APPROVED
Minutes of the Management Board of JSC Belagroprombank dd.21.09.2017 No.78
(as amended by the decision of the Management Board of JSC Belagroprombank dd. 15.02.2018, Minutes No.15, the decision of the Management Board of JSC Belagroprombank dd.17.05.2018, Minutes No.46, the decision of the Management Board of JSC Belagroprombank dd.18.12.2018, Minutes No.116, the decision of the Management Board dd. 31.10.2019, Minutes No.91, the decision of the Management Board of JSC Belagroprombank dd.12.03.2020, Minutes No.21, the decision of the Management Board of JSC Belagroprombank dd. 01.10.2020, Minutes No.83, the decision of the Management Board of JSC Belagroprombank dd. 22.06.2021, Minutes No.48, the decision of the Management Board of JSC Belagroprombank dd. 16.09.2021, Minutes No.72, the decision of the Management Board of JSC Belagroprombank dd. 02.12.2021, Minutes No.93, the decision of the Management Board of JSC Belagroprombank dd. 25.08.2022, Minutes No.94, Board of JSC Belagroprombank dd. 29.12.2022, Minutes No.136, Board of JSC Belagroprombank dd. 28.03.2025, Minutes No. 27, Board of JSC Belagroprombank dd. 05.08.2025, Minutes No. 70, Board of JSC Belagroprombank dd. 24.03.2026, Minutes No. 27, Board of JSC Belagroprombank dd. 03.11.2026, Minutes No. 97)
effective from 09.12.2026

SERVICE TERMS FOR BANK ACCOUNTS OF LEGAL ENTITIES AND INDIVIDUAL ENTREPRENEURS AT JSC BELAGROPROMBANK

Chapter 1
GENERAL PROVISIONS

1. These service terms for bank accounts of legal entities and individual entrepreneurs at JSC Belagroprombank (hereinafter referred to as the Terms) are an integral part of the offer containing the terms and procedure for concluding a bank account agreement with a legal entity, individual entrepreneur[1] (hereinafter referred to as the Client), and are posted on the corporate website of JSC Belagroprombank (hereinafter referred to as the Bank) at www.belapb.by (hereinafter referred to as the corporate website), as well as on the information stands of the Bank's separate divisions.

2. The term "service" as used in these Terms means opening, change of ownership, closing a bank account and performing transactions on a bank account.

The present Terms govern the procedure for opening, change of ownership, closing current (settlement) bank accounts, including those to which corporate bank payment cards are issued, provisional accounts for formation (increase) of the authorized capital of a legal entity, current (settlement) bank accounts for budget funds, special accounts and sub-accounts opened in accordance with legislative acts, charity accounts, deposit accounts, letter of credit settlements accounts, guarantee deposit accounts (hereinafter referred to as the bank account, unless otherwise specified).

Chapter 2
CONCLUSION, MODIFICATION AND VALIDITY OF THE AGREEMENT

3. Application for opening a bank account, application for comprehensive services for legal entities and individual entrepreneurs, confirmation for a newly registered legal entity (individual entrepreneur), application for comprehensive services for a newly registered legal entity (individual entrepreneur), application for opening a bank account in electronic form through the remote banking system (hereinafter referred to as the RBSS application) and these Terms collectively constitute the terms of a separate bank account agreement (hereinafter referred to as the Agreement, unless otherwise indicated).

The RBSS application is provided for opening a second and subsequent bank accounts (current (settlement) bank account, special account, subaccount, account for deposits records, provided that the Client concludes an appropriate agreement with the Bank.

4. The Agreement is concluded by way of the Client's acceptance of the offer (acceptance of the Bank's proposal to conclude the Agreement on the basis of the provisions set forth in these Terms). The Agreement shall be deemed concluded at the time of receipt by the Bank of the acceptance of the Bank's offer from the Client.

The acceptance of the offer is the submission by the Client to the Bank of an application for opening a bank account in the form set forth in Appendices 1 and 5 or an application for comprehensive services for a legal entity (individual entrepreneur) in the form set forth in Appendix 6 to these Terms in 2 (two) copies signed by a person authorized to conclude the Agreement, RBSS application, in the form provided for in Appendix 8 to the Terms, signed with an electronic digital signature of the person authorized to conclude the Agreement. Acceptance shall be deemed complete and unconditional if, in the aggregate, the following conditions are met:

an application for opening a bank account or an application for comprehensive services for a legal entity (individual entrepreneur), RBSS application signed by an authorized person has been submitted to the Bank;

the Bank has been provided with a package of documents required to open a bank account, in accordance with the law;

the Bank has been provided with the documents (information) required to identify the Client in accordance with the legislation on the prevention of money-laundering, terrorist financing and financing proliferation of weapons of mass destruction.

