



CASH AND PAYMENT SERVICES

ACCOUNT MANAGEMENT	
No minimum balance required	
Monthly maintenance fee (for each currency)	EUR 50,00 (debited in full at the end of the year)
Credit Interest rate (EUR) *	Upon arrangement
Debit Interest rate (EUR)	ECB rate + 3,500 %, min. 3,500 %
Interest settlement	Monthly
Daily account statement (MT950/MT940)	Free of charges
Standard debit/credit advices (MT900/MT910)	EUR 0,50 (for each message)
Standard confirmation of account balances (via Swift or any other tool)	EUR 150,00
Confirmation to Auditors	EUR 150,00
Commercial and credit information	EUR 75,00
Charges for account closure	EUR 200,00
Email notification for insufficient balance	EUR 10,00
Reissuance of statements	EUR 15,00

* Negative interest rate might be applied.

BANK TO BANK PAYMENTS (MT 200-202-202cov and/or equivalent in XML format)	
MT 200-202-202cov and/or equivalent in XML format (including RTGS)	EUR 1,00
NON-STP (additional charges)	EUR 10,00

COMMERCIAL PAYMENTS (BEN / SHA OPTION) – MT103 and/or equivalent in XML format	
In favor of BPS customers / 3rd party customers	Free of charges for the correspondent bank
NON-STP (additional charges)	EUR 10,00

COMMERCIAL PAYMENTS (OUR OPTION) – MT103 and/or equivalent in XML format	
Up to EUR 5.000,00	EUR 15,00 + charges claimed by beneficiary bank, if any
From EUR 5.000,01 to EUR 50.000,00	EUR 25,00 + charges claimed by beneficiary bank, if any
From EUR 50.000,01 to EUR 100.000,00	EUR 60,00 + charges claimed by beneficiary bank, if any
Over EUR 100.000,01	EUR 100,00 + charges claimed by beneficiary bank, if any
NON-STP (additional charges)	EUR 10,00

DUE DILIGENCE FEES FOR TRANSACTIONS INVOLVING RESTRICTED COUNTRIES	
For beneficiaries BPS customers	Max. 0,600 %, Min. EUR 300,00
For beneficiaries 3rd party bank customers	Max. 1,000 %, Min. EUR 500,00



OTHERS	
Value date adjustment	EUR 50,00
Investigation, Amendment, Cancellation, Return	EUR 50,00 + charges from third banks, if any

TRADE FINANCE SERVICES

COLLECTIONS	
DOCUMENTARY COLLECTIONS (Documents - Cheques - Clean bills *)	
Commissions related to: Collection / Acceptance / Delivery Free of Payment / Returned items	0,300 % - min.: EUR 50,00 max.: EUR 200,00.
Payment Fees	EUR 30,00
Amendment to collection instructions	EUR 25,00
Extra Communication	EUR 30,00 - per S.W.I.F.T message will be charged for all extra S.W.I.F.T. messages transmitted
Express Courier (for shipment less than 500gr)	min.: EUR 35,00 max.: EUR 75,00.
ADDITIONAL COMMISSIONS	
Issuance of delivery note **	EUR 50,00
Issuance of promissory note	EUR 50,00
Commissions in case of protest	0,300 % - min.: EUR 50,00 max.: EUR 200,00.
Charges in case of protest	All protest charges.

* Stamp duty as at today:

- Stamp duty on bills issued and payable in Italy: 1,200 %;
- Stamp duty on bills issued in Italy and payable abroad: 0,900 %;
- Stamp duty on bills issued abroad and payable in Italy: 1,200 % (0,600% if bills bear stamp duty of the respective country of origin).

** When merchandise is addressed or consigned to the order of BPS. **Subject to prior agreement.**

Unless stated otherwise, documentary collections are subject to the "Uniform Rules for Collections" (ICC Publication Nr. 522, Rev. 1995).

GUARANTEES	
RECEIVED (Notification without any engagement)	
Advising commission	EUR 200,00
Amendment commission	EUR 75,00 (for each amendment)
ISSUED (Counter-guaranteed by your Bank)	
Guarantee commission	Percentage to be agreed - min.: EUR 200,00 p.q.
Issuing fees	EUR 100,00
Amendment commission	EUR 100,00 (for each amendment)
ADDITIONAL COMMISSIONS	
Claims fees	EUR 100,00
Claims commission	0,300 % - min.: EUR 100,00
Extra Communication	EUR 30,00 - per S.W.I.F.T message will be charged for all extra S.W.I.F.T. messages transmitted
Express Courier (for shipment less than 500gr)	min.: EUR 35,00 max.: EUR 75,00.

Issuance is subject to prior agreement and on case-by-case bases.

Unless stated otherwise, Guarantees are subject to the "Uniform Rules for Demand Guarantees" (ICC Publication Nr. 758, Rev. 2010).

