**TERMS & CONDITIONS**

of Bank ICBC JSC

for financial institutions

Moscow

2025

# Tariffs for Financial Institutions in Russian Rubles

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| **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  20 |
| 1.4. | Duplicates of account statements, debit advices and credit advices | 200 |
| 1.5. | Overdraft | By arrangement |
| 1.6. | Credit Interest | By the rate of Bank ICBC (JSC) |
| 1.7. | Response to a request for the presence (absence) of correspondent accounts, balances and transactions on correspondent accounts, interest paid or for audit (charged for one request at a time, regardless of the number of accounts with Bank ICBC (JSC) | 6 000 |
| **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 | 40 |
| 2.4. | Payments in favor of third parties in other banks through the Urgent payments system1 | 200 extra |
| 2.5. | Amendment, revocation, return or cancellation of payment orders, per item  Investigations upon customer’s written application, per item | 300 |
| 2.6. | Payments after cut-off-time (if possible) | 900 extra |
| 2.7. | Manual processing (non-STP) | 400 extra |
| **Cut off time for payments in Russian rubles**2, 3 | | |
| Outgoing payments | | 15:00 |
| Incoming payments4 | | 17:00 |

# Tariffs for Financial Institutions in Foreign Currencies

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| **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 | 500 CNY per month |
| 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 | 20 000 000 CNY |
| 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. | Response to a request for the presence (absence) of correspondent accounts, balances and transactions on correspondent accounts, interest paid or for audit (charged for one request at a time, regardless of the number of accounts with Bank ICBC (JSC) | 6 000 RUB |
| **2.** | **Payments in CNY (RMB)** | Tariff, CNY |
| 2.1. | *Interbank payments (МТ202)* | |
| 2.1.1. | Incoming | Free of charge |
| 2.1.2. | Outgoing  In-house payments  Other payments | Free of charge  150 |
| 2.2. | *Commercial payments (MT103)* | |
| 2.2.1. | Incoming | Free of charge |
| 2.2.2. | Outgoing  In-house payments  Other payments (BEN/SHA)  Other payments (OUR) | Free of charge  120  100 |
| 2.3. | *Others* | |
| 2.3.1. | Duplicate account statements and advices upon customer’s written application sent via approved communication channels | 40 |
| 2.3.2. | Amendment, revocation, return or cancellation of payment orders, per item  Investigations upon customer’s written application, per item | 100 |
| 2.3.3. | Manual processing (non-STP) | 50 extra |
| 2.3.4. | Service “Priority of payment” | 20 extra |
| 2.4. | *Cut-off time for payments in CNY (RMB) (Moscow zone):*2, 3 | |
| 2.4.1. | 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  15:00  14:00  15:00  14:00 |
| 2.4.2 | Incoming4 | 17:00 |
| **3.** | **Payments in USD** | Tariff, USD |
| 3.1. | *Interbank payments (МТ202)* | |
| 3.1.1. | Incoming | Free of charge |
| 3.1.2. | Outgoing | Free of charge |
| 3.2. | *Commercial payments (MT103)* | |
| 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. | *Others* | |
| 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. | *Cut-off time for payments in USD (Moscow zone):*2, 3 | |
| 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  - payments in f/o beneficiaries which keep accounts with CDFCPS participants (China Domestic Foreign Currencу Payment System) | 24:00  17:00  15:00  15:00  11:00 |
| 3.4.2. | Incoming4 | 17:00 |
| **4.** | **Payments in HKD** | Tariff, HKD |
| 4.1. | *Interbank payments (МТ202)* | |
| 4.1.1. | Incoming | 60 |
| 4.1.2. | Outgoing  In-house payments  In f/o third banks | Free of charge  60 |
| 4.2. | *Commercial payments (MT103)* | |
| 4.2.1. | Incoming | 60 |
| 4.2.2. | Outgoing  In-house payments | Free of charge |
| 4.3. | *Others* | |
| 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. | *Cut-off time for payments in HKD (Moscow zone):*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 | Incoming4 | 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 complince 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.