

## Rate plan “Basic” for the issuance and maintenance of Visa and Mastercard cards

#	Name	Card Category		
		Visa Classic Mastercard Standard	Visa Gold Mastercard Gold	Visa Platinum
<b>1. Cards issuance</b>				
	Service fee for SCA on transactions with the main card and additional card, per card/year	900 RUB 15 USD 13 EUR	2 850 RUB 45 USD 40 EUR	7 500 RUB 115 USD 105 EUR
	Fee for urgent provision of a card <sup>1</sup>	450 RUB 7 USD 6 EUR	1 500 RUB 25 USD 21 EUR	1 500 RUB 25 USD 21 EUR
	Maintaining a SCA with no credit and/or debit transactions on the account over the past 6 months <sup>2</sup>	5000 RUB/ 80 USD / 70 EUR <sup>6</sup>		
<b>2. Transactions on SCA<sup>3</sup></b>				
	Fee for non-cash transactions on SCA (payment for goods and services)	free of charge		
	Fee for SCA withdrawal at banks, cash points and ATMs:			
	1) JSC Nordea Bank ATMs	free of charge		
	2) JSC Nordea Bank cash points	0.5 %		
	3) ATMs (incl. ATMs of Nordea Group banks) and cash points of other banks	1.5%, min. 150 RUB/ 3 USD/ 2 EUR		
	Fee for depositing cash on SCA at cash points and ATMs <sup>4</sup> of JSC Nordea Bank	free of charge		
	Fee for SCA balance inquiry in other banks' ATMs, per inquiry	RUB 60 / USD 1 / EUR 1		
<b>3. Other</b>				
	Penalty for card withdrawal in POS terminal or other bank's ATM	450 RUB 7 USD 6 EUR	1 800 RUB 28 USD 25 EUR	2 400 RUB 40 USD 30 EUR
	Fee for resuming transactions in SCA if the Customer requests the reissuance of a card prior to its expiration	250 RUB 4 USD 3 EUR	350 RUB 5 USD 4 EUR	350 RUB 5 USD 4 EUR
	Fee for providing a copy of invoice (POS terminal receipt etc., charged before the copy is provided)	150 RUB 3 USD 2 EUR	free of charge	
	Fee for “My Transactions” service, for a month	60 RUB 1 USD 1 EUR	free of charge	
	3D Secure service	free of charge		
	Interest paid by the Customer on the unauthorized overdraft amount, per annum (as provided for by clause 395 of the Russian Civil Code)	RUB USD, EUR	50 % 36 %	

Transaction Limits		
Limit Type		Amount (for all card categories)
SCA cash withdrawal limit (in the SCA currency)	for a day	150 000 RUB/ 2 000 USD/ 2 000 EUR
	for a month	1 500 000 RUB/ 20 000 USD/ 20 000 EUR
Limit on non-cash card to card transactions (in SCA currency) <sup>5</sup>	per transaction amount	75 000 RUB/ 1 100 USD/ 1 000 EUR
	for a month	600 000 RUB/ 9 000 USD/ 8 500 EUR
Limit on cash top-ups of SCA in JSC Nordea Bank cash-in ATMs	per card for one ATM a day	75 000 RUB

1. A card is issued within 3 (three) business days upon receipt of the Customer's application by the Bank. A card can be urgently provided at the Bank's Moscow office.

2. Debit/refund of fees from/to SCA are not considered as credit or debit transactions. In addition to the SCA service fee, the Bank charges a fee for effecting transactions with the main and additional cards.

3. Bank fee does not include fees and restrictions of other credit institutions, companies and organizations that provide the service or perform actions.

4. At cash-in ATMs.

5. Funds transfers from card to card issued by a Russian credit institution may only be in RUB. The credit institutions, companies and organizations providing such service may charge a fee and apply restrictions in respect of the amount and number of transfers.

6. 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.

**Notes:**

- ✓ SCA annual service fee for card transactions is charged within 30 days upon card issue (reissue) by the Bank. SCA annual service fee is to be charged for the number of full months of the card validity pro rata the number of full months the card is issued for;
- ✓ regular service fees are charged in the first 10 business days of a month of the chargeable service period;
- ✓ SCA for all types of cards is opened in Russian rubles, U.S. dollars or euro;
- ✓ additional cards are issued in the category no higher the main card category (card categories are listed in the ascending order from left to right in the "Card Category" column hereof);
- ✓ when the Cardholder executes transactions in ATMs, cash points, points of sale or services in a currency other than the SCA currency, conversion from the transaction currency into the SCA currency is made at the Bank's exchange rate as of the date of transaction;
- ✓ fees are charged in the SCA currency;
- ✓ validity of cards - not longer than 1 (one) year;
- ✓ when the Cardholder transacts in the Nordea online system without using a card and transfers the balance while closing SCA, fees are charged from SCA as per the Schedule of Fees for the Provision of Settlement and Cash Services to Private Individuals.
- ✓ the Bank automatically reissues only expired cards (additional cards) to the following categories of customers:
  - employees of corporate customers serviced by the Bank under a payroll project pursuant to the payroll card service agreements entered into between companies and JSC Nordea Bank in the Bank's Moscow office;
  - employees of the Bank (individuals employed by the Bank in accordance with the Russian Labour Code);The Bank shall reissue a card not later than the 20<sup>th</sup> day of the card expiration month, unless the customer notifies the Bank about his/her refusal from the reissuance or about closing SCA. Such notification shall be sent not later than on the 1<sup>st</sup> (first) day of the card expiration month and in a manner set forth by the International Bank Card Issue and Servicing Regulations of JSC Nordea Bank;
- ✓ cards are reissued against the Customer's application in connection with a new name, card malfunction as well as a loss/theft of the card/ PIN code for the term corresponding to that of the previous card, however for no longer than 12 full calendar months.
- ✓ expired cards (additional cards) are not reissued automatically for the Customers switched to this Rate Plan due to the cancellation of the "Profitable Balance" and/or "Profitable Turnover" and/or Mastercard Standard "Mnogo.ru" Rate Plan for issuance and maintenance of cards.
- ✓ Rate Plan "Basic" is a new version of the Rate Plan "Basic Premium".