

These terms and conditions are applicable as of January 1st 2009 and supersede all previous ones.

**TRADE SERVICES TERMS AND CONDITIONS FOR FINANCIAL INSTITUTIONS
BANK OF KHANTY-MANSIYSK**

| No. | Service (Operation) | Price (USD) | Comment |
|--------|---|---|---|
| | Documentary Collections | | |
| 1. | Export documentary collections | | |
| 1.1. | Receipt, examination and forwarding of documents for acceptance and/or payment | 0,1% min \$30 max \$200 | |
| 1.2. | Receipt and forwarding of documents free of payment or acceptance | 0,1% min \$30 max \$200 | |
| 1.3. | Amendments to payment instructions under collection or cancellation of collection | \$30 | |
| 1.4. | Postage and telecommunication (per each message) | \$30, if contained complex conditions \$100 (see comments) | |
| 1.5. | Forwarding of unpaid or unaccepted documents to counterparty | \$30 | |
| 1.6. | Preparation of collection letter on counterparty's demand | \$40 | including VAT \$6,10 |
| 2. | Import documentary collections | | |
| 2.1. | Release of documents against payment or acceptance | 0,15% min \$50 max \$300 | |
| 2.2. | Release of documents free of payment or acceptance | 0,075% min \$30 max \$200 | |
| 2.3. | Forwarding of documents issued for collection but not paid or accepted by counterparty | \$40 | |
| 2.4. | Postage and telecommunication (per each message) | \$30, if contained complex conditions \$100 (see comments) | |
| 2.5. | Advising of amendments | \$30 | |
| 3. | Guarantees (counter-guarantees) | | |
| 3.1. | Issuance, increase in amount, prolongation | subject to agreement | |
| 3.2. | Amendments (except for increase in amount or prolongation) | \$40 | |
| 3.3. | Prolongation within the paid period | \$40 | |
| 3.4. | Verification of guarantee (counter-guarantee) issued by a foreign bank on counterparty's demand (without advising) | \$50 | including VAT \$7,63 |
| 3.5. | Payment under guarantee (counter-guarantee) | 0,15% min \$50 max \$500 | |
| 3.6. | Pre-advising | \$30 | |
| 3.7. | Advising of guarantee (counter-guarantee) issued by third bank, advising of increase in amount | 0,1% min \$40 max \$500 | including VAT 18% |
| 3.8. | Advising of amendments (except for increase in amount) | \$40 | |
| 3.9. | Cancellation before expiry date | \$40 | |
| 3.10. | Postage and telecommunication (per each message) | \$30, if contained complex conditions \$100 (see comments) | including VAT \$4,58 (under complex inquiry \$15,25) |
| 3.11. | Receipt or forwarding of documents | 0,15% of documents amount min \$40 (per each set of documents), forwarding without examination - \$50 | including VAT 18% |
| 3.12. | Preparation of guarantee (counter-guarantee) draft or conclusion under third bank's guarantee (counter-guarantee) terms and conditions on counterparty's demand | subject to agreement | including VAT 18% |
| 3.13. | Arrangement of guarantee (counter-guarantee) issuance by third bank | subject to agreement | including VAT 18% |
| | Documentary Letters of Credit | | |
| 4. | Import Letters of Credit | | |
| 4.1. | Preparation of application draft for letter of credit issuance | \$50 | |
| 4.2. | Pre-notice of letter of credit issuance | \$35 | |
| 4.3. | Issuance: | | |
| 4.3.1. | Without confirmation of foreign bank | 0,15% min \$50 per quarter (90 days) or a part thereof | |
| 4.3.2. | With confirmation of foreign bank | 0,2% min \$50 per quarter (90 days) or a part thereof | |
| 4.3.3. | Without cash cover | subject to agreement | |
| 4.4. | Increase in amount: | | |

