

TERMS & CONDITIONS

of Bank ICBC JSC

Moscow
2021

I. Tariffs for Financial Institutions in Russian Rubles

1.	Account opening and maintenance of a correspondent account	Tariff, rubles
1.1.	Account opening / maintenance / closure of a correspondent account	Free of charge
1.2.	Minimum account balance	Not applicable
1.3.	Providing of: -account statements and credit advices (MT950, MT103, MT202, MT910) -debit advices (MT900)	Free of charge 10
1.4.	Duplicates of account statements, debit advices and credit advices	100
1.5.	Overdraft	By arrangement
1.6.	Credit Interest	By the rate of Bank ICBC (JSC)
1.7.	Auditor's request Or information about auditor's request	2 500
2.	Payments in RUB	Tariff, rubles
2.1.	Incoming	Free of charge
2.2.	In-house payments	Free of charge
2.3.	Payments in favor of third parties in other banks through the Bank of Russia's payment system	30
2.4.	Payments in favor of third parties in other banks through the Urgent payments system ¹	100 extra
2.5.	Amendment, revocation, return or cancellation of payment orders, per item Investigations upon customer's written application, per item	200
2.6.	Payments after cut-off-time (if possible)	800 extra
2.7.	Manual processing (non-STP)	300 extra
Cut off time for payments in Russian rubles^{2, 3}		
Outgoing payments		15:00
Incoming payments ⁴		17:00

¹ If the amount of payment is over 100 mln. rub, it is sent through the Urgent payments system by default

II. Tariffs for Financial Institutions in Foreign Currencies

1.	Account opening and maintenance of a correspondent account in foreign currencies	Tariff
1.1.	Account opening / maintenance / closure of a correspondent account	Free of charge
1.1.1.	Maintenance of a correspondent account that is also used for Union Pay International (China Union Pay) settlements	300 CNY per month for CNY accounts; 50 USD per month for USD accounts
1.2.	Minimum account balance	Not applicable
1.2.1.	Minimum account balance of a correspondent account that is also used for Union Pay International (China Union Pay) settlements	70 000 CNY 10 000 USD
1.3.	Account statements and credit advices	By arrangement
1.4.	Overdraft	By arrangement
1.4.1.	Overdraft penalty over the correspondent account that is used also for Union Pay International (China Union Pay) settlements	By the rate of Bank ICBC (JSC)
1.5.	Credit Interest	By the rate of Bank ICBC (JSC)
1.6.	Auditor's request Or information about auditor's request (per request, regardless of the number of accounts with Bank ICBC (JSC))	2 500 RUB
2.	Payments in CNY (RMB)	Tariff, CNY
2.1.	<i>Interbank payments (MT202)</i>	
2.1.1.	Incoming	Free of charge
2.1.2.	Outgoing In-house payments Other payments	Free of charge 30
2.2.	<i>Commercial payments (MT103)</i>	
2.2.1.	Incoming	Free of charge
2.2.2.	Outgoing In-house payments Other payments (BEN/SHA) Other payments (OUR)	Free of charge 35 30
2.3.	<i>Others</i>	
2.3.1.	Duplicate account statements and advices upon customer's written application sent via approved communication channels	30
2.3.2.	Amendment, revocation, return or cancellation of payment orders, per item Investigations upon customer's written application, per item	40
2.3.3.	Manual processing (non-STP)	20 extra
2.3.4.	Service "Priority of payment"	10 extra
Payments in CNY (RMB) for customers of RMB Clearing Centre		Tariff, CNY
2.4.	<i>Interbank payments (MT202)</i>	
2.4.1.	Incoming	Free of charge
2.4.2.	Outgoing In-house payments Other payments	Free of charge 30
2.5.	<i>Commercial payments (MT103)</i>	