DOCUMENTARY CREDITS & STAND-BY LC'S	
Advising commission	EUR 200,00
Amendment commission	EUR 75,00 (for each amendment)
Handling commission	0,400 % - min.: EUR 100,00
Payment commission	EUR 30,00
Confirmation commission	Percentage to be agreed - min.: EUR 200,00 p.q.
Discrepancy fees	EUR 125,00 (for each set of docs)
Express Courier (for shipment less than 500gr)	min.: EUR 35,00 max.: EUR 75,00.
Transfer and assignment of proceeds of the documentary credit (i.e. MT720)	0,200 % - min.: EUR 200,00
Extra Communication	EUR 30,00 - per S.W.I.F.T message will be charged for all extra S.W.I.F.T. messages transmitted
Opening commission *	Percentage to be agreed - min.: EUR 200,00 p.q.
Issuing fees*	EUR 150,00
REIMBURSEMENT	
Irrevocable Reimbursement Undertaking (IRU)	Percentage to be agreed min.: EUR 150,00 per commitment
Reimbursement fees (MT740)	EUR 150,00 per reimbursement

Unless stated otherwise, documentary credits are subject to the "Uniform Customs and Practice for Documentary Credits" (ICC Publication Nr. 600, Rev. 2007).

* Only in case Banca Popolare di Sondrio is requested to issue a LC on behalf of a third Bank (i.e. MT700). All other conditions (amendments, handling etc.) remain unchanged.

OTHERS	
Advising of simple Swift message, i.e. forwarding of a Swift message without any obligation on BPS side	EUR 100,00 (per message)

For the Parties

For:

BANCA POPOLARE DI SONDRIO S.p.A.

Place and date: So 07/08/2024

Mr. Andrea Farovini

Acting in his role as:

HEAD OF CORRESPONDENT BANKING
BANCA POPOLARE DI SONDRIO
SEDE CENTRALE

For:

EURASIAN SAVINGS BANK OJSC

Place and date: 07/08/2024 Bishkek

Mr./Mrs. Mr. [Signature]

Acting in his role as: Acting Chairman of the Board





Annex III - Restricted Countries classification

In order to combat financial crimes, to ensure that accounts opened in its books are not misused for the purpose of money laundering or terrorism financing and to prevent potential non-adherence to Sanctions & Embargoes, BPS identifies through a Risk Based approach, three classes of Country risks:

- High Risk Countries
- Medium Risk Countries
- Low Risk Countries.

BPS internal compliance program requires a different due diligence level according to the risk classification of each country as follow:

High Risk Country	Enhanced due diligence
Medium Risk Country	Ordinary due diligence
Low Risk Country	Simplified due diligence

Classification is made according to the below principles and public sources:

	Principle	Source
1.	AML and CFT risks classification: * 1) EU list; 2) FATF list;	1) https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32016R1675 2) http://www.fatf-gafi.org/countries/#high-risk
2.	UN, EU and US (OFAC) financial sanctions and embargoes: 3) EU list; 4) US (OFAC) list;	3) https://www.sanctionsmap.eu/#/main 4) http://www.treasury.gov/resource-center/sanctions/Programs/Pages/Programs.aspx
3.	FATF Mutual Evaluation Reports	http://www.fatf-gafi.org/publications/mutualevaluations/?hf=10&b=0&s=desc(fatf_releasedate)
4.	Country bribery risks classification	https://www.transparency.it/indice-percezione-corruzione
5.	Fiscal transparency level: 5) OCSE Global Forum; 6) OCSE Common Reporting Standard; 7) EU fiscal non cooperative jurisdiction list;	5) http://www.oecd.org/tax/transparency/exchange-of-information-on-request/ratings/#d.en.342263 6) http://www.oecd.org/tax/automatic-exchange/international-framework-for-the-crs/exchange-relationships/#d.en.345426 7) https://www.consilium.europa.eu/it/policies/eu-list-of-non-cooperative-jurisdictions/

A screening of the changings into the data provided by the sources above mentioned is made daily and BPS country risk classification list is amended accordingly (if any change applies).

Prohibited Countries: **

- Democratic People's Republic of Korea (North Korea)
- Russia and Belarus

* *Countries included into FATC and European Commission AML (Anti Money Laundering) and CFT (Counter Financing Terrorism) lists are always classified as High Risk countries.*

** *Countries BPS does not operate with.*



Annex IV - Cut-Off Time for payments

<i>Cut-Off Time for payments (Italian time)</i>			
CURRENCY	D	D-1	D-2
EUR	16:00		
USD	15:00		
CHF	12:00		
GBP	12:00		
JPY		13:00	
AUD		13:00	
NZD		13:00	
CAD	12:00		
NOK	10:00		
SEK	10:00		
DKK	10:00		
TRY		17:00	
ZAR		17:00	
PLN		17:00	
CZK		17:00	
MXN		17:00	
HUF		17:00	
CNY		13:00	
AED		17:00	
HKD		11:00	
HRK		17:00	
ILS		17:00	
INR		13:00	
KES		17:00	
KWD		17:00	
MAD		17:00	
QAR		17:00	
RON		17:00	
RUB		17:00	
SAR		17:00	
SGD		13:00	
TND		17:00	
XAF		17:00	
XOF		17:00	