

Hereby Joint-Stock Company "Databank" (hereinafter referred to as "the Bank") provides you with detailed information about the 'wire transfers without a bank account' service provided by the Bank or using payment systems

Information about possibilities to transfer cash funds using the instruments of payment systems, international payment systems or outside the framework of payment systems, including the list of payment systems and international payment systems, providing money transfer services in the Bank

JSC "Databank" offers the 'wire transfers without a bank account' service through the following instruments:

- in RF rubles and foreign currency without the use of money transfer systems
- in RF rubles and foreign currency with the use of international money transfer systems:

WESTERN UNION, an international money transfer system (registration number of the payment system operator assigned by the Bank of Russia, - 0004; payment system operator: Limited Liability Company "Non-Banking Credit Organization Western Union MT East", LLC "NKO Western Union DP East", place of location: 16A Bldg.1 Leningradskoe shosse, 125171, Moscow, Russia, OGRN (Primary State Registration Number) 1037739616122; www.westernunion.ru)

The Golden Crown Payment System (registration number of the payment system operator assigned by the Bank of Russia, - 0012; payment system operator: Credit Union "Payment Center" (Limited Liability Company), Credit Union "Payment Center" Ltd., place of location: Kirova Str., 86, Novosibirsk, 630102, Russia, OGRN (Primary State Registration Number) 1025400002968; www.koronapay.com)

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Information on directions of the Bank money transfers, including: For money transfers within the territory of the Russian Federation – the list of constituent entities of the Russian Federation and corresponding human settlements where cash funds can be disbursed to the Customer as a cash Recipient (hereinafter – the Recipient); For cross-border transfer of funds – a list of foreign states and corresponding human settlements where cash funds can be disbursed to the cash Recipient.	LLC "NKO Western Union DP East" informs Customers performing money transfers via Western Union system ensuring strict adherence to the timely placed real-time pricing tariffs on the official company's website – www.westernunion.ru . Documents related to operation of the Payment System are available in open access in Section "Payment System Documents". Information about service areas and outlets is available at: https://www.westernunion.ru/ru/ru/find-location.html	Information is provided on website www.koronapay.com The technological principle of transfer implementation within the confines of the Service includes choosing the country and city. Information about service areas and outlets is available at: https://koronapay.com/transfers/where-to-get/?filters=1&view=map&country=RU&location=55.753215, 37.622504	The cash funds shall be transferred to the bank accounts of recipients opened with credit organizations located both in the territory of the Russian Federation and abroad.
The list of documents (information) to be provided by the Customer when making a wire transfer of cash funds, including the list of documents (information) for identification of the Customer, or Customer's representative, beneficiaries, beneficial owners, simplified identification of the Customer in accordance with Federal Law dated 07.08.2001 № 115-FZ "On countering the legalization (laundering) of criminally obtained	The Customer (an individual) shall be obliged to submit an identity document to bank officials. Non-residents of the RF are additionally requested to present their migration card and a document justifying their stay in the territory of the RF, and other documents (foreign persons and stateless persons who have entered the Russian Federation shall be obliged to submit supplementary documents in the cases when the need for ensuring the availability of the migration card and the document which confirms their right to stay (to reside) is stipulated by the Russian legislation). In case of failure to produce the above stated documents, the Bank is authorized to refuse carrying out the transaction.		

