

The procedure for making a money transfer

1. The Bank transfers funds by order of the Client (payer or recipient of funds), executed within the framework of the applicable form of non-cash payments..
2. Before making a money transfer, an employee of the Bank for servicing individuals (hereinafter referred to as an employee of the Bank) is obliged to provide Clients with the opportunity to familiarize themselves, in a form accessible to them, with the conditions for making a money transfer, within the framework of the applicable form of non-cash payments, including:
 - with the amount of remuneration and the procedure for its collection;
 - with the method of determining the exchange rate used when transferring funds in a foreign currency (if the currency of the funds provided by the payer differs from the currency of the funds transferred);
 - with the procedure for filing claims, including information for contacting the money transfer operator;
 - with other information due to the applicable form of non-cash payments.
3. The Client is obliged to provide the Bank's money transfer officer with reliable information for contacting the Client, and in case of its change, provide updated information in a timely manner.
4. If it is necessary to transfer funds from the Russian Federation without opening a bank account, the Client applies to a Bank employee. The Bank employee fills out the Client's Questionnaire in the Directory of Bank entities, finds out from the sender who wants to make the transfer, the country of destination of the transfer and the amount. Verifies the correctness and clarity of filling out the application form, checks the data specified in the application with the data of the documents submitted by the Client. Verifies the presence of the Client's signature.
5. An employee of the Bank draws up a cash receipt order 0402008 for the amount of the money transfer and commission, transmits the cash receipt document to the Client in two copies for his signature and accepts cash.
6. The Client deposits the amount to be transferred and the commission to the Bank's cash desk.
7. The commission for the transfer in a foreign currency can be paid both in a foreign currency and in the currency of the Russian Federation at the exchange rate of the Bank of Russia on the day of the transaction.
8. A bank transfer is carried out no later than the business day following the day of receipt of the transfer application, provided that the application of an individual provides all the necessary details for the transfer of funds. Before sending a transfer outside the Russian Federation in Russian rubles or a foreign currency, the Bank employee submits the documents for verification to the employee responsible for currency control. The employee responsible for currency control verifies the correctness and completeness of filling out the Application for the transfer of funds, and the compliance of the operation with the requirements of currency legislation.