

PROCEDURES FOR ACCEPTING, REVOKING, RETURNING (CANCELING) ORDERS AND THE PROCEDURE FOR THEIR EXECUTION

The Bank executes the Client's Settlement Document only if all the conditions listed below are met:

- the settlement document is drawn up in the form established by the Bank of Russia and in accordance with the legislation and/or the requirements of the Bank;
- there are sufficient funds in the Account to execute the Client's Settlement Document and pay the commission to the Bank;
- the mode of operations on the Account has not been changed or restricted by the competent authorities, the mode of operations on the Account has not been changed or limited on the basis of an agreement between the Customer and the Bank;
- the persons who have signed the Payment Document are vested with the appropriate powers and the Payment Document bears the Customer's signatures and seal impression that do not raise doubts as to their compliance with the signatures and imprint contained in the Card, the Account is not subject to requirements that are subject to execution in a priority manner compared to the Payment Document;
- The Bank shall have the right to suspend the execution of the order for two business days from the date when the order is to be executed in accordance with the Rules if at least one of the parties to the transaction is an organization or an individual in respect of whom there is information on their participation in terrorist activities obtained in accordance with the procedure established in accordance with the legislation on combating the legalization (laundering) of proceeds from crime and the financing of terrorism, or a legal person directly or indirectly owned or controlled by such entity or person, or a person or entity acting on behalf of or at the direction of such entity or person;
- simultaneously with the Settlement Document, documents related to the currency transaction (currency control documents, supporting documents - in cases established by currency legislation) are submitted.

In case of sufficiency of funds on the Client's Account, the Orders shall be executed in the sequence of receipt of the Orders by the Bank, receipt of acceptance from the Client (calendar priority).

The Settlement Document received by the Bank from the Client before the end of the Banking Day shall be executed by the Bank no later than the Banking Day following the day of receipt of the Settlement Document by the Bank.

In case of insufficiency of funds on the Client's Account, after repeated control of the sufficiency of funds on the Account, the Order is not accepted by the Bank for execution and is returned (canceled) to the Client no later than the business day following the day of receipt of the Order or the day of receipt of the Client's acceptance, with the exception of:

- Instructions on the transfer of funds to the budgets of the budget system of the Russian Federation, as well as Orders of the same and previous priority of debiting funds from the Account (except for Orders on the receipt of cash from the Account) established by the Legislation;
- Orders of collectors of funds;
- Orders accepted by the Bank for execution (on the basis of the Client's application to place the Order in the queue) or submitted by the Bank in accordance with the Main Agreement.

The said Orders accepted for execution shall be placed by the Bank in the queue of Orders not executed in time for further control of the sufficiency of funds on the Client's Account and execution of the Orders on time (off-balance sheet account No 90902) and in the order of priority of debiting funds from the Account, established by the Legislation.

When placing an Order in the queue of overdue Orders, the Bank shall return to the

Customer a hard copy of the Order indicating the date of placing the Order in the queue no later than the business day following the day when the Order was placed in the queue of overdue Orders.

In case of suspension of transactions on the Client's Account in accordance with the Legislation, the Orders that are in the queue of overdue Orders to which the suspension applies, are placed in the queue of Orders awaiting permission to carry out transactions (off-balance sheet account No 90901).

In the event that the funds on the Client's Account are insufficient to execute the Settlement Document in the currency of the Russian Federation in full, it shall be executed in the cases provided for by the Legislation in part in the amount of the existing balance on the Account. Partial execution of the Client's Orders, including the Orders for which the Client's partial acceptance has been given, shall be carried out by the Bank, in cases provided for by the Legislation or on the basis of the Client's partial acceptance given in advance, by means of a payment order in electronic form or on paper.

Partial execution of the Client's Order is confirmed by:

- if the Order is sent to the Bank in electronic form – by the Customer independently printing out the payment order in electronic form indicating the date of execution;
- in case of sending a Paper Order to the Bank – by submitting to the Customer a copy of the executed payment order in hard copy indicating the date of execution, affixing the Bank's stamp and the signature of the Bank's authorized person.