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[1]For the purpose of applying these Terms, individual entrepreneurs are notaries who carry out notarial activities in notary offices.

For a newly registered Client, the acceptance of an offer is the confirmation for a newly registered legal entity (individual entrepreneur) signed by a person authorized to conclude an a current (settlement) bank account agreement, in the form according to Appendix 4, or an application for comprehensive services for a newly registered legal entity (individual entrepreneur) , in the form in accordance with Appendix 7 to the Terms in 2 (two) copies. Acceptance shall be deemed complete and unconditional if, in the aggregate, the following conditions are met:

an electronic document has been submitted to the Bank containing information about a legal entity (individual entrepreneur) and sent by the authority carrying out state registration and liquidation (termination of business) of legal entities, individual entrepreneurs (hereinafter referred to as the registering authority) through the automated information system "Interaction", to open the current (settlement) bank account in the form prescribed by law, signed by means of an electronic digital signature of an authorized employee of the registering authority;

an electronic copy of the Charter a legal entity (foundation agreement - for a commercial entity acting only on the basis of a foundation agreement) or a state registration certificate of an individual entrepreneur signed by means of an electronic digital signature of an authorized employee of the registering body have been provided to the Bank.

The acceptance of the offer cannot be made other than as provided for in these Terms.

Receipt by the Bank of an offer acceptance from the Client shall be deemed the acceptance by Bank of the Client’s application for opening a bank account or an application for comprehensive services for a legal entity (individual entrepreneur) (confirmation for a newly registered legal entity (individual entrepreneur) or an application for comprehensive services for a newly registered legal entity (individual entrepreneur)) by putting a mark on it on the acceptance of an application for opening a bank account or an application for comprehensive services for a legal entity (individual entrepreneur) (confirmation for a newly registered legal entity (individual entrepreneur) or an application for comprehensive services for a newly registered legal entity (individual entrepreneur)) in the form of an endorsement inscription for opening a bank account, made by the head of the Bank's branch or a person authorized by him, to conclude an Agreement.

If the account owner submits an application for opening a bank account through the RBSS, the moment the Bank receives an offer acceptance from the Client is the Bank's acceptance of the RBSS application from the account holder by putting a mark on it accepting the RBSS application in the form of an authorization record for opening a bank account, made by a person authorized to conclude a bank account agreement in accordance with the issued power of attorney. An authorization record for opening a bank account is the authorization of the RBSS application by a person authorized to conclude a bank account agreement; the RBSS application is assigned the “Processed” status.

An application for opening a bank account, an application for comprehensive services for a legal entity (individual entrepreneur) (confirmation for a newly registered legal entity (individual entrepreneur), an application for comprehensive services for a newly registered legal entity (individual entrepreneur)), RBSS application is the only document evidencing the conclusion of the Agreement.

An application for opening a bank account, an application for comprehensive services for a legal entity (individual entrepreneur) (confirmation for a newly registered legal entity (individual entrepreneur), an application for comprehensive services for a newly registered legal entity (individual entrepreneur)), RBSS application shall be made separately for each bank account. An application for comprehensive services for a legal entity (individual entrepreneur) is allowed to contain multiple accounts.

The first copy of an application for opening a bank account, an application for comprehensive services for a legal entity (individual entrepreneur) (confirmation for a newly registered legal entity (individual entrepreneur), an application for comprehensive services for a newly registered legal entity (individual entrepreneur)) with a mark of the head of the Bank's branch (a person authorized by him) shall be kept in the Bank's branch, the second copy of an application for opening a bank account, an application for comprehensive services for a legal entity (individual

entrepreneur) (confirmation for a newly registered legal entity (individual entrepreneur), an application for comprehensive services for a newly registered legal entity (individual entrepreneur)) with the mark of the head of the Bank's branch (a person authorized by him) shall be handed over to the Client and is the document evidencing the conclusion of the Agreement. The RBSS application, which has been assigned the "Processed" status, is a document confirming the fact of the conclusion of the Agreement.

