

APPROVED
Minutes of the Financial and Budget Committee
of Belgazprombank
as of December 27, 2023, No. 19

FEES & COMMISSIONS

for Banks and Non-banking Credit and Financial Institutions

(effective as of 01.02.2024)

Part 1. CORRESPONDENT ACCOUNTS		
№.	Name of the service / operation	Fee / commission amount
1.1.	Minimum daily balance	N/A
1.2.	Account maintenance:	
1.2.1.	Issuing of account statements and credit advices:	
	- issuing of additional statements and credit advices on correspondent's request	BYN 20.00 (per item)
	- issuing of interim statements on correspondent's request	BYN 20.00 (per item)
1.2.2.	Interest on Credit Balance	Subject to the decision by a competent body of Belgazprombank or separate agreement to the correspondent account agreement

1.2.3.	Settlement and cash service of a correspondent account in EUR	1,5% p.a., applicable to the total amount of credit balance if the credit balance exceeds EUR 100 000.00, including amounts received to be credited to a correspondent account after the cut-off time specified in the correspondent account agreement and credited to such correspondent account on the following banking day (but value-dated as the previous banking day) on basis of actual number of days in the month and 365(366) days a year; 2% on credit balance as at the end of the last business day of the year, including amounts received to be credited to a correspondent account after the cut-off time specified in the correspondent account agreement and credited to such correspondent account on the following banking day (but value-dated as the previous banking day)
1.3.	Preparation and presentation to the Belarusian Ministry of Taxes and Duties of the income declarations of non-resident banks confirmed by an auditor (once a year / upon account closing):	
1.3.1.	for active accounts	USD 20.00 (including VAT)
1.3.2.	for inactive accounts	USD 10.00 (including VAT)
1.4.	Bank transfers:	
1.4.1.	in foreign currencies:	
1.4.1.1.	bank-to-bank transfer (MT2XX)	USD 10.00
1.4.1.2.	customer transfer (MT103) executed through: - NOSTRO accounts opened in Belarusian banks	USD 7.00

	- NOSTRO accounts opened in foreign banks:	
	- USD	USD 20.00
	- RUB	RUB 600.00
	- EUR	EUR 25.00
	- other currencies	0.1%, min USD 20.00, max USD 75.00
1.4.1.3.	Investigations later than 1 month	USD 30.00
1.4.1.4.	Cancellation of payment instruction	USD 25.00
1.4.1.5.	Amendment to payment instruction:	
	- denominated in freely convertible currencies	USD 30.00
	- denominated in other currencies	USD 10.00
1.4.2.	in Belarusian rubles:	
1.4.2.1.	Payments with current value date out of funds credited to the correspondent bank's account within the extended operating hours	USD 10.00 (subject to separate agreement)
1.4.2.2.	Urgent payments	USD 10.00
1.4.2.3.	Payments within the extended operating hours	USD 10.00
1.4.2.4.	Investigations:	
	- within 1 month	USD 5.00
	- later than 1 month	USD 25.00
1.4.2.5.	Amendment to payment instruction	USD 15.00
1.4.2.6.	Cancellation of payment instruction	USD 25.00
1.5.	Cash withdrawal	Subject to separate agreement
1.6.	One-time purchase of foreign currency on Belarusian Currency and Stock Exchange if the application is submitted in the amount of respective currency and the Belarusian rubles equivalent of such amount is placed with Belgazprombank (subject to separate agreement)	2% of the application amount