The execution of the Client's Order in electronic form shall be confirmed by sending an Electronic Notice to the Client about the debiting of funds from the Account, indicating the details of the executed Order.

This Notice confirms both the acceptance of the Order for execution and its execution.

Execution of the Client's Order in hard copy shall be confirmed by submitting to the Client a copy of the executed Order in hard copy indicating the date of execution, affixing the Bank's stamp and the signature of the Bank's authorized person. This stamp confirms both the acceptance for execution of the Order and its execution.

The Bank's stamp must contain the following information:

Name of the Bank, BIC of the Bank, date of execution of the payment document, correspondent account of the Bank, "Accepted", full name of the Contractor.

4.1 Procedures for accepting orders for execution include:

- certification of the right to dispose of funds (certification of the right to use an electronic means of payment);
- control of the integrity of orders;
- structural control of orders;
- control of the values of order details;
- control of the sufficiency of funds.

The Client has the right to submit to the Bank instructions for the transfer of funds both on paper and, if the Parties conclude the Agreement on the procedure for exchanging documents in electronic form using the Internet Bank System, in electronic form. Orders submitted to the Bank during the Operational Day shall be accepted by the Bank for execution on the current Operational Day; orders submitted to the Bank after the end of the Operational Day shall be deemed to have been received by the Bank on the date of the next Operational Day. Orders are valid for submission to the Bank within ten calendar days, not counting the day of their issuance. Hard copy orders shall be accepted by the Bank from the Customer, provided that they are submitted to the Bank by a person from among those specified in the Card or by a person acting on the basis of a duly executed power of attorney on behalf of the Customer.

When accepting for execution the payer's orders that require the consent of a third party to dispose of the payer's funds in accordance with the federal law, an employee of the Sector of the Cash and Settlement Sector of the legal entity, the OFLiKO monitors the existence of an agreement given in the form of a tripartite additional agreement to the bank account agreement.

When accepting for execution the orders of the recipient of funds requiring the payer's

acceptance, an employee of the Sector of the Cash and Settlement Services of Legal Entities, LLC monitors the availability of a pre-given acceptance or the receipt of the acceptance of the payer of funds.

Orders are accepted for execution by the employees responsible for the support of legal entities and individual entrepreneurs.

4.2 The procedure for the procedures for acceptance, withdrawal, return (cancellation) of orders, including orders for the total amount with registers, shall be established by credit institutions and communicated to customers, recoverers, credit institutions in contracts, documents explaining the procedure for accepting orders for execution, as well as by posting information at customer service points.

4.3 Registration of hard copy orders is carried out by making an entry in the register of collection, payment orders and register orders for the transfer of funds from the current account, indicating the date of receipt, document number, amount to be collected/transferred, details of the debtor/payer, name of the recoverer/recipient. After registration, the orders are transferred to the responsible employee for work with legal entities and individual entrepreneurs, who carries out subsequent control.

4.4 Certification of the right to dispose of funds when accepting an order for execution in electronic form through the remote banking service system is carried out by an Employee of the Sector of the Cash and Settlement Services of Legal Entities, OFLiKO by checking an electronic signature, an analogue of a handwritten signature, which allows confirming that the order in electronic form is drawn up by the person (persons) specified to the bank in the card with specimen signatures and seal impression (hereinafter referred to as the card) or in the sample album signatures of persons authorized to dispose of funds on the account (hereinafter referred to as the album).

4.5 Certification of the right to dispose of funds when accepting a paper order for execution shall be carried out by the Employee of the Sector of the Cash and Settlement Services of Legal Entities, OFLiKO by checking the presence of handwritten signatures of the persons authorized to dispose of the funds on the Account (one first and, if applicable, one second signature), and the seal impression and their compliance with the samples stated in the Card. An employee of the Sector of the Cash and Settlement Services of Legal Entities, LLC when accepting orders on paper drawn up by the Client, carries out:

- verification of the authority of the person who submitted the Customer's orders to the Bank;
- visual control and verification by comparison by external signs of the correspondence of the signatures of authorized persons and the seal impression in the Card. The presence of minor discrepancies is not a basis for refusing to accept the order in the absence of obvious signs of forgery. A change in the colour of the ink when affixing a seal (in comparison with the sample of the seal impression contained in the Card) is permissible and is not a basis for refusing to accept the Client's orders. At the same time, obvious signs of forgery are (including if these signs are present not only in the signatures and seal, but also in the text of the order itself): erasures, blotches, obvious, obvious discrepancies in the size of the seal, in the intervals between letters and/or numbers in the seal.