The registration number of an application for opening a bank account (confirmation for a newly registered legal entity (individual entrepreneur) is the number of the Agreement between the Client and the Bank, the date of its registration is the date of registration of the Agreement. The number and the date of the relevant Agreement shall be specified in the application for comprehensive services of a legal entity (individual entrepreneur) (application for comprehensive services for a newly registered legal entity (individual entrepreneur)), RBSS application.

5. Each bank account shall be opened and valid based on a separate Agreement.

6. The Bank shall be entitled to unilaterally make changes and (or) amendments to the Agreement concluded with the Client. The Bank's proposal to make changes and (or) amendments to the Agreement or to conclude the Agreement on new terms shall be made by posting the changes and (or) amendments to the Terms or the revised version of the Terms and the effective date on the Bank's corporate website. The Terms, taking into account the changes and (or) amendments thereto, or the Terms set forth in the revised version, shall be posted on the corporate website of the Bank at least 10 (ten) calendar days prior to the effective date of the changes and (or) amendments or the revised version. Publishing the Terms, taking into account the changes and (or) amendments thereto, or the Terms set forth in the revised version, on the Bank’s corporate website shall be considered as notification by the Bank of the Client of its intention to unilaterally change (amend) these Terms.

Shall the Client disagree with the changes and (or) amendments to the Terms or the revised version of the Terms, the Client has the right to terminate the Agreement in the manner provided for in Chapter 8 of these Terms prior to effective date of these changes and (or) amendments or the revised version of the Terms.

7. Any agreements concluded before 01.09.2016 (special account agreements, subaccount agreements, charity account agreements concluded before 02.10.2017, current (settlement) bank account agreements to which a corporate bank payment card is issued, concluded before 01.06.2018) shall be deemed amended and are valid as amended by these Terms after the parties have concluded an additional agreement on the revised version of the Agreement, which is drawn up separately to each Agreement in writing, given in Appendix 2 to these Terms (for a special account agreement, subaccount agreement, charity account agreement in the form as prescribed by in Appendix 3 to these Terms).

Chapter 3
SUBJECT MATTER OF THE AGREEMENT

8. The Client instructs, and the Bank undertakes:

to open a bank account to the Client for keeping of its funds and (or) crediting the bank account with the funds entering in favor of the Client;

to fulfil the Client's instructions on transfer and disbursement of the funds from the bank account pursuant to the applicable legislation and these Terms.

9. When providing settlement and (or) cash services to the Client, the Bank performs the functions of currency control in accordance with the legislation and these Terms.

10. The Client shall grant a right to the Bank to use temporary free funds allocated on the bank account, subject to interest payment determined by these Terms, except as provided for by clause 47 of these Terms.

11. The procedure for opening, change of ownership, closing a bank account, performing transactions and charging fees (remuneration) for transactions on a bank account is determined by legislation, the local regulatory legal acts of the Bank and these Terms.

Chapter 4
ACCOUNT OPENING AND MODE OF OPERATION

12. The Bank opens a bank account to the Client assigning the account number allowing to identify its ownership, after the conclusion of the Agreement on the basis of the package of documents provided in accordance with the legislation and the local regulatory legal acts of the Bank.

Change of ownership of the previously opened bank account is carried out in accordance with the legislation and local regulatory legal acts of the Bank.

The Bank undertakes to open a bank account to the Client no later than the next business day following the conclusion of the Agreement, and the Client pays the fee (remuneration) to the Bank in accordance with the Fee Guide for the transactions performed by JSC Belagroprombank (hereinafter referred to as the Fee Guide), unless otherwise provided by law.

13. The Bank shall be entitled to refuse to conclude an Agreement and open a bank account for the Client in any of the following cases:

the Client failed to provide a complete package of documents as required by the law for opening a bank account;

the Bank detected inconsistency or inaccuracy in the documents provided by the Client;

the Client failed to submit the documents required to identify the Client with the legislation on the prevention of money-laundering, terrorist financing and financing proliferation of weapons of mass destruction;

the Bank has the ruling on suspension of the transactions on accounts or the information on suspension of transactions on the Client's accounts received from the automated information system "Interaction", unless otherwise provided by law;

in other cases established by law.

