

**Tariffs  
for issuance and servicing of prepaid co-branded  
virtual bank cards "KWIKPAY"**

	Service Type	Fee / Notes
<b>1. Issuance and Servicing of a Prepaid Card<sup>1</sup></b>		
1.1	Type of prepaid card	Supported by "MIR" Payment System Classic
1.2	CCard currency	Russian Roubles
1.3	Issuance of the main prepaid card	No fee charged
1.4	Issuance of the additional prepaid card	The service is not provided
1.5	Reissuance <sup>2</sup> of the main or additional card	
<b>2. Fee for cash depositing to a Prepaid Card</b>		
2.1	At the Bank's cash desks / The Bank's Payment Agents (hereinafter referred as BPA) cash desks <sup>3</sup>	0% from 1 up to 99 999 Roubles 99 kopeks (inclusive) 1% from 100 000 Roubles 00 kopeks (inclusive)
2.2	At the Bank's ATMs	The service is not provided
2.3	At the ATMs of JSC "Alfa-Bank" <sup>4</sup>	0,95% from 1 up to 99 999 Roubles 99 kopeks (inclusive)
	At the third party banks' branches or ATMs <sup>4, 5</sup>	1,5% from 100 000 Roubles 00 kopeks (inclusive)
<b>3. Fee for cash withdrawal from a Prepaid Card</b>		
3.1	At the Bank's cash desks	0% from 1 up to 7 000 Roubles 99 kopeks (inclusive) 0,5% from 7 001 Roubles 00 kopeks up to 100 000 Roubles 00 kopeks. (inclusive) (min. 30 Roubles)
	At the Bank's cash desks without a card, if there have been no transactions for 30 calendar days before a card account closure request submission <sup>6</sup>	10% of a card account amount (max. 10 000 Roubles)
3.2	At the Bank's ATMs	The service is not provided
3.3	At the ATMs of JSC "Alfa-Bank" <sup>4</sup>	No fee charged
3.4	At the third party banks' branches or ATM <sup>4</sup>	1% of withdrawal amount (min. 150 Roubles)
<b>4. Fee for non-cash transactions</b>		
4.1	Payment for goods and services	No fee charged
4.2	Non-cash depositing to a Prepaid Card (excluding types of transactions described in p. 4.3. of the Tariffs)	No fee charged

<sup>1</sup> Issuance and servicing of the card are carried out by JSC CB "UNISTREAM" (hereinafter - the Bank)

<sup>2</sup> In case of misuse of the prepaid card or its' PIN code, a new prepaid card is issued with a new expiry date and a new PIN code. The fee for issuing the card is charged in accordance with the Prepaid Card Tariff Plan.

<sup>3</sup> The list of BPAs is published on the Bank's website: <https://unistream.ru/cards/virtual>

<sup>4</sup> In case if such service is provided.

<sup>5</sup> Excluding the fee charged by a third-party bank.

<sup>6</sup> Excluding as follows:

- withdrawal of funds deposited to the card via cash deposit;
- withdrawal of funds transferred to the card by insurance companies;
- withdrawal of Deposit Insurance compensation transferred in accordance with the Federal Law dated 23.12.2003 № 177-FZ «On Deposit Insurance in the Russian Banks»;
- withdrawal of salary, pensions or social security payments received to the card in accordance with the Federal Law dated 24.11.1995 № 181-FZ «On social Protection of Disabled Persons in the Russian Federation», Federal Law dated 28.12.2013 № 400-ФЗ «On Social Security Pensions».

4.3	Depositing of a Prepaid Card via transfer from corporate or individual entrepreneur accounts with third-party banks (not related to salaries, dividends, or social payments) <sup>7</sup>	No fee charged for amounts up to 150 000 Roubles 00 kopecks (inclusive) 1% from 150 000 Roubles 01 kopecks up to 300 000 Roubles 00 kopecks (inclusive) 5% from 300 000 Roubles 01 kopecks (inclusive)  The fee is applied based on cumulative amount of transactions within a calendar month
4.4	transfer from a Prepaid Card to another bank card/prepaid card at a third-party bank <sup>4</sup>	1,5% of the transfer amount (min. 30 Roubles)
4.5	Transfers via the Fast Payment System of the Central Bank of Russia (FPS)	No fee charged
<b>5. Cash Withdrawal Limit from a Prepaid Card</b>		
<b>5.1 daily:</b>		
5.1.1	At the Bank's cash desks	100 000 Roubles
5.1.2	At the ATMs/Terminals of third party banks	
<b>5.2 monthly:</b>		
5.2.1	At the Bank's cash desks	300 000 Roubles
5.2.2	At the ATMs/Terminals of third party banks	
<b>6. Other Limits</b>		
6.1	Maximum cumulative balance on all Prepaid Cards issued by the Bank	600 000 Roubles
6.2	Maximum spending per month	No limitations set
<b>7. Other fees</b>		
7.1	SMS notification on a Prepaid Card Transactions <sup>8</sup>	99 Roubles
7.2	PIN code change at an ATM <sup>4</sup>	50 Roubles
7.3	A Card balance/statement request at the Bank's ATMs	The service is not provided
7.4	A Card balance request at third party banks ATMs <sup>4</sup>	50 Roubles
7.5	A Prepaid Card Blocking	No fee charged
7.6	Reimbursement of expenses incurred by the Bank for a Prepaid Card dispute resolution initiated by the Client	Based on the actual expenses incurred by the Banks
7.7	A Prepaid Card Account maintenance fee in case if it has been inactive for 120 days, excluding the Bank's fees and error corrections	300 Roubles or within the balance of a Prepaid Card Balance if it's below 300 Roubles

<sup>7</sup> No fee is charged in case if a client transfers funds from his/her individual entrepreneur account, opened with the Bank, to his/her prepaid card. Upon submission of documents confirming the reasons of the transfer, at the Bank's discretion, a refund of a previously charged commission is possible following an analysis of the documents submitted by the Client.

<sup>8</sup>Charged by the Bank on a monthly basis, no later than the 5th day of each month. The fee is charged as a subscription fee for the month, provided that there is a sufficient balance on the Prepaid Card. If the balance is insufficient, the fee is charged upon the next Prepaid Card depositing.