4.6 Certification of the right to dispose of funds when accepting for execution an order in electronic form, transmitted through the Internet Bank remote banking system, is carried out by an employee of the Sector of the Cash and Settlement Services of Legal Entities, OFLiKO in accordance with the Agreement on the exchange of documents in electronic form using the Internet Bank System.

4.7 When accepting for execution an individual's order to transfer funds without opening a bank account on paper, the credit institution shall verify the presence of a handwritten signature.

4.8 The credit institution certifies the right to use an electronic means of payment by verifying the number, code and/or other identifier of the electronic means of payment.

4.9 Control of the integrity of the order in electronic form is carried out by an employee of the Sector of the Cash and Settlement Services of Legal Entities, OFLiKO by checking the immutability of the details of the order.

4.9.1. Control of the integrity of the order on paper is carried out by an employee of the Sector of the Cash and Settlement Services of Legal Entities, the Department of Pension and Settlement of Legal Entities, by checking the absence of changes (corrections) in the order).

4.10 Structural control of an order in electronic form is carried out by checking the established details and the maximum number of characters in the details of the order.

4.10.1. Structural control of a paper order is carried out by an employee of the Sector of Cash and Settlement Services of Legal Entities, OFLiKO by checking the compliance of the order with the established form.

4.11 The client's order shall contain information that allows the transfer of funds within the framework of the applicable forms of non-cash settlements. laws, regulatory legal acts of the Russian Federation and the agreement for settlement and cash services concluded between the bank and the bank's client.

4.12 Control over the sufficiency of funds on the Client's Account when accepting orders is carried out by an employee of the Sector of the Cash and Settlement Services of Legal Entities, LLC taking into account the commission fee established by the Bank's Tariffs.

4.12.1. Control over the sufficiency of funds on the Client's Account for the transfer of funds is carried out by an employee of the Sector of the Cash and Settlement Services of Legal Entities, LLC repeatedly when accepting an order, taking into account the restrictions established in accordance with the legislation on the disposal of funds on the Account and, if possible, taking into account the receipt of funds during the current operational day. Control over the sufficiency of funds for the execution of payment requests, collection orders and other settlement documents, and orders in the queue of overdue orders/queue of orders awaiting permission to carry out transactions shall be carried out by an employee of the Sector of the Cash and Settlement Services of Legal Entities, OFLiKO multiple times at the beginning of the trading day.

4.12.2. In the absence or insufficiency of funds on the Account, settlement documents (in terms of unpaid amounts) are placed in the queue of orders not executed in time.

4.13 Upon receipt of an order from the payer requiring the consent of a third party to dispose of the payer's funds in accordance with the federal law, the payer's bank shall monitor the availability of the consent of the third party in the manner prescribed by law and the agreement. The consent of the third party to the disposal of the payer's funds may be given in electronic form or on paper in the manner provided for by the agreement, including by drawing up an order, application of a third party, signing by a third party of the payer's order or at the disposal of the payer in a place free from specifying details.

4.14 Upon receipt of an order from the payee requiring the payer's acceptance, the payer's bank shall monitor the availability of the payer's acceptance given in advance in accordance with sub-clause 4.14.1 of this clause or, in the absence of a pre-given acceptance of the payer, shall receive the payer's acceptance in accordance with sub-clause 4.14.2 of this paragraph, registers the received orders in accordance with clause 4.3 of this Regulation. The Customer is obliged to notify the Bank of the acceptance of payment requests within 5 (five) business days after the receipt by the Bank of the payment requests requiring the Customer's acceptance or submit to the Bank a written application for refusal to accept the said payment requests. Partial acceptance is allowed, provided that the Client specifies a specific amount of acceptance expressed in the currency of the payment request.

