business days from 09:00 a.m. to 05:00 p.m. Moscow time. If the repayment thereof is requested after 05:00 p.m., then such request shall be processed on the following business day.

² Including inter-branch transfers in the Bank. Transfers within the Bank are made in the Bank's offices as per their working hours;

³ Transfers from term deposit account are made only between own accounts within the Bank, except for inter-branch transfers in the Bank.

⁴ Due to technical specificity of the cooperation with Federal System "Gorod", it is impossible for JSC Nordea Bank to beforehand inform customers about the current tariffs charged by Federal System "Gorod". Therefore, JSC Nordea Bank notifies customers thereof right before a transaction. Please note that the Federal System organizer may unilaterally change the list of service providers to which payments may be made (i.e. by excluding/including service providers from/into such list).

⁵ Nordea online system sets daily limits for payments to service providers. Information about such limits is available at the Bank's web-site www.nordea.ru. Service providers may set additional payment rules, as well as fees and limits, as informed in Nordea online system.

⁶ Cash may be withdrawn free of charge in the following cases:

- from deposit account opened under bank deposit agreement;
- term deposit principal and interest from demand deposit accounts, current accounts and SCA accounts; within the deposit principal amount repaid and the interest paid by the Bank;

⁷ No fee shall be charged for cash withdrawal and balance transfer upon the closing of an account (current account/demand deposit account/special card account).

⁸ The fee is to be charged once in 6 months on the last business day of the month when the grounds for charging such fee occurred. If at the time when the fee falls due the account balance is less than the amount stated, then the fee shall be charged in the amount of such available balance.

Cash and settlement services in foreign currency

Orders takings for transfer for value "Today"¹:

9:00 a.m. – 04:00 p.m.

Name of transaction

Rate

5. Opening, maintaining and closing of accounts

5.1.	Opening an account:	
A.	Deposit account	free of charge
B.	Current account	USD 80 (equivalent amount as
5.2.	Maintaining a current account with credits and debits to the account in the last 6 months (account charge-off/fee refund is not deemed as credit or debit transactions).	USD 80 ⁹ (equivalent amount as per CBR exchange rate (cross-rate)) ²
5.3.	Maintaining an account in cases other than those mentioned in clause 5.2 above	free of charge
5.4.	Closing an account ⁸	free of charge

6. Payment transactions

6.1. Payment transactions with account opening^{3,4}

6.1.1.	Credit of funds	free of charge
6.1.2.	Transfers within the Bank, which are effected in the Bank's offices and in Nordea ^{1,3}	
A	to the accounts of individual customers	free of charge
B	to the accounts of legal entities and individual entrepreneurs	Service is not provided
6.1.3.	Transfers from current account to accounts opened with other credit institutions, which are effected in an office of the Bank:	2%, min. USD 55, max. USD 290
6.1.4.	Transfers from current account/deposit account in USD, EUR to accounts opened with other credit institutions, which are effected in Nordea online system ¹ :	
6.1.5	Transfers denominated in currencies with limited convertibility and effected in the Bank's offices to accounts opened with:	
A	credit institutions other than the banks of Nordea Group ⁵	
B	banks of Nordea Group ⁵	Service is not provided
6.1.6	Transfers effected in the Bank's office from current account to accounts opened with the banks of Nordea Group ⁵ .	3%, min. USD 100
6.1.7	Transfers effected in Nordea online system from current account/demand deposit account/Special Card Account in USD, EUR to accounts opened with the banks of Nordea Group ⁵	

7. Cash transactions, including transactions on purchase/sale of foreign currency (as per working schedule of the cash desk)

7.1.	Acceptance and count of the client's cash (USD, EUR) and credit thereof to his/her account	free of charge
7.2.	Cash withdrawals from the account in foreign currency – currency of such account (if there is cash in such currency at the Bank) ⁶	1.5%