PART 2. DOCUMENTARY LETTERS OF CREDIT, GUARANTEES AND COLLECTIONS

№.	Name of the service / operation	Fee / commission amount in foreign currency ¹	Fee / commission amount in Belarusian rubles ²
2.1.	L/Cs:		
2.1.1.	L/C preparing at the request of another bank	USD 20.00	BYN 70.00
2.1.2.	L/C opening	0.15%, min USD 50.00, max USD 750.00	0.15%, min BYN 175.00, max BYN 2625.00
2.1.3.	Uncovered L/C	as per ALCO's decision	
2.1.4.	L/C advising	0.1%, min USD 40.00, max USD 200.00	0.1%, min BYN 140.00, max BYN 700.00
2.1.5.	Advising of amendments to L/C	USD 50.00	BYN 175.00
2.1.6.	L/C confirmation:		
2.1.6.1.	covered	0.15%, min USD 50.00, max USD 750.00	0.15%, min BYN 175.00, max BYN 2625.00
2.1.6.2.	uncovered	as per ALCO's decision	
2.1.7.	Receipt, check of documents and payment under L/C:		
2.1.7.1.	Receipt and check of documents under L/C (for each set of documents)	0.15%, min USD 70.00, max USD 400.00	0.15%, min BYN 245.00, max BYN 1400.00
2.1.7.2.	Payment under L/C	0.15%, min USD 70.00, max USD 250.00	0.15%, min BYN 245.00, max BYN 875.00
2.1.7.3.	Receipt of documents with discrepancies	USD 40.00 for each set of documents	BYN 140.00 for each set of documents
2.1.8.	Receipt and forwarding of documents without checking against L/C issued by another bank	USD 50.00	BYN 175.00

¹ Fees and commissions in foreign currency are established for operations of residents in foreign currency, as well as for operations of non-residents.

² Fees and commissions in Belarusian rubles are established for operations of residents in Belarusian rubles.

2.1.9.	Amendment to L/C conditions	USD 50.00 (per amendment)	BYN 175.00 (per amendment)
2.1.10.	Cancellation of L/C	USD 40.00	BYN 140.00
2.1.11.	Telecommunication costs	USD 8.00	BYN 28.00
2.1.12.	Sending request, communication to another bank on counterparty's request	USD 15.00	BYN 52.50
2.1.13.	Discounting / Post-financing	as per ALCO's decision	
2.1.14.	Reimbursement of postage expenses for sending documents under L/C	In the amount of costs actually incurred, USD	In the amount of costs actually incurred, BYN
2.2.	Reimbursement:		
2.2.1.	Issuance of reimbursement undertaking		
2.2.1.1.	covered	0.15%, min USD 50.00, max USD 750.00	0.15%, min BYN 175.00, max BYN 2625.00
2.2.1.2.	uncovered	As per ALCO's decision	
2.2.2.	Reimbursement under L/C (confirmation of reimbursement authorization, reimbursement in favor of a third bank, advising and payment under reimbursement claim)	USD 20.00	BYN 70.00
2.2.3.	Advising of reimbursement undertaking, amendments to reimbursement undertaking	USD 50.00	BYN 175.00
2.2.4.	Amendments to reimbursement undertaking	USD 50.00	BYN 175.00
2.2.5.	Cancellation of reimbursement undertaking	USD 40.00	BYN 140.00
2.2.6.	Telecommunication costs	USD 8.00	BYN 28.00
2.2.7.	Sending request, communication to another bank on counterparty's request	USD 15.00	BYN 52.50
2.2.8.	Reimbursement of postage expenses for sending documents under reimbursement	In the amount of costs actually incurred, USD	In the amount of costs actually incurred, BYN
2.3.	Guarantees:		
2.3.1.	Issuance of a bank guarantee (counter-guarantee)	USD 30.00	BYN 105.00