4.14.1. The payer's acceptance given in advance may be given in the agreement between the payer's bank and the payer and/or in the form of a separate message or document, including an application for a pre-given acceptance, drawn up by the payer in electronic form or on paper, indicating the amount of acceptance or the procedure for determining it, information about the recipient of funds who has the right to submit orders to the payer's bank account, on the payer's obligation and the main contract, including in cases provided for by federal law, an indication of

the possibility (impossibility) of partial execution of the order, as well as other information. The acceptance given in advance must be given before the presentation of the order of the recipient of funds. An acceptance given in advance may be given in relation to one or more bank accounts of the payer, one or more recipients of funds, one or more orders of the recipient of funds.

The payer's acceptance given in advance in the form of a separate document of the application or message in electronic form shall be signed with an electronic signature, an analogue of a handwritten signature and (or) certified by codes, passwords, other means that make it possible to confirm that the document or message in electronic form has been drawn up by the payer or the authorized person(s). The payer's acceptance given in advance in the form of a separate document or a message on paper shall be provided in accordance with Appendix 18 to this Regulation, executed by the payer's handwritten signature (handwritten signatures) and seal impression (if any) in accordance with the samples declared to the bank in the card with specimen signatures and seal impression.

In case of a positive result of the control of the availability of the payer's acceptance given in advance, the payer's bank shall control the sufficiency of funds on the payer's bank account. If the order of the recipient of funds does not comply with the terms of the payer's acceptance given in advance, the order of the recipient of funds shall be returned, unless the agreement provides for the obligation of the payer's bank to request the payer's acceptance in this case.

In case of a negative result of the control of the availability of the payer's acceptance given in advance, including if the possibility of partial execution is not provided for by the terms of the payer's acceptance given in advance, the order of the recipient of funds shall be transferred to the payer in the manner prescribed by the agreement for the payer's acceptance to be received by the payer's bank.

4.14.2. Receipt of the payer's acceptance is carried out by the payer's bank by transferring the order of the recipient of funds or a notice in electronic form or on paper for acceptance to the payer and receipt of the acceptance (refusal of acceptance) of the payer with the preparation of an application for acceptance (refusal of acceptance) of the payer. Orders of recipients of funds are placed in the queue of orders awaiting acceptance.

4.14.3. An application for acceptance (refusal to accept) of the payer shall be drawn up by the payer in electronic form or on paper in accordance with Appendix 17 to this Regulation, indicating the number, date, amount of the order of the recipient of funds, the amount of acceptance (refusal to accept), details of the payer, the recipient of funds, the payer's bank, the bank of the recipient of funds. acceptance) of the payer shall be signed in the manner provided for by the second paragraph of sub-clause 4.14.1 of this clause.

4.14.4. Upon receipt of an application for acceptance (refusal of acceptance) of the payer, the payer's bank shall carry out the procedures of acceptance for execution provided for by paragraphs 4.1 - 4.14 of this Regulation.

Upon receipt of the payer's acceptance, the payer's bank shall control the sufficiency of funds on the payer's bank account.

4.15 Upon receipt of a refusal to accept the payer or failure to receive the payer's acceptance within the period established by the federal law and the agreement, the order of the recipient of funds shall be returned (canceled) by the payer's bank. The return of the order shall be carried out in accordance with clause 2.26 of these Regulations.

4.16 Upon receipt of the payer's partial acceptance, the payer's bank shall send to the sender of the order an electronic notice of receipt of the payer's partial acceptance or submit a copy of the payer's application for acceptance (refusal of acceptance) in hard copy indicating the date, affixing the bank's stamp and the signature of the bank's authorized person no later than the business day following the day of receipt of the payer's partial acceptance.