7.3.	Acceptance of banknotes of foreign countries (group of countries), raising doubts about their authenticity for examination	free of charge
7.4.	Purchase of foreign currency for cash currency of the Russian Federation	at the exchange rate of the Bank
7.5.	Sale of foreign currency for cash currency of the Russian Federation	at the exchange rate of the Bank
7.6.	Sale of foreign currency of a foreign country (group of countries) for cash foreign currency of another foreign country (group of countries) (conversion)	at the exchange rate of the Bank
7.7.	Acceptance of foreign cash for collection in accordance with JSC Nordea Bank Rules on how to accept for collection ⁷ the banknotes issued by foreign countries (groups of countries)	8% of the nominal value
7.8.	Credit rating of foreign currency cash	RUB 1 per banknote
8. Conversion transactions on non-cash currency (as per working schedule of the office)		
8.1.	Conversion transactions (non-cash currency conversion of a foreign country (group of countries) for a currency of another one (group of countries))	at the exchange rate of the Bank
9. Transactions on purchase/sale of non-cash foreign currency (as per working schedule of the office)		
9.1.	Purchase of foreign currency for the currency of the Russian Federation	at the exchange rate of the Bank
9.2.	Sale of foreign currency for the currency of the Russian Federation	at the exchange rate of the Bank
10. Other services in foreign currency		
10.1.	Providing duplicates/copies of documents against which the account entries have been made during the period specified in clause 4.1.	in accordance with clause 4.1.
10.2.	Issuing certificates on request of the client	free of charge
10.3.	Empowerment for the opening and management of bank accounts and deposits	free of charge
10.4.	Assistance in obtaining information about outgoing payments (requesting)	USD 20
10.5.	Account statements	free of charge
10.6.	Cancellation and change of payment instructions before execution:	free of charge
<p>¹Client orders received in Nordea online system and Bank offices for non-cash transactions in USD/EUR shall be executed during one transaction day of the Bank from 9:00 a.m. to 04:00 p.m. on working days (Moscow time). Client orders for transactions on special card accounts shall be executed in all Bank offices according to Moscow time. Orders received after 04:00 p.m. shall be executed on the following transaction day.</p> <p>Client orders denominated in a currency other than USD/EUR shall be executed as follows (where D is current transaction day):</p> <ul style="list-style-type: none"> - in CNY (Chinese yan) and KZT (Kazakh tenge) D+2 working days, if orders have been received on the current transaction day by 03.30 p.m. Moscow time; - other currencies: D+2 working days. <p>A term and demand deposit shall be repaid and the interest accrued thereon shall be paid in Nordea online system on business days from 09:00 a.m. to 05:00 p.m. Moscow time. If the repayment thereof is requested after 05:00 p.m., then such request shall be processed on the following business day.</p>		

²If an account is denominated in a foreign currency other than USD/EUR, the account maintenance fee shall be charged in equivalent amount in USD at the CBR rate of exchange as of the date of such fee payment.

³ Transfers from the term deposit account are made only between own accounts within the Bank, except for inter-branch transfers in the Bank.

⁴ The transfer fee shall be charged from Payee.

⁵Nordea Group includes the following banks and their branches:

Nordea Bank AB (publ):

- ✓ Nordea Bank AB (publ), Finnish Branch
- ✓ Nordea Danmark, Filial af Nordea Bank AB (publ), Sverige
- ✓ Nordea Bank AB (publ), filial i Norge
- ✓ Nordea Bank AB, Estonia Branch
- ✓ Nordea Bank AB Latvia Branch
- ✓ Nordea Bank AB, Lithuania Branch
- ✓ Nordea Bank AB, Frankfurt Branch
- ✓ Nordea Bank AB London Branch
- ✓ Nordea Bank AB (publ), New York Branch
- ✓ Nordea Bank AB Spółka Akcyjna Oddział w Polsce [Polish Branch]
- ✓ Nordea Bank AB, Shanghai Branch
- ✓ Nordea Bank AB Singapore Branch

Nordea Bank SA, Luxembourg

- ✓ Nordea Bank S.A., Luxembourg Zweigniederlassung Zürich, Zürich Branch
- ✓ Nordea Bank S.A., Singapore Branch

⁶Cash may be withdrawn free of charge in the following cases:

- from deposit account opened under bank deposit agreement;
- term deposit principal and interest from demand deposit accounts, current accounts and SCA accounts; within the deposit principal amount repaid and the interest paid by the Bank.

⁷ Such transaction shall be effected at the Bank's cash desk only.

⁸ No fee shall be charged for cash withdrawal and balance transfer upon the closing of an account (current account/demand deposit account/special card account).

⁹ The fee is to be charged once in 6 months on the last business day of the month when the grounds for charging such fee occurred. If at the time when the fee falls due the account balance is less than the amount stated, then the fee shall be charged in the amount of such available balance.

Note:

Transfers in foreign currencies other than USD/EUR, as well as transfers in currencies with limited convertibility (clause 6.1.5), are not available in Nordea online system.

Fees denominated in a foreign currency may be charged in Russian roubles at a rate of exchange set by the Central Bank of Russia on the day of payment.

Nordea online service

<i>Nº</i>	<i>Name of transaction</i>	<i>Rate</i>
11. Nordea online service:		
11.1	Connection to Nordea online system including its Mobile version	Free of charge
11.2	Monthly service in Nordea online system including its Mobile version	Free of charge

* The Bank imposes or charges no fees under **Rate Plan "Basic"** for the period when certain debit transactions on the Customer's Accounts were blocked by the Bank due to the Customer's failure to update the data as per the applicable Russian law, incl. regulations of the Bank of Russia (CBR). The account maintenance fee will be imposed and charged in full irrespective of the actual number of days of such blocking in the respective period if such blocking on the Customer's Account is no longer applicable as of the fee calculation date.