2.3.2.	Uncovered bank guarantee (counter-guarantee)	as per ALCO's decision	
2.3.3.	Receipt and check of a claim and other documents under guarantee	0.15%, min. USD 50.00, max. USD 500.00	0.15%, min BYN 175.00, max BYN 1750.00
2.3.4.	Confirmation of the authenticity of a bank guarantee (counter-guarantee), of amendments to a bank guarantee (counter-guarantee)	USD 50.00	BYN 175.00
2.3.5.	Amendments to a bank guarantee (counterguarantee)	USD 50.00	BYN 175.00
2.3.6.	Cancellation of a bank guarantee (counter-guarantee)	USD 50.00	BYN 175.00
2.3.7.	Advising of a bank guarantee (counter-guarantee)	0.15%, min USD 40.00, max USD 150.00	0.15%, min BYN 140.00, max BYN 525.00
2.3.8.	Advising of amendments to a bank guarantee (counter-guarantee)	USD 50.00	BYN 175.00
2.3.9.	Telecommunication costs	USD 8.00	BYN 28.00
2.3.10.	Reimbursement of costs associated with the issuance and amendments to a bank guarantee (counterguarantee) (courier / postal services fee for sending a bank guarantee (counter-guarantee), documents under a bank guarantee (counter-guarantee), expenses associated with the use of specialized software in connection with the creation, modification and cancellation of a bank guarantee in electronic form, etc.)	In the amount of costs actually incurred, USD	In the amount of costs actually incurred, BYN
2.3.11.	Sending request, communication to another bank on counterparty's request	USD 15.00	BYN 52.50
2.4.	Collections:		
2.4.1.	Handling of documents	0.1%, min USD 60.00	0.1%, min BYN 210.00
2.4.2.	Return of unpaid / unaccepted documents	0.1%, min USD 60.00	0.1%, min BYN 210.00
2.4.3.	Execution of a collection order	0.1%, min USD 50.00	0.1%, min BYN 175.00

2.4.4.	Amendment or withdrawal (cancellation) of a collection order	USD 30.00	BYN 105.00
2.4.5.	Advising of amendments to a collection	USD 30.00	BYN 105.00
2.4.6.	Postage costs for the handling of documents under a collection	In the amount of costs actually incurred, USD	In the amount of costs actually incurred, BYN
2.4.7.	Telecommunication costs	USD 8.00	BYN 28.00
2.4.8.	Sending request, communication to another bank on counterparty's request	USD 15.00	BYN 52.50

Part 3. MISCELLANEOUS

№.	Name of the service / operation	Fee / commission amount ³	Fee / commission amount ⁴
3.1.	Cancellation of transfer, return / redirection of funds, including those credited to correspondent accounts of Belgazprombank (after execution): - USD - EUR - RUB - other currencies		USD 15.00 EUR 15.00 RUB 600.00 USD 15.00
3.2.	Processing a message received via Telex	USD 50.00	BYN 175.00
3.3.	Audit request for banks and non-banking credit and financial institutions: - in Russian - in English	USD 50.00 USD 60.00	BYN 175.00 BYN 210.00

³ Fees and commissions for operations with non-residents.

⁴ Fees and commissions for operations with residents

3.4.	Provision of information on transactions booked in accounts of Belgazprombank (on request of a bank, non-banking credit and financial institution): - in Russian - in English	USD 50.00 USD 60.00	BYN 175.00 BYN 210.00
3.5.	Notices of account with Belgazprombank	USD 2.00 (per copy)	BYN 7.00 (per copy)
3.6.	Other account statements and advices of operations of banks and non-banking credit and financial institutions (on request)	USD 5.00 (per document)	BYN 17.50 (per document)
3.7.	Authentication of third bank's telegraph keys	USD 50.00 (including VAT)	BYN 175.00 (including VAT)

Part 4. DEPOSITORY SERVICES

№	Name of the service / operation	Fee / commission amount
4.1.	Banking depository services for banks and non-banking credit and financial institutions:	
4.1.1.	Securities account opening: - for issuer - for depositor (including reissuing of the securities savings account to the securities account with conclusion of depository agreement): - for residents - for non-residents	BYN 50.00 BYN 40.00 BYN 180.00
4.1.2.	Credit of issuer's securities to holders' accounts according to the list provided by issuer or by the previous depository of issuer depending on the number of holders of issuer's securities (for each issue of securities): - without presentation to the Bank of a list of holders of securities in electronic form agreed with the Bank or established by law - with presentation to the Bank of a list of holders of securities in electronic form agreed with the Bank or established by law	BYN 4 per shareholder but not less than BYN 50.00 BYN 2 per shareholder but not less than BYN 30.00