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|--------|---|--|-------------------|
| 4.4.1. | Without confirmation of foreign bank | 0,15% of increase amount min \$50 per quarter (90 days) or a part thereof | |
| 4.4.2. | With confirmation of foreign bank | 0,2% of increase amount min \$50 per quarter (90 days) or a part thereof | |
| 4.4.3. | Without cash cover | subject to agreement | |
| 4.5. | Prolongation: | | |
| 4.5.1. | Without confirmation of foreign bank | 0,15% min \$50 per quarter (90 days) or a part thereof | |
| 4.5.2. | With confirmation of foreign bank | 0,2% min \$50 per quarter (90 days) or a part thereof | |
| 4.5.3. | Without cash cover | subject to agreement | |
| 4.5.4. | Within the paid period | \$40 | |
| 4.6. | Amendments (except for increase in amount or prolongation of confirmation or deferred payment period) | \$40 | |
| 4.7. | Availability | 0,15% of documents amount min \$40 max \$1500 (per each set of documents) | |
| 4.8. | Discrepancy fee for documents presented under letter of credit (to be collected under letter of credits available with us only) | \$50 per each set of documents | |
| 4.9. | Cancellation before expiry date | \$50 | |
| 4.10. | Postage and telecommunication (per each message) | \$30, if contained complex conditions \$100 (see comments) | |
| 4.11. | Examination of documents under letter of credit (if we are not nominated bank) | 0,15% of documents amount min \$50 max \$1500 (per each set of documents) | |
| 4.12. | Forwarding of discrepant documents to counterparty | \$40, for beneficiary's account | |
| 4.13. | Preparation of payment terms item of agreement and letter of credit drafts on counterparty's demand | subject to agreement | including VAT 18% |
| 5. | Export Letters of Credit | | |
| 5.1. | Pre-advicing | \$30 | |
| 5.2. | Advicing | 0,1% min \$40 max \$500 | |
| 5.3. | Advicing of amendments (except for prolongation of letter of credit confirmed by us and increase in amount) | \$40 | |
| 5.4. | Advicing of increase in amount | 0,1% of increase amount min \$40 max \$500 | |
| 5.5. | Examination and forwarding of documents (If we are a nominated bank, additional charge to be collected as per item 5.9. If we are a confirming bank, additional charges to be collected as per items 5.8. and 5.9. Courier service expenses to be paid on actual basis.) | examination - 0,15% of documents amount min \$50 max \$1500 (per each set of documents); forwarding without examination - \$50 | |
| 5.6. | Inquiry to the issuing or nominated bank about acceptance of discrepant documents | \$50 | |
| 5.7. | Letter of credit transfer | 0,15% min \$40 max \$500 | |
| 5.8. | Confirmation: (In case of partial coverage, confirmation comission for covered part to be collected as per item 5.8.1., for uncovered part as per item 5.8.2.) | | |
| 5.8.1. | with 100% cash cover | 0,15% min \$50 per quarter (90 days) or a part thereof | |
| 5.8.2. | without coverage or with partial coverage | subject to agreement | |
| 5.9. | Payment under letter of credit | 0,15% of documents amount min \$50 max \$1500 (per each set of documents) | |
| 5.10. | Payment under letter of credit confirmed by us and available by deferred payment | 0,15% of documents amount min \$50 max \$1500 (per each set), + \$100 for deferred payment | |
| 5.11. | Cancellation | \$40 | |