4.17 In case of refusal of the payer's acceptance or non-receipt of the payer's acceptance, the payer's bank shall send to the sender of the order a notice in electronic form or on paper on the refusal of the payer's acceptance or on the non-receipt of the payer's acceptance, indicating the date and affixing the bank's stamp and signature of the bank's authorized person on the notice on

paper no later than the business day following the day of refusal of the payer's acceptance. or the working day no later than which the payer's acceptance must be received, the notification is the return of the payment request with the indication on the reverse side of the first copy of the document of the reason for the return, the date of return, the signature and stamp by the employee of the Sector of the Cash and Settlement Branch of the Legal Entity, the Pension Fund and the signature of the chief accountant or his deputy. At the same time, an entry is made in the register of payment requests, indicating the reason for the refund, the date of refund, and the signature of the responsible executor.

Receipt of the application for acceptance (refusal of acceptance) of the payer shall be confirmed to the payer by the payer's bank immediately after receipt of the application for acceptance (refusal of acceptance) of the payer.

4.18 Control over the sufficiency of funds in the payer's bank account is carried out by the payer's bank when accepting each order for execution repeatedly.

The sufficiency of funds in the payer's bank account is determined based on the balance of funds in the payer's bank account at the beginning of the day, and taking into account:

- amounts of funds debited from the payer's bank account and credited to the payer's bank account until the sufficiency of funds on the payer's bank account is determined;
- amounts of cash withdrawn from the payer's bank account and credited to the payer's bank account until the sufficiency of funds in the payer's bank account is determined.

In cases provided for by law or the agreement, the sufficiency of funds on the payer's bank account is determined taking into account:

- amounts of funds to be debited from the payer's bank account and (or) credited to the payer's bank account on the basis of instructions accepted for execution and not executed until the sufficiency of funds on the payer's bank account is determined;
- loan amounts provided by the payer's bank in accordance with the agreement in case of insufficiency of funds on the payer's bank account (overdraft);
- other amounts of funds in accordance with the federal law or the agreement.

4.18.1. In case of sufficiency of funds on the payer's bank account, the orders are subject to execution in the sequence of receipt of orders by the bank, receipt of acceptance from the payer, unless the legislation or the agreement provides for a change in the specified sequence. In the event of suspension of transactions on the payer's bank account in accordance with the federal law, the said orders shall be placed in the queue of orders awaiting authorization to carry out transactions.

4.18.2. In case of insufficiency of funds on the bank account of the payer - legal entity, payer - individual entrepreneur or payer - individual engaged in private practice in accordance with the procedure established by the legislation of the Russian Federation, payer - credit institution, after monitoring the sufficiency of funds on the payer's bank account (multiple or once), the instructions are not accepted by the bank for execution and are returned (shall be cancelled) to the senders of the orders not later than the working day following the day of receipt of the order or the day of receipt of the payer's acceptance, except for:

- orders of the fourth and previous priority of debiting funds from a bank account established by paragraph 2 of Article 855 of the Civil Code of the Russian Federation;
- orders of recoverers of funds of the fifth priority of debiting funds from a bank account established by paragraph 2 of Article 855 of the Civil Code of the Russian Federation;
- orders accepted by the bank for execution or submitted by the bank in accordance with the legislation or the agreement.

4.19 The said orders accepted for execution shall be placed by the bank in the queue of orders not executed in time for the subsequent control of the sufficiency of funds on the payer's bank account and the execution of the orders within the time limit and in the order of priority of debiting funds from the bank account, which are established by Item 2 of Article 855 of the Civil Code of the Russian Federation.

4.19.1. When placing an order in the queue of overdue orders, the bank shall send a notice to the sender of the order in electronic form or in hard copy in the form established by the

bank, or return a copy of the order in hard copy no later than the business day following the day when the order was placed in the queue of orders not executed in time. In the order placed in the queue of overdue orders, the bank shall indicate the date of placing the order in the queue.

4.19.2. When placing an order in the queue of overdue orders, the bank shall return to the client a copy of the order in hard copy, indicating the date of placing the order in the queue, no later than the business day following the day on which the order was placed in the queue of overdue orders.