4.1.3.	Subscription fee for depository services provided to share issuers: up to 10 11 - 20 21 - 50 51 - 100 101 - 200 201-500 501 - 1 000 1 001 - 3 000 3 001 - 5 000 over 5 000	BYN 30.00 BYN 35.00 BYN 40.00 BYN 45.00 BYN 60.00 BYN 90.00 BYN 100.00 BYN 120.00 BYN 150.00 BYN 200.00
4.1.4.	Subscription fee for bond issuing	BYN 20.00 per issue (for a month or a part thereof)
4.1.5.	Credit of securities transferred for centralized storage to securities account of issuer (charged as a lump sum)	BYN 25.00 per issue or its part
4.1.6.	Storage of securities on securities account: - for residents - for non-residents	BYN 15.00 BYN 35.00
4.1.7.	Transfer of securities (debit) between securities accounts: - internal transfer including transfer between sections of securities account: - for residents - for non-residents - inter-depository transfer: - for residents - for non-residents	BYN 15.00 per 1 entry BYN 35.00 per each entry BYN 20.00 per 1 entry BYN 50.00 per each entry
4.1.8.	Blocking of securities for participation in trades on JSC Belarusian Currency and Stock Exchange: - for residents - for non-residents	BYN 20.00 per 1 entry BYN 50.00 per each entry

4.1.9.	Register preparation on customer's securities registered in several depositories	BYN 25.00
4.1.10.	Calculation of income (dividends, interest income) paid to holders of securities issued by customers of depository	BYN 90.00
4.1.11.	Payment of income (dividends, interest income) to holders of securities issued by customers of depository	BYN 40.00 plus BYN 5.00 per each entry
4.1.12.	Redemption of 1 issue of securities	BYN 20.00
4.1.13.	Termination of depository agreement (due to changing depository)	BYN 550.00
4.1.14.	Preparation and delivery of hard copy register of holders of registered securities on issuer's request depending on the number of holders: <ul style="list-style-type: none"> - up to 10 holders - 11 - 50 holders - over 50 	BYN 40.00 BYN 50.00 BYN 60.00
4.1.15.	Preparation and printout of the list of persons entitled to participate in general meeting of shareholders of issuer: <ul style="list-style-type: none"> - up to 50 owners - over 50 owners 	BYN 40.00 BYN 60.00
4.1.16.	Sending of information to depositors on issuer's request (charged to issuer serviced in depository)	BYN 7.00 per item
4.2.	Registration of transactions with securities concluded at the over-the-counter market:	
4.2.1.	Registration of transactions with securities except for transactions with securities pledged as collateral and except for cases when Belgazprombank is a transacting party: <ul style="list-style-type: none"> - with securities of issuers served in depository - with securities of other issuers 	0.005%, of transaction amount, min BYN 170.00 0.1% of transaction amount, min BYN 450.00
4.2.2.	Registration of transaction with securities pledged as collateral concluded at the over-the-counter market (fee charged to pledger): - with participation of legal entity	BYN 170.00

Notes to the Fees&Commissions for Banks and Non-banking Credit and Financial Institutions (hereinafter – the Fees&Commissions):

1. This Fees&Commissions may be amended by Belgazprombank at its sole discretion.
2. Payment of a fee shall be made by debiting the Account (withholding a relevant amount from the transfer amount) in the amount in accordance with the Fees&Commissions. The fee nominated in foreign currency in accordance with the Fees&Commissions may be payable in Belarusian rubles or any other freely/limitedly convertible currency, as agreed with Belgazprombank, the fee amount to be paid is calculated at the exchange rates set by the National Bank of the Republic of Belarus on the date of payment. At the discretion of Belgazprombank, payment may be made by transferring funds using the bank details specified by Belgazprombank. If the expenses actually incurred for conducting an operation exceed Belgazprombank's fees, Belgazprombank reserves the right at its sole discretion to debit the Account for the excess amount.
3. Belgazprombank reserves the right to refuse to provide a service to a customer in case a transaction is deemed to pose high-risk.
4. Fees and commissions for correspondent accounts of banks and non-banking credit and financial institutions may be set out by a separate agreement between Belgazprombank and a bank, a non-banking credit and financial institution.
5. The following services are provided by Belgazprombank free of charge:
 - opening, maintaining, closing correspondent accounts;
 - delivery of account statements, credit advices on the accounts of banks and non-banking credit and financial institutions as and when transactions are performed via the SWIFT / Telex systems;
 - crediting of accounts of banks and non-banking credit and financial institutions; □ book transfers;
 - execution of payments in BYN on value date within the usual operating hours;
 - execution of requests of international financial institutions, development banks, and other international / supranational institutions;
 - for the return / redirection of funds, including those credited to the correspondent accounts of Belgazprombank, if the Bank's fees as per clause 3.1. Part 3 of the Fees&Commissions equal or exceed the amount to be withdrawn, returned / redirected.