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incomes and the financing of terrorism".			
Timelines of cash transfer transactions	Stipulated by p.3.4. of the Terms of Service for Western Union Money Transfer https://www.westernunion.ru/ru/ru/legal/terms-conditions.html	Stipulated by p.2.2.5. of the "How to send" Section of the Terms and Conditions of the KoronaPay Money Transfer System https://koronapay.com/transfers/offline/how-to-make/	Transfers in RUR in the Russian territory are made within no more than one business day starting from the date of the Bank's acceptance of the Customer's Money Transfer Request. Cross-border transfers are made within no more than one business day starting from the date of the Bank's acceptance of the Customer's Money Transfer Request. If the deadline for a money transfer in a foreign currency falls on a non-business day in the currency issuing country, in whose currency the transfer is being made, the Bank shall make the transfer at the latest by the end of the next business day in that country.
Restrictions and limits pertaining to the cash transfer receipt in the foreign state territory (should there be any relevant information about such restrictions available)	Stipulated by p.2.7. of the Terms of Service for Western Union Money Transfer https://www.westernunion.ru/ru/ru/legal/terms-conditions.html	Stipulated by p.3. of the "How to send" Section of the Terms and Conditions of the KoronaPay Money Transfer System https://koronapay.com/transfers/offline/how-to-make/	Restrictions and limits pertaining to withdrawals of funds from the Recipient's account are set by the national laws and regulations of the country of residence of the Recipient's credit institution.
List of Information to be provided to the Recipient by the Payer to ensure the Recipient can receive the cash funds	Stipulated by p.2.8. of the Terms of Service for Western Union Money Transfer https://www.westernunion.ru/ru/ru/legal/terms-conditions.html	Stipulated by p.2.3. of the "How to send" Section of the Terms and Conditions of the KoronaPay Money Transfer System https://koronapay.com/transfers/offline/how-to-make/	Cash funds are transferred to the Recipients' accounts opened in credit institutions both in the RF and abroad.
Terms and Conditions for additional services (e.g. notifications to Customers updating with the status of their money transfers) related to the execution of Money Transfer (if such services are available), including the information about their commercial (or free-of-charge) basis.	Information is available at the website of the Payment System Operator www.westernunion.ru .	Stipulated by p.2.1.1. of the "How to send" Section of the Terms and Conditions of the KoronaPay Money Transfer System https://koronapay.com/transfers/offline/how-to-make/	No additional services available.
The procedure for the withdrawal by the Payer of an order for the transfer of funds and the procedure for the refund to the Payer of the transferred funds (if this is possible in accordance with the	Stipulated by p.4. of the Terms of Service for Western Union Money Transfer https://www.westernunion.ru/ru/ru/legal/terms-conditions.html To cancel or stop a regular money transfer	Stipulated by p.4. of the "How to send" Section of the Terms and Conditions of the KoronaPay Money Transfer System https://koronapay.com/transfers/offline/how-to-make/	The revocation of the money order is performed before the money transfer becomes irrevocable on the grounds of the Customer's money order revocation request submitted to the Bank. The

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conditions for the fund transfer).	the Customer can call one of the customer care centers for help. The detailed information is available in the "Frequently Asked Questions" Section - https://www.westernunion.ru/ru/ru/frequently-asked-questions.html	Stipulated by p.4. of the "How to send" Section of the Terms and Conditions of the KoronaPay Money Transfer System https://koronapay.com/transfers/offline/how-to-make/	request for revocation shall be written by the Customer in no particular form provided that it has the name of the Customer's order, the amount of the revoked payment, the name and BIC (Bank Identification Number) of the Bank, the Payer's bank account number and the reason of revocation.
The procedure for refunding money to the Payer in cases of failure of provision or improper provision of a cash fund transfer service.	Information is available at the website of the Payment System Operator www.westernunion.ru . Stipulated by p.4 of the Terms of Service for Western Union Money Transfer https://www.westernunion.ru/ru/ru/legal/terms-conditions.html	Stipulated by p.4. of the "How to send" Section of the Terms and Conditions of the KoronaPay Money Transfer System https://koronapay.com/transfers/offline/how-to-make/	Outstanding orders can be returned (cancelled) by the Bank no later than the end of the business day following the day on which the grounds for this return (cancellation) of the order arose. The request for return (cancellation) of the order shall have the name of the Customer's order, the amount of money transfer, the name and BIC (Bank Identification Number) of the Bank of the Bank and the Payer's bank account number.
The Procedure for making claims by the Customers, including information for communications with the Bank, and the Procedure for handling claims by the Bank, including procedures for prompt interaction with the Customers.	The Procedure is available at: https://www.westernunion.ru/ru/ru/legal/termsconditions.html#procedure-formaking-a-complaint	Stipulated by p.7. of the "How to send" Section of the Terms and Conditions of the KoronaPay Money Transfer System https://koronapay.com/transfers/offline/how-to-make/	Claims shall be submitted in a written form with indication to the merit of the claim and copies of supporting documents attached/enclosed (if any). The claim shall bear the following information about the Customer: - full name (last name, name(s), patronymic), address for sending feedback/response, information about the identity document, date of birth, telephone number, applicant's signature and the filing date.
Information on potential risks of unauthorized access to the data provided by the Payer to the Recipient for the purpose of receiving cash funds transmitted through the Service, and recommended measures aimed at the risk reduction.	Section "Fraud Awareness" at the System website contains the info that would assist reducing the risks related to money transfers https://www.westernunion.ru/ru/ru/fraud-awareness.html#	Section "Fraud Awareness" at the System website contains the info that would assist reducing the risks related to money transfers https://koronapay.com/transfers/pages/transferprotection.asp	The 'wire transfers without a bank account' service arranged by the Bank does not provide a possibility of delivering cash to a receiving party or cash withdrawals. However, to prevent fraudulent acts by any third parties JSC "Databank" would recommend the following: - to refrain from remittances to persons