2.5.1.	Incoming	Free of charge
2.5.2.	Outgoing In-house payments Other payments (BEN/SHA) Other payments (OUR)	Free of charge 30 25
2.6.	<i>Others</i>	
2.6.1.	Duplicate account statements and advices upon customer's written application sent via approved communication channels	30
2.6.2.	Amendment, revocation, return or cancellation of payment orders, per item Investigations upon customer's written application, per item	40
2.6.3.	Manual processing (non-STP)	20 extra
2.6.4.	Service "Priority of payment"	10 extra
2.7.	<u>Cut-off time for payments in CNY (RMB) (Moscow zone):^{2, 3}</u>	
2.7.1.	Outgoing a) in-house payments: - STP - non-STP b) payments in f/o ICBC Group in Mainland China: - STP - non-STP c) payments in f/o beneficiaries which keep accounts with CIPS participant banks: - STP - non-STP	24:00 17:00 14:00 13:00 14:00 13:00
2.7.2.	Incoming ⁴	17:00
3.	Payments in USD and EUR	Tariff, USD/EUR
3.1.	<i>Interbank payments (MT202)</i>	
3.1.1.	Incoming	Free of charge
3.1.2.	Outgoing	Free of charge
3.2.	<i>Commercial payments (MT103)</i>	
3.2.1.	Incoming	Free of charge
3.2.2.	Outgoing In-house payments In f/o third bank's customers	Free of charge 10
3.3.	<i>Others</i>	
3.3.1.	Duplicate account statements and advices upon customer's written application sent via approved communication channels	10
3.3.2.	Amendment, revocation, return or cancellation of payment orders, per item Investigations upon customer's written application, per item	50
3.4.	<u>Cut-off time for payments in USD and EUR (Moscow zone):^{2, 3}</u>	
3.4.1.	Outgoing: - in-house payments (STP) - in-house payments (non-STP) - external interbank payments - payments in f/o beneficiaries which keep accounts with Industrial and Commercial Bank of China Ltd. or its branches in Mainland China	24:00 17:00 15:00 15:00

	- payments in f/o beneficiaries which keep accounts with CDFCPS participants (China Domestic Foreign Currency Payment System)	11:00
3.4.2.	Incoming ⁴	17:00
4.	Payments in HKD	Tariff, HKD
4.1.	<i>Interbank payments (MT202)</i>	
4.1.1.	Incoming	60
4.1.2.	Outgoing In-house payments In f/o third banks	Free of charge 60
4.2.	<i>Commercial payments (MT103)</i>	
4.2.1.	Incoming	60
4.2.2.	Outgoing In-house payments	Free of charge
4.3.	<i>Others</i>	
4.3.1.	Duplicate account statements and advices upon customer's written application sent via approved communication channels	50
4.3.2.	Amendment, revocation, return or cancellation of payment orders, per item Investigations upon customer's written application, per item	80
4.4.	<i>Cut-off time for payments in HKD (Moscow zone).</i> ^{2, 3}	
4.4.1.	Outgoing: - in-house payments (STP) - in-house payments (non-STP) - external interbank payments	24:00 17:00 11:00
4.4.2.	Incoming ⁴	17:00
5.	Payments in SGD	Tariff, SGD
5.1.	<i>Interbank payments (MT202)</i>	
5.1.1.	Incoming	Free of charge
5.1.2.	Outgoing In-house payments In f/o third banks	Free of charge 15
5.2.	<i>Commercial payments (MT103)</i>	
5.2.1.	Incoming	Free of charge
5.2.2.	Outgoing In-house payments In f/o third bank's customers	Free of charge 15
5.3.	<i>Others</i>	
5.3.1.	Duplicate account statements and advices upon customer's written application sent via approved communication channels	10
5.3.2.	Amendment, revocation, return or cancellation of payment orders, per item Investigations upon customer's written application, per item	10
5.4.	<i>Cut-off time for payments in SGD (Moscow zone).</i> ^{2, 3}	
5.4.1.	Outgoing: - in-house payments (STP) - in-house payments (non-STP)	24:00 17:00

	- external payments	T +1
5.4.2	Incoming ⁴	17:00

² On Fridays and on the days preceding public holidays in Russia the Cut-off Time shall terminate 1 (one) hour earlier.

³ The cut-off time shall not apply for payments, which are stopped due to investigations in compliance with the legislation of the Russian Federation and/or the People's Republic of China and/or the resolutions of the United Nations Organisation.

⁴ Guaranteed funds crediting till the specified time. In case of STP the crediting time increases till 24:00.