14. The Client will be informed about the funds entering the bank account and about the transactions performed on the bank account in one of the following ways:

by a personal account paper statement containing all the necessary information about the bank transfer (without attaching other supporting documents) on the next banking day after the transactions;

in the absence of RBSS, by a personal account paper statement on the next banking day after the transactions date with attachments to the statement as they are received by the Bank;

by a personal account paper statement at the Client’s request, subject to fee (remuneration) payment according to the Fee Guide;

by a personal account electronic statement via the remote banking service system (hereinafter referred to as the RBSS), provided that the relevant agreement has been concluded with the Bank, no later than the next banking day after the transaction date;

via the system “Event-driven notification service”, provided that the request for connection to the system “Event-driven notification service” has been submitted.

In case the Client has lost the personal account paper statement, its duplicate copy will be issued at the Client’s written request indicating the reasons for the loss of the statement, signed by the first and (or) second signatories of settlement and cash documents according to the specified signatures and seal imprints specimen.

The Bank certifies the authenticity of a personal account statement:

in hard copy by affixing an imprint of the Bank's stamp by the responsible officer;

in electronic form (transmission via RBSS) with the Bank’s mark by means of software and hardware tools.

The Bank issues to the Client hard copies of settlement documents confirming debiting of funds from the bank account (crediting of funds to the bank account) subject to fee (remuneration) payment in accordance with the Fee Guide.

To confirm the Client's bank account balances at the beginning of the year, the Bank annually, as of January 1, issues to the Client a personal account statement in hard copy or via RBSS, provided that the relevant agreement has been concluded with the Bank.

The Client submits to the Bank in writing the confirmation of the balance on the bank account as at the beginning of the calendar year no later than January 15 of the relevant calendar year. If the written confirmation is not received by the Bank within the specified period, the account balance shall be deemed confirmed.

15. To carry out transactions on a bank account, the Client shall provide the Bank with documents required and executed in accordance with the law. The Client's payment instructions and related documents shall be executed in accordance with the requirements of the law and the Bank in the forms approved by the Bank, as well as banks participating in the settlements.

16. Funds shall be credited to the current (settlement) bank account in foreign currency in accordance with the requirements for document flow (customer service schedule).

The Bank is entitled to transfer funds to the current (settlement) bank account in foreign currency beyond the time established by the document flow (customer service schedule).

Funds are credited to the current (settlement) bank account in foreign currency no later than the next banking day after the transfer amount is reflected in the correspondent account of the Bank, unless otherwise provided for by law.

17. Funds in foreign currency entering in favor of the Client are credited to the Client’s current (settlement) bank account or other accounts in cases established by law.

18. Funds are debited from the bank account within the limits of the balance in the bank account as at the beginning of the operating day in the manner prescribed by law and these Terms. The funds entering the bank account during the current banking day can be used by the Client on the same day, subject to payment of the fee (remuneration) to the Bank in accordance with the Fee Guide.

Payment instructions received during the current banking day are executed by the Bank in accordance with the requirements for document flow (customer service schedule) on the same banking day, and those received after the end of the banking day are executed on the next banking day.

Payment orders with acceptance received to the Client's bank account shall be cancelled on the day of receipt if there are no funds on the bank account.

The form and list of details of the payer's acceptance application is determined in the local legal acts of the Bank. The payer's acceptance application shall indicate the payer's acceptance in respect of one beneficiary.

The Client's payment instructions, in case there are no or insufficient funds in the bank account at the time of receipt thereof, shall be forwarded by the Bank to the automated information system for the fulfillment of monetary obligations (hereinafter - AIS FMO) in accordance with the legislation and requirements for document flow (client service schedule).

19. Funds are debited from the bank account by instruction (order) of the Client or with the consent from the Client. Debiting of funds without an instruction (order) of the Client is allowed in the cases and in the manner prescribed by law, these Terms, as well as credit and other agreements between the Client and the Bank.

The Bank shall not consider the Client's objections regarding debiting of funds from the bank account in an indisputable manner in the cases and in the manner provided for by law.

The use of reserved funds for the execution of payment transactions in the order established by law is carried out on the basis of an application for the suspension/use of the fund’s reservation, completed in the form established by the Bank (hereinafter referred to as the Application).