4.19.3. If the payee's order submitted to the payer's bank through the beneficiary's bank is placed in the queue of orders not executed within the time limit, the said notice shall be sent by the payer's bank to the beneficiary's bank for transfer to the recipient of funds.

4.20 In the event of suspension of transactions on the payer's bank account in accordance with the federal law, the orders that are in the queue of overdue orders to which the suspension applies shall be placed in the queue of orders awaiting authorization to carry out transactions. In case of cancellation of suspension of transactions on the payer's bank account, the said orders shall be subject to execution if there are sufficient funds on the payer's bank account or shall be placed in the queue of overdue orders in case of insufficiency of funds on the payer's bank account in the sequence of placing the orders in the queue until the suspension of transactions on the payer's bank account.

4.21 In case of insufficiency of funds on the bank account of the payer who is an individual, the orders, unless otherwise provided by the legislation or the agreement, are not accepted by the bank for execution and are returned (canceled) no later than the business day following the day of receipt of the order. There is no queue of orders to the bank accounts of individual payers that have not been executed in time.

The sufficiency of funds for orders accepted for execution for the purpose of transferring funds without opening a bank account is determined based on the amount of funds provided by the client.

4.22 The bank has the right to maintain the queue of orders not executed in time, the queue of orders awaiting acceptance of orders, the queue of orders awaiting permission to carry out transactions (hereinafter referred to as the order queues) in electronic form and (or) on paper. Placing an order in the queue is not a negative result of the relevant procedure for accepting the order for execution.

When maintaining queues of orders in electronic form, the Bank provides the opportunity to:

- reproduction on paper of orders in electronic form placed in the queue of orders, with the preservation of the values of the details specified by the sender of the order, indicating the date of receipt of the order, the date of placing the order in the queue of orders (when maintaining a queue of orders not executed in time);
- provision of information on the orders placed in the order queue, on the execution, withdrawal, return (cancellation) of the orders, the amounts specified in the orders of the recipients of funds, the amounts of the payer's acceptance.

An employee of the Sector of the Cash and Settlement Services of Legal Entities, OFLiKO provides information on the instructions on paper (if any), on the basis of which the bank has drawn up orders in electronic form, placed in the queues of orders in the form of copies of collection orders, payment requests;

4.23 In the received order, the payer's bank indicates the date of receipt of the order by the payer's bank.

In the order received from the recipient of funds, the beneficiary's bank shall indicate the date of receipt of the order by the beneficiary's bank.

In case of a positive result of the procedures for accepting the order for execution in electronic form, the bank shall accept the order for execution and send to the sender of the order an electronic notice of acceptance of the order for execution indicating the information allowing the sender of the order to identify the order and the date of its acceptance for execution. If the order

is placed in the queue of overdue orders, the bank shall indicate the date of placing the order in the queue in the order and in the electronic notification.

In case of a negative result of the procedures for accepting an order for execution in electronic form, the bank shall not accept the order for execution and shall send to the sender of the order an electronic notice of cancellation of the order indicating the information allowing the sender of the order to identify the order to be cancelled, the date of its cancellation, as well as the reason for cancellation, which may be indicated in the form of a code set by the bank and brought to the attention of the sender Orders.

In case of a positive result of the procedures for accepting for execution a paper order submitted for the purpose of transferring funds on a bank account, the bank accepts the order for execution, confirms the acceptance of the order for execution by putting the date of its acceptance for execution, the date of placing the order in the queue of orders not executed in time (if placed in the queue), the bank's stamp and the signature of the bank's authorized person and returns it to the sender A copy of the order in the manner and within the time limit provided for by the agreement, but no later than the business day following the day of receipt of the order by the bank.

In case of a negative result of the procedures for accepting for execution a paper order submitted for the purpose of transferring funds on a bank account, the bank shall not accept the order for execution and shall return it to the sender of the order with the date of return, the bank's mark on the reason for the return, the bank's stamp and the signature of the bank's authorized person no later than the business day following the day of receipt of the order by the bank.