The preparation of tax certificate, confirming the fact of payment of income tax, certified by the relevant Inspection of the Ministry of Taxes and Duties of the Republic of Belarus is made free of charge upon the written request from a non-resident bank or a non-resident non-banking credit and financial institution.
6. The fee for settlement and cash service of a correspondent account in EUR in books of Belgazprombank (clause 1.2.3. Part 1 of the Fees&Commissions) is charged and paid: on a daily basis by debiting a correspondent account at 1,5% p.a. on the following banking day, annually by debiting a correspondent account at 2% no later than 10 banking days of the next year.
7. Bank charges commissions specified in clauses 1.4.1.3-1.4.1.5, 1.4.2.4.-1.4.2.6 Part 1 of the Fees&Commissions, if actual actions have been taken by Belgazprombank to execute payment instructions.
8. A bank, a non-banking credit and financial institution shall pay any expenses (if any) for the copy of Tax Identification Number Confirmation issued by the relevant Inspection of the Ministry of Taxes and Duties of the Republic of Belarus.
9. Notes to specific clauses:
 - Clause 1.4.1 Part 1 of the Fees&Commissions: Third bank fees (commissions) are charged additionally;
 - Clause 1.4.2.1 Part 1 of the Fees&Commissions: Cut-off times are 15:30 Minsk time, on Friday and days before bank holidays cut-off times are reduced by 1 (one) hour;

- Clauses 1.4.2.2, 1.4.2.3 Part 1 of the Fees&Commissions: Extended operating hours for bank-to-bank transfers are set from 15:30 to 16:15, for customer transfers – from 15:30 to 16:15. On Friday and days before bank holidays cut-off times are reduced by 1 (one) hour. Bank reserves the right at its sole discretion to change the duration of the extended operating hours giving the prior notification to a correspondent bank;
 - Clause 3.2 Part 3 of the Fees&Commissions: Fee is charged in addition to clauses 1.4.1 and 1.4.2 Part 1 of the Fees&Commissions.
10. Depository services:
- Subscription fee for depository services provided to issuers of shares (clause 4.1.3. Part 4 of the Fees&Commissions) is charged:
 - on a monthly basis depending on the number of securities accounts of shareholders as at the end of the last operational day of the reporting month;
 - except for issuers in the process of liquidation upon their requests accompanied by supporting documents.
 - Subscription fee for bond issues (clause 4.1.4. Part 4 of the Fees&Commissions) is charged on the issuer on a monthly basis depending on the number of outstanding issues of the issuer's securities, wholly or partially in custody of Belgazprombank, for a full or incomplete month of storage.
 - Fee for storage of securities on securities account (clause 4.1.6. Part 4 of the Fees&Commissions) is charged for each issue of securities (or a part thereof) placed in the correspondent account Loro of the depository for a full or incomplete month of storage except for securities of issuers being customers of the depository of Belgazprombank.
 - Transfer of securities (debit) between securities accounts (clause 4.1.7. Part 4 of the Fees&Commissions) except for securities issued by Belgazprombank, Belgazprombank`s shares, section "Blocked for trading on stock exchange".
11. Crediting of funds to correspondent account with value date Today is made in accordance with cut-off times stipulated in the agreement. Belgazprombank reserves the right, at its sole discretion, to credit correspondent account with value date Today after cut-off times stipulated in the agreement.

In case of any discrepancies between the Russian and English versions of this document the Russian version shall prevail.