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|-----------------|--|--|---------|
| 5.12. | Forwarding unpaid documents to counterparty | \$50 | |
| 5.13. | Discounting (under letter of credit available by deferred payment): | | |
| 5.13.1. | with 100% cash cover | subject to agreement | |
| 5.13.2. | without coverage or with partial coverage | subject to agreement | |
| 5.14. | Postage and telecommunication (per each message) | \$30, if contained complex conditions \$100 (see comments) | |
| 5.15. | Analysis of letter of credit conditions advised by us on counterparty's demand | \$70 | |
| 5.16. | Preparation of payment terms item of agreement draft, letter of credit draft and shipping documents specimen on counterparty's demand | subject to agreement | |
| 6. | Transit letters of credit | | |
| 6.1. | Preparation of application draft for letter of credit issuance | \$50 | |
| 6.2. | Pre-advicing | \$30 | |
| 6.3. | Advicing | 0,1% min \$40 max \$500 | |
| 6.4. | Advicing of amendments (except for prolongation of letter of credit confirmed by us and increase in amount) | \$40 | |
| 6.5. | Advicing of increase in amount | 0,1% of increase amount min \$40 max \$500 | |
| 6.6. | Prolongation of letter of credit confirmed by us | subject to agreement | |
| 6.7. | Availability | 0,15% of documents amount min \$40 max \$1500 (per each set of documents) | |
| 6.8. | Examination and forwarding of documents (If we are a nominated bank, additional charge to be collected as per item 5.9. If we are a confirming bank, additional charges to be collected as per items 5.8. and 5.9. Courier service expenses to be paid on actual basis.) | examination - 0,15% of documents amount min \$50 max \$1500 (per each set of documents); forwarding without examination - \$50 | |
| 6.9. | Discrepancy fee for documents presented under letter of credit (to be collected under letter of credits available with us only) | \$50 per each set | |
| 6.10. | Inquiry to the issuing bank about acceptance of discrepant documents | \$50 | |
| 6.11. | Confirmation: | | |
| 6.11.1. | with 100% cash cover | 0,15% min \$50 per quarter (90 days) or a part thereof | |
| 6.11.2. | without coverage or with partial coverage | subject to agreement | |
| 6.12. | Payment under letter of credit | 0,15% of documents amount min \$50 max \$1500 (per each set of documents), if available by deferred payment +\$100 | |
| 6.13. | Issuance, increase in amount and prolongation of reimbursement undertaking | | |
| 6.13.1. | with 100% cash cover | subject to agreement | |
| 6.13.2. | without coverage or with partial coverage | subject to agreement | |
| 6.14. | Amendments to reimbursement undertaking | \$50 | |
| 6.15. | Payment under reimbursement claim | \$100 | |
| 6.16. | Discounting of documents (under letter of credit available by deferred payment) | | |
| 6.16.1. | with 100% cash cover | subject to agreement | |
| 6.16.2. | without coverage or with partial coverage | subject to agreement | |
| 6.17. | Deferred payment (postfinancing) on counterparty's demand | subject to agreement | |
| 6.18. | Cancellation of letter of credit or reimbursement undertaking | \$40 | |
| 6.19. | Closing of unutilized letter of credit | \$50 | |
| 6.20. | Forwarding of unpaid documents to counterparty | \$50 | |
| 6.21. | Postage and telecommunication (per each message) | \$30, if contained complex conditions \$100 (see comments) | |
| Comments | To the clauses 4, 5 and 6 | | |
| | *Charges under letters of credit (items 4.3, 4.4., 4.5., 5.2., 5.4., 5.7., 5.8., 6.3., 6.5., 6.6., 6.11.), issued with amount marked "about" or "approximately" to be increased by 10% | | |
| | **Charges under letters of credit (items 4.3., 4.4., 4.5., 5.2., 5.4., 5.7., 5.8., 6.3., 6.5., 6.6., 6.11.), issued with amount deviations for a fixed percentage (e.g. +/- 3%), to be collected at the rate increased by a specified percentage | | |
| | *** Our charges under import and export letters of credit, denominated in the currency of Russian Federation, to be collected as per clauses 4, 5 and 6 of the current Terms and Conditions at the rate of the Central Bank of Russian Federation provided on the day of payment | | |
| | ****Charges under letters of credit (items 4.3, 4.4, 4.5, 5.8, 6.11.) available by deferred payment to be collected for the deferred payment period as well | | |
| | To the clauses 1,2,3,4,5 and 6 (points 1.4., 2.4., 3.10., 4.10., 5.13. and 6.20.) | | |

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|-----------------|--|-------------|-----------------------|
| | "Complex inquiry" should be understood as an inquiry, contained a sizeable information content (more than 0,5 of a sheet) or technical terminology | | |
| 7. | Inquiries | | |
| 7.1. | Inquiries and information presentation under transactions, which took place not more than 6 months before the request | \$35 | including VAT \$5,34 |
| 7.2. | Inquiries and information presentation under transactions, which took place more than 6 months before the request | \$55 | including VAT \$8,39 |
| 7.3. | Inquiries and information presentation under transactions, which took place more than a year before the request | \$100 | including VAT \$15,25 |
| Comments | Inquiries under transactions, which took place more than 3 years before the request, are not accepted | | |