In the event of a positive result of the procedures for accepting for execution a hard copy order submitted for the purpose of transferring funds without opening a bank account, the credit institution shall accept the order for execution and, immediately after completing the procedures for accepting the order for execution, shall submit to the sender of the order a copy of the instruction in hard copy or a paper document of the credit institution confirming the acceptance of the order for execution execution, with the date of receipt and the bank's marks, including the signature of the bank's authorized person.

In the event of a negative result of the procedures for accepting for execution a paper instruction submitted for the purpose of transferring funds without opening a bank account, the credit institution shall not accept the instruction for execution and shall return it to the sender of the instruction immediately after the procedures for accepting the instruction for execution.

The bank may once confirm the positive result of all or several procedures for accepting orders for execution.

An order shall be deemed accepted by the bank for execution if the procedures for acceptance for execution provided for the relevant type of order are met, including when the order is placed in the queue of orders not executed in time.

4.24 The order shall be withdrawn before the irrevocable transfer of funds occurs.

A revocation of an order submitted for the purpose of transferring funds to a bank account shall be carried out on the basis of an application for revocation in electronic form or on paper submitted by the sender of the order to the bank.

The application for withdrawal and the procedures for its acceptance for execution shall be drawn up by the bank in the manner similar to the procedure provided for the application for acceptance (refusal of acceptance) of the payer by sub-clause 4.14.2 of clause 4.14 of these Regulations.

The bank shall, no later than the business day following the day of receipt of the application for withdrawal, send to the sender of the order a notice of revocation in electronic form or on paper, indicating the date, possibility (impossibility due to the irrevocable nature of the transfer of funds) of the withdrawal of the order and affixing the bank's stamp and signature of the bank's authorized person on paper.

The application for revocation serves as the basis for the return (cancellation) of the order by the bank. The application is drawn up in any form, indicating the details of the transfer of funds and duly certified (with signatures and a seal stated in the card with specimen signatures and seal).

Withdrawal of the beneficiary's order submitted to the payer's bank through the beneficiary's bank shall be carried out through the beneficiary's bank. The beneficiary's bank shall withdraw the beneficiary's order by sending to the payer's bank an application for revocation drawn up on the basis of an application for the withdrawal of the recipient of funds in electronic form or an application of the recipient of funds in hard copy, with the date of receipt of the application of the recipient of funds, the stamp of the beneficiary's bank and the signature of the authorized person of the beneficiary's bank.

The customer shall withdraw an order transmitted using an electronic payment instrument by cancelling the transaction using an electronic payment instrument.

4.25 Return (cancellation) of unexecuted orders shall be carried out by the bank no later than the business day following the day on which the basis for the return (cancellation) of the order arose, including the receipt of an application for withdrawal.

In case of return (cancellation) of orders, the bank shall perform the procedures provided for in Clause 4.24 of these Regulations in case of a negative result of the procedures for accepting the order for execution. Return (cancellation) of the order may be carried out at the first negative result of the procedures for accepting the order for execution.

Registration of cancelled orders in electronic form, returned orders in paper form and notification of senders of orders on return (cancellation) of orders shall be carried out in accordance with the procedure established by the bank, indicating the date of return (cancellation) of the order. At the same time, cancelled orders of recoverers of funds are subject to mandatory registration.

4.26 If the Bank is the recipient of funds, during the execution of the order, it shall perform such procedures for accepting orders for execution as integrity control, structural control and control of the values of the details of the orders, return (cancellation) of orders, as well as take actions in accordance with paragraph 4.23 of these Regulations based on the results of the said procedures for acceptance for execution.

4.27 This chapter is being circulated:

- for acceptance for execution, withdrawal and return (cancellation) of an order to receive cash from the bank account of a legal entity in case of insufficiency of funds on the bank account, except for the implementation of procedures for monitoring the consent of a third party and monitoring the availability of a pre-given acceptance of the payer or receipt of the acceptance of the payer;

- for acceptance for execution, withdrawal and return (cancellation) of orders by intermediary banks, except for the implementation of procedures for monitoring the availability of consent of a third party and control over the availability of a pre-given acceptance of the payer or receipt of the acceptance of the payer.