	WESTERN UNION	GOLDEN CROWN	Payments without a bank account without use of money transfer systems
			unfamiliar to you, just to anyone; - to pay for goods and services only as a product or service is delivered; - account numbers and other personal information should be kept undisclosed for anyone except the Recipient, whose identity is known to you or you have previously validated; - if any fraudulent acts by third parties are suspected, immediately inform internal affairs authorities.
Information about credit institutions, their branches/divisions/subdivisions/ offices and (or) contracted Bank's paying agents (sub-agents) that can pay out cash funds to the Recipient or where the Recipient can receive the transferred cash funds, including their addresses and operating hours, as well as the license number of the parent credit institution and its address.	Information about agent locations of this Money Transfer service is published on the System website in the "Find location" Section https://www.westernunion.ru/ru/ru/find-location.html	Information about agent locations of this Money Transfer service is published on the System website in the "How to receive" Section https://koronapay.com/transfers/where-toget/?filters=1&view=map&country=RU&location=55.75321499999372,37.622504000000006	Cash funds are transferred to Recipients' bank accounts opened in credit institutions both in the Russian Federation and abroad
Minimum and maximum amounts of the cash funds transfer (subject to restrictions established by the credit institution and (or) the Payment System operator) in compliance with the requirements of the Russian laws and (or) laws of a foreign state (for a cross-border transfer of funds).	Information is available at the website of the Payment System Operator www.westernunion.ru .	Stipulated by p.3 of the "How to send" Section of the Terms and Conditions of the KoronaPay Money Transfer System https://koronapay.com/transfers/offline/how-to-make/	Money transfer transactions shall not exceed USD 5000 or its equivalent per one banking day for citizens or permanent residents of the Russian Federation
The amount and procedure for charging the Payer and (or) the Recipient a fee for the cash funds transfer.	Information is available at the website of the Payment System Operator https://www.westernunion.ru/ru/ru/send-money/app/start . The System technology implies the impossibility of implementation of transactions before commission charges are calculated prior to transfer execution.	Information is available at the website of the Payment System Operator https://koronapay.com/transfers/tariffs/offline/ https://koronapay.com/transfers/tariffs/online/	The Bank charges a fee for the 'cash funds transfers without an account' service according to the tariffs applicable to banking services rendered by JSC "Databank" to individuals on the day the transaction is processed. These tariff rates also contain the guidelines for charging a commission.
Additional Service Fees when rendering money transfer services (if any)	No fee is charged for additional services within the confines of the Service. Information is provided by the System Operator- https://www.westernunion.ru	No fee is charged for additional services within the confines of the Service.	No additional services available.
The amount of cash funds transfer, including in foreign currencies (when the	Information on the amount of money transfer and the amount of fees shall be given in the Request for Transfer form. The Customer applies signature to the Request for Transfer to confirm that the information given there is true and correct and to accept the terms and		

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Payer's currency differs from the transaction currency) with allowance for the fee charged (when such information is not available)	conditions of the transaction.		
Terms and conditions for execution of conversion operations, including information about foreign exchange rates	Stipulated by p.2.5 of the Terms of Service for Western Union Money Transfer https://www.westernunion.ru/ru/ru/legal/terms-conditions.html	The information is available in the "Currency exchange" Section https://koronapay.com/exchange/	Does not apply to wire transfers without a bank account
Information on restrictions set for money transfers in accordance with the requirements of the legislation of the Russian Federation	Information is available at the website of the Payment System Operator www.westernunion.ru .	Stipulated by p.2.1.1. of the "How to send" Section of the Terms and Conditions of the KoronaPay Money Transfer System https://koronapay.com/transfers/offline/how-to-make/	According to the laws of the Russian Federation money transfers by private individuals may not be linked to either entrepreneurial activity, or investment activity carried out by the sender, or their acquisition of rights to immovable property. The Bank reserves the right to refuse the transaction request for other reasons stipulated by the laws of the Russian Federation.
Contact details of the customer care centers and customers support services	The official website of the System is being updated and kept up-to-date by the System. All contact details are available here, at: https://www.westernunion.ru/ru/ru/contact-us.html	The official website of the System is being updated and kept up-to-date by the System. All contact details are available here, at: https://koronapay.com/transfers/contacts/	The official website of JSC "Databank" is being updated and kept up-to-date. All contact details are available here, at: https://databank.ru .