



Appendix №1

to the Order of the Director General

NCO "MOBI.Dengi" LLC

№ 18 dated May 20, 2019

Information

on transfer of funds on the instructions of individual clients

without opening of bank accounts

A Non-Bank Credit Organization "MOBI.Dengi", Limited Liability Company (hereinafter - NCO), a license of the Bank of Russia to carry out banking operations No. 3523-K dated November 28, 2016, in order to increase transparency and ensure the availability of information on transfers of funds without opening of bank accounts (including electronic funds), brings to the attention of individual customers (payers) the following information:

1. Information about the directions of transfers of funds by NCO:

NCO, on the instructions of Payers carries out transfers of funds (including electronic funds) without opening of a bank account.

NCO does not carry out transfers of funds (including cross-border transfers), which may be withdrawn by payees in cash.

Transfers involving disbursement of cash to a payee can be carried out by partners of NCO - the International payment system of money transfers UNISTREAM and the payment system CONTACT according to the rules and rates, established by them. The terms of making such transfers can be clarified on the websites of the operators of the respective payment systems in the Internet.

2. The list of payment systems in which NCO clients can transfer funds

Through NCO, payers can carry out transfers of funds using the following Russian and international payment systems:

	Name of payment system	Payment system operator
1	CONTACT payment system	QIWI Bank JSC
2	UNISTREAM International payment system for money transfer	CB UNISTREAM JSC

Payer can also carry out transfer of funds through NCO without opening of a bank account for payment for goods and services, discharge of other obligations, outside of any payment systems.



3. Possible ways of receipt of transferred funds

Payee can receive funds transferred by payer through NCO in the following ways:

- by crediting of funds to a bank account of payee;
- by replenishing a balance of electronic funds of payee (in cases where the balance of electronic funds of payee is recorded in NCO or in a credit organization with which NCO has made a relevant agreement).

4. A list of documents to be submitted by a client (individual) for funds transfer

To make a funds transfer through NCO, an individual, depending on an amount of transfer and a category of payee of funds transferred (refer to clause 8.1. of this Information document):

- a) has the right to make transfers without identification, or
- б) must undergo identification or simplified identification.

For identification of an individual the following documents are required for submission:

1) Payer identity documents:

a) for citizens of the Russian Federation:

- Regular passport of the citizen of the Russian Federation;
- Foreign passport of the citizen of the Russian Federation; diplomatic passport; service passport certifying the identity of the citizen of the Russian Federation outside the Russian Federation;
- Birth Certificate of the citizen of the Russian Federation (for citizens of the Russian Federation aged under 14 years);
- Temporary identity card of the citizen of the Russian Federation issued for a period of drawing-up of passport of the citizen of the Russian Federation;

b) for foreign citizens:

- Passport of a foreign citizen;

c) for stateless persons:

- a document, issued by a foreign country and recognized subject to international treaty of the Russian Federation as a personal identity document of a person without citizenship;
- a temporary residence permit, a residence permit;
- an identity document of a person who does not have a valid identity document for a period of consideration of an application for recognition as a citizen of the Russian Federation or for conferment of citizenship of the Russian Federation;
- a refugee certificate; a certificate of consideration of the application for recognition of refugee status in the territory of the Russian Federation on the merits;

d) other documents recognized as documents certifying the identity of a citizen of the Russian Federation in accordance with the legislation of the Russian Federation, and documents certifying the identity of a foreign citizen and stateless persons in accordance with the legislation of the Russian Federation and international treaty of the Russian Federation.



2) A document confirming the right of a foreign citizen or a stateless person to stay (reside) in the Russian Federation (in relation to foreign persons and stateless persons residing in the territory of the Russian Federation, if the need to have a document confirming the right to stay (reside) in Russia, is stipulated by the legislation of the Russian Federation).

3) A document, containing information on the address of place of residence (registration) or place of stay.

4) Taxpayer identification number certificate (if any).

5) Certificate of insurance number of individual personal account of a person, insured in the statutory pension insurance system - SNILS (if any).

6) Contact information (e.g. a phone number, fax number, email address, mailing address (if any)).