In the absence of outstanding monetary obligations and the presence of an order(s) for the current (settlement) bank account (for the reservation of funds for urgent needs, for the reservation of funds for wages, for the reservation of funds to repay bank loans issued to pay off wage arrears), the Application is the payment orders sent by the Client to the Bank with the payment priority code "21", standing payment orders (hereinafter referred to as SPOs), including generated and executed payment orders upon execution of the Client's payment order, and an application for cash receipt.

19-1. The Bank transfers funds on the basis of a SPOs drawn up in accordance with the requirements of the legislation and local regulatory legal acts of the Bank.

The amount for the transfer of funds is determined by the Client in the SPOs in one of the following ways (except when SPOs is submitted in pursuance of the Decrees of the President of the Republic of Belarus):

available balance in the bank account;

available balance in the bank account less the amount reserved by the Client (as a percentage of the balance in the bank account);

available balance in the bank account less the amount reserved by the Client (as a fixed amount);

the amount of interest paid by the Bank for the use of temporarily free funds in the Client's bank account.

The frequency and time of the funds transfer is determined by the Client in the SPOs in one of the following ways (except when SPOs is submitted in pursuance of the Decrees of the President of the Republic of Belarus):

daily as of 12.00 and 16.20 of the banking day;

daily at the end of the banking day (16.20);

daily at the beginning of the banking day (09.00);

on the last banking day of each month at the end of the banking day, taking into account the time when electronic payment documents are received and processed by the BISS;

on the first banking day of each month at the beginning of the banking day (9.00).

The amount, frequency and time of the transfer of funds, the period of validity are mandatory details of the SPOs (except when SPOs is submitted in pursuance of the Decrees of the President of the Republic of Belarus).

The validity period of the SPOs is no more than 1 (one) year from the date of the SPOs (except for cases when SPOs is submitted in pursuance of the Decrees of the President of the Republic of Belarus and in other cases stipulated by the local regulatory legal acts of the Bank). The validity period of the SPOs is indicated as follows: " SPOs is valid until __.__.20__.". If the expiration date of the SPOs falls on a weekend (holiday), then the day of the expiration of the SPOs is considered to be that calendar day.

The SPOs in pursuance of the Decrees of the President of the Republic of Belarus are drawn up taking into account the requirements of the legislation, local legal acts of the Bank and the Decrees of the President of the Republic of Belarus, in pursuance of which the SPOs are drawn up.

20. The Bank executes urgent payments through the BISS system within 30 minutes from the moment of acceptance for execution from the Client of a settlement document marked as "Urgent". Executing urgent payments through the BISS system is carried out on a paid basis according to the Fee Guide.

20-1. An instant payment (a payment order with an instant payment mark) is irrevocable and cannot be cancelled.

An instant payment is executed in the absence of:

AIS FMO electronic document on unfulfilled monetary obligations, seizure of the funds in the current (settlement) bank account, instructions to suspend operations on the current (settlement) bank account;

unprocessed payment orders, unprocessed reservations;

other restrictions as provided by the Bank or the law.

Instant payments are executed in full amount within the available balance in the current (settlement) bank account less the reservations made on this current (settlement) bank account (the limit of the provided overdraft on the current (settlement) bank account is not included in the calculation of funds available for execution of an instant payment). The maximum amount of an instant payment to other banks is 18,500 base units.

Instant payments received by the Bank at the close of the banking day are reflected in the accounts of the Bank on the next operational day.

21. If there are sufficient funds in the bank account to satisfy all the monetary claims presented to the Client, these funds are debited from the bank account in the order of priority of receipt of payment instructions to the Bank, taking into account the priority established by law.

If funds on the bank account are not sufficient to meet all monetary claims presented to the Client, execution of payment instructions received by the Bank shall be carried out in the order established by law.

The Client is responsible for the correctness of the order of payments established by the legislation in the payment instructions presented for payment.

22. In the absence (insufficiency) of funds in the bank account, including the seizure of funds in the bank account, suspension of operations on the bank account, the following are sent to the AIS FMO:

payment instructions in Belarusian rubles issued for the transfer of funds to the republican budget, local budgets and (or) state extra-budgetary funds, unless otherwise provided by law;

payment instructions in foreign currency (including sale, purchase, conversion (exchange)) drawn up to transfer funds to the republican budget, local budgets and (or) state extra-budgetary funds.

