

Money transfers (without opening an account).

1. Resident and non-resident individuals may make transfers on the territory of the Russian Federation without opening a bank account in rubles, without limiting the amount. Transfers in foreign currency on the territory of the Russian Federation may be carried out by non-resident individuals without restrictions, and by resident individuals only on the grounds provided for in subparagraph 1 (transfer of currency valuables by a resident individual as a gift to the Russian Federation, a subject of the Russian Federation and/or a municipal entity) and subparagraph 3 (gift of currency valuables to a spouse and close relatives) of paragraph 3 of Article 14 of Federal Law No. 173-FZ

2. Without opening a bank account, operations are carried out to transfer funds accepted from individuals that are not related to their business activities in favor of legal entities and individuals

3. Money transfer operations are carried out by the Bank on behalf of an individual, on the basis of a document submitted by him and an application-an order for the transfer of funds.

4. After receiving a completed request from an individual, the Bank employee verifies the correctness of its execution

5. Transfers of individuals without opening a bank account in the currency of the Russian Federation and in foreign currency from the Russian Federation

6. Transfers of individuals without opening a bank account in the currency of the Russian Federation and foreign currency are carried out on behalf of individuals (residents, non-residents) - the Bank's Clients from the Russian Federation who are not related to business activities.

7. Transfer in the currency of the Russian Federation, foreign currency from the Russian Federation is carried out by an individual upon presentation of an identity document of an individual.

8. The disposal application must contain all the necessary information and details for the transfer of funds:

- Information about the individual payer must include the full surname, first name, and patronymic (unless otherwise required by law or national custom);
- identification document (number, series, issued by whom and when);
- taxpayer identification number (if any);
- the address of the place of residence (registration) or place of stay, the sender of the payment;
- information that the Client or his relative(s) currently or in the past holds a position in foreign public organizations.

9. In the information about the recipient of the transfer, you must specify:

- the name of the recipient's bank and its details, SWIFT code, address (city, country);
- the full surname, first name, patronymic (unless otherwise provided by law or national custom) of the recipient;
- the account number or the identity document of the payee;
- the transfer amount and the purpose of the transfer;
- date and signature of the individual.

10. If an individual submits documents that do not meet the above requirements, as well as if they refuse to provide the documents required in accordance with this Procedure, the Bank employee does not transfer funds.

11. In the application for a transfer from the Russian Federation in the currency of the Russian Federation and foreign currency by an individual, an entry is made confirming that this transfer is not related to the individual's entrepreneurial activity (for example, "this transfer is not related to the conduct of entrepreneurial activity").

The total amount of transfers of a resident individual from the Russian Federation without opening a bank account, within one business day, should not exceed the amount equivalent to

5,000 US dollars, determined using the official exchange rates of foreign currencies to the ruble established by the Bank of Russia on the date of the instruction to the authorized bank to carry out the specified transfer.

In its work, the Bank is necessarily guided by the Regulations of the Bank of Russia on the restriction of transfers of individuals (residents and non-residents).

Payment of transfers received in the Russian Federation without opening a bank account in the currency of the Russian Federation

Payments of transfers received in the Russian Federation without opening a bank account in the currency of the Russian Federation to an individual (his representative) are made upon presentation of the following documents:

- an identity document;
- applications for receiving a transfer without opening an account in accordance with the form established by the Bank;
- power of attorney (if obtained by a representative of an individual).

Refund of a money transfer without opening a bank account

1. The money transfer is refunded by the sending Bank for the following reasons:
 - the recipient 's banking details are incorrect;
 - the recipient did not show up to receive the transfer.
 2. The returned transfer can be sent again using the specified details or returned to the sender.
 3. If the transfer was returned due to the fault of the individual sender, the Bank employee must contact the sender of the transfer by phone and send a written notification in his absence.
 4. The notification is sent by mail to the details specified in the transfer application within 3 days after the money transfer is returned.
 5. The re-sending of the refunded amounts is carried out on the basis of a new application from the sender, while the commission for sending the money transfer is charged again.
 6. The money transfer is issued on the basis of an identity document, according to an expense cash order.
 7. Money transfer is carried out within the framework of the following forms of non-cash payments:
 - settlements by payment orders;
 - settlements under the letter of credit;
 - payments by collection orders;
 - payments by checks;
 - settlements in the form of money transfers at the request of the recipient of funds (direct debit);
 - settlements in the form of electronic money transfer;
- The transfer of electronic funds is carried out in accordance with the legislation and contracts, taking into account the requirements of these Regulations.
- The forms of non-cash payments are chosen by payers and recipients of funds independently and may be provided for by contracts concluded by them with their counterparties.
8. The transfer of funds is carried out by the bank on the orders of clients, recoverers of funds, in electronic form through the Internet Banking remote banking system or on paper.

Orders for which the list of details and forms are not specified must include the following:

- the amount collected under the enforcement document, in the cases and in the manner prescribed by Appendix 4 to these Regulations for the "Purpose of payment" details of the order;
- the code of the type of income in the cases and in accordance with the procedure established by Appendix 4 to these Regulations for the details of the "Naz. pl." order;
- the code of payments from the budgets of the budgetary system of the Russian Federation provided for in Parts 5.5 and 5.6 of Article 30.5 of Federal Law No. 161-FZ of June 27, 2011 (hereinafter referred to as the payment code), in the cases and in accordance with the procedure established by Appendix 4 to these Regulations for the Payment Code details of the order.