For simplified identification of an individual one of the following methods is applied:

- by personal submission by an individual of originals of documents and (or) duly certified copies of documents;
- by submission by an individual to NCO, including in electronic form, of the following personal information: last name, first name, patronymic (unless otherwise provided by law or national custom), the series and number of the identity document, and the insurance number of individual personal account of a person, insured in the personified record-keeping system of the Pension Fund of the Russian Federation (SNILS), and (or) taxpayer identification number (TIN), and (or) the number of the compulsory health insurance policy of the insured person (mandatory medical insurance policy), as well as an individual customer line number, who uses the services of mobile telephone communications;
- by passing by an individual authorization in a single system of identification and authentication when using an enhanced encrypted and certified digital signature or a simple electronic signature, provided that for the purposes of issuing the key of a simple electronic signature, the identity of the individual is established during personal visit with provision of the following personal information: last name, name, patronymic (unless otherwise follows from the law or national custom), insurance number of individual personal account of a person, insured in the personified record-keeping system of the Pension Fund of the Russian Federation (SNILS).

5. General information on transfer of funds:

The time of transfer : from several minutes to three business days upon receipt by NCO of the Payer's instruction. The time of transfer may be extended if NCO identifies a transaction, carried out without consent of client, for the period of completion by NCO of the procedures established by law (refer to clause 8.3 of this Information document).

NCO does not provide additional services to payers. When transfers are made through the Payment Systems referred to in item 2 of this Information document, the services of notification of the payer about the status of the transfer can be provided by the respective payment systems on the terms and conditions established by them.



Общество с ограниченной ответственностью
Небанковская кредитная организация

«МОБИ.Деньги»

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Payer cannot recall his transfer instruction after the transfer has become irrevocable (that is, when funds are debited from the payer's account, or when the balance of the payer's electronic funds is reduced by transfer amount).

In the event that funds transfer service (including electronic funds transfer service) is not provided to Payer as a result of impossibility to credit funds to payee or their return by payee, NCO will return the funds to payer

- to his bank account, or
- replenish the balance of Payer electronic funds in NCO.

A balance of Payer electronic funds, recorded in NCO on electronic payment instrument can be returned to payer only to his bank account using the details provided by payer, on his appearance in person in NCO. In this case, if the electronic payment instrument of Payer is anonymous, payer shall undergo the identification procedure (simplified identification procedure).

Claims of Payers are accepted by NCO in writing at the address of NCO location: 125009, Moscow, Bolshoi Gnezdnikovsky Lane, 7.

Payer's claim must contain the following information:

- a date and time of occurrence of the circumstances in respect of which the claim is made,
- conditions of incurrence of such circumstances.
- description of Payer's claims,
- details of the Payer to send him a reasoned response to claim,
- number of electronic payment instrument,
- mobile phone number / email address specified in a claim application;
- Service channel from which the application and / or Instruction was sent.

NCO shall consider the Payer's claim within 10 (ten) business days from the date of its receipt, after which it sends a reasoned response in writing to the Payer's details specified in the claim.

In case of failure to reach an agreement, disputes, disagreements or claims shall be considered in the courts of justice in accordance with the legislation of the Russian Federation.

Real-time interaction of customer with NCO can be carried out through NCO Customer Support Service by phone 8-800-555-31-15.

6. NCO does not have involved credit organizations, bank payment agents in which a payee of transferred funds can withdraw cash.

7. Information on the amount of funds to be transferred and amounts of fees charged:

NCO does not set minimum transfer amounts. In order to determine the maximum amount of transfer, NCO is governed by the requirements of the current legislation (see clause 8.1 of this Information document). At the same time, partners of NCO and payment systems with which NCO cooperates may introduce minimum and maximum transfer amounts and other restrictions. Detailed information is available on the websites of relevant partners and payment systems.



Fee size and payment procedure.

For transfers within the Russian Federation: from 0% to 60% of transfer amount, depending on the category of paid goods, service, the source of funds (service channel), and the nature of NCO's participation in transfer (as a money transfer operator or intermediary in transfer).

