



Terms and conditions of money transfer without opening an individual account

1. When transferring funds without opening a bank account, the client applies to the Department of household deposits and plastic cards (hereinafter referred to as OVNIPC).

2. The transfer of funds is carried out by an individual upon presentation of an identity document of the individual. In accordance with the legislation of the Russian Federation, the identity document is:

- the passport of a citizen of the Russian Federation.

3. When transferring funds to pay payments to the budget system of the Russian Federation for individual taxpayers, in the absence of a UIN - a unique accrual identifier, it is necessary to indicate the value of the taxpayer's INN – identification number in the money transfer order.

4. The Bank performs money transfer operations on behalf of an individual without opening a bank account on the basis of an order submitted by an individual. All necessary information and details for the transfer of funds must be indicated at the disposal.:

- last name, first name, patronymic (unless otherwise provided by law or national custom), identity document (number, series, issued by whom and when), taxpayer identification number (if any), SNILS (if any), address of the place of residence (registration) or residence of the sender of the payment;

- information that the Client is currently or has been a public official in the past;

- last name, first name (patronymic) of the payee (name of the organization);

- name of the receiving bank;

- correspondent account of the recipient bank;

- recipient's checking account;

- BIC of the receiving bank;

- INN of the recipient bank (INN of the organization).

The "Phone number" field is filled in if desired to notify the customer in case of a refund. The Bank is not responsible for non-transfer of funds to the payee's account in the event of an error by the Depositor (hereinafter referred to as the Depositor). Individuals can make transfers on the territory of the Russian Federation without opening an account in rubles, without limiting the amount.

5. An employee of OVNIPK carries out the identification of the Client, his representative, beneficiary and beneficial owner.

6. In the order for the transfer of funds, the Depositor makes an entry confirming that this transfer is not related to the implementation of entrepreneurial activity by an individual ("this operation is not related to the implementation of entrepreneurial activity").

7. In the money transfer order, the Depositor makes an entry in the purpose of the payment, disclosing the payment and allowing the department staff to analyze the content of the transaction.

8. For the money transfer service, the Bank charges the Depositor a commission in accordance with the approved tariffs of the Bank. In case of refund of the transfer for reasons beyond the control of the Bank (absence of the recipient of funds, incorrect indication of banking details, etc.),

the amount of the commission fee paid cannot be refunded. The transfer is sent again on a general basis.

9. Upon refund of the amount, due to incorrect banking details, the OVNIPC employee contacts the Depositor by phone and notifies of the refund of the transfer with an explanation of the reason for the refund.

10. The disbursement of funds to the Depositor, upon the return of the transfer, is made on the basis of the Depositor's application for the disbursement of funds, or the funds are sent by the Depositor to new banking details by order of the Depositor.

11. An individual has the right to revoke (cancel) an order before the transfer becomes irrevocable, i.e. the moment the funds are debited from the bank account. The withdrawal of the order is carried out on the basis of a hard copy application from the client in accordance with the bank's form.

The Bank, no later than the business day following the day of receipt of the withdrawal request, sends a notification to the payer indicating the date and the possibility (impossibility, due to the irrevocability of the transfer of funds) of revoking the order.

Partial withdrawal of amounts is not allowed.

Terms and conditions for the payment of transfers without opening an account in favor of individuals

1. The Bank shall pay transfers in favor of individuals upon personal application to the Bank of the individual receiving the transfer or upon application to the Bank of a representative of an individual who has submitted a notarized or equivalent power of attorney in accordance with the procedure established by Law.

2. An individual may contact any additional office of the Bank's parent organization to receive a transfer.

3. An authorized employee of OVNIPC / an employee of the additional office notifies the recipients of transfers without opening an account about the transfers received in their favor no later than the next business day in accordance with the data specified in the payment instructions of the sender's bank:

- by phone (if the phone number is specified);
- by sending a notification.

In all other cases, it is assumed that the recipient individual will contact the Bank independently.

4. Payment of transfers is carried out upon presentation by an individual (his representative) of an identity document of an individual in accordance with the legislation of the Russian Federation.

5. In order to receive a transfer, an individual submits a written application to the Bank for receiving the transfer.

6. If the transfer application is processed correctly, the Bank employee calculates and deducts the amount of remuneration in accordance with the approved rates of the Bank.

7. If the recipient of the payment, in whose favor the funds were received by bank transfer without opening an account, has not claimed the specified funds within 60 calendar days, the funds will be returned to the sending bank no later than the business day following the expiration date.