For cross-border transfers: from 1.9% to 7% of transfer amount, depending on the category of paid goods, service and the source of funds (service channel).

The commission fee is paid by payer in addition to transfer amount and does not reduce the amount.

The commission fee is charged as a percentage of transfer amount, or at a fixed rate, or in a combination of these methods for a specific type of payment (category of goods, service).

NCO commission fee is charged at the moment of accepting of Instruction to perform Operation.

Commission fee is not subject to VAT according to the subitem. 3 item 3 Art. 149 of the Tax Code of the Russian Federation.

Specific fee rates for various types of transfers are available on the NCO website at <http://nkombv.ru>.

When accepting a transfer in a currency other than the currency specified in the payer's instruction (in cases permitted by the currency legislation of the Russian Federation), conversion is carried out at the rate of the Bank of Russia set on the date of receipt by NCO of the payer's instruction increased by no more than 3.5 percentage points.

8. Information on restrictions as regards transfer of funds in accordance with the requirements of legislation of the Russian Federation.

8.1. Restrictions related to the requirements of legislation on the payer identification:

If transfer of funds is carried out by payer who has not undergone the identification procedure (or simplified identification procedure), then the amount of one transfer (including the amount of fees) cannot exceed RUR 15, 000 or the equivalent of this amount in foreign currency. At the same time, the transfer should not be made in favor of individuals and non-profit organizations (except those specified in Law No. 115-FZ), as well as organizations established outside of the Russian Federation.

If Payer who has not undergone identification or simplified identification has an anonymous electronic payment instrument, then the total amount of transfers using this electronic payment instrument within a calendar month cannot exceed RUR 40,000 or equivalent amount in foreign currency.

If NCO applied in respect of Payer a simplified identification procedure, the amount of transfer of electronic funds at any moment in time cannot exceed RUR 60,000 (or an equivalent amount in foreign currency), and the total amount of electronic funds, transferred using an electronic payment instrument may not exceed RUR 200,000 (or equivalent amount in foreign currency) within a calendar month.



If Payer undergoes identification procedure, the amount of transfer at any moment in time cannot exceed RUR 600 (six hundred) thousand (or equivalent amount in foreign currency)

8.2. Restrictions related to payment for prohibited services.

NCO does not carry out transfers on instructions of Payers if they are intended for payment of prohibited services.

Prohibited services shall be understood to mean types of services sold by payee and / or related to the activity of payee which are in breach of the requirements established by the laws of the Russian Federation, the laws of the state, the jurisdiction of which extends to the activities of the partner of NCO, the rules of international and other payment systems, an issue bank, a partner, including, without limitation:

- services related to the sale (including the sale itself) by payee of weapons, firearms and explosive substances and objects; narcotic, psychotropic, toxic, caustic and radioactive substances; human organs and tissues; alcohol and tobacco products; services involving gambling business; services of a sexual nature, as well as those contrary to universal moral principles; other services prohibited or restricted in commerce in accordance with the legislation of the Russian Federation;

- services which, according to information available with NCO, will not and (or) were not provided by payee to payer after their payment (transfer of funds therefor), including services for which payee refuses to provide NCO with relevant documents confirming the fact that they were rendered to payer after transfer making, and / or services in respect of which payee did not advise of the fact of their sale/provided inaccurate information on realized services.

8.3 Restrictions related to transactions, carried out without client's consent.

Upon identification of signs of transactions, carried out without client's consent (payer's consent), NCO, by virtue of the requirements of RF legislation:

- suspends its following the payer's instruction for such a transaction and blocks the electronic payment instrument for a period not exceeding two working days;

- provided NCO has a mobile phone number or an e-mail address, or other contact information of Payer — notifies payer of suspension of transaction and blocking of electronic payment instrument and provides recommendations of NCO for reduction of risks of retransfer of funds (electronic funds) without the payer's consent; and also asks the payer to provide confirmation of the resumption of execution of instruction;

- resumes execution of the payer's instruction and unblocks electronic payment instrument immediately, in case of receipt of a confirmation from him for execution of the said transaction, or upon expiration of two business days in the case of non-receipt from payer of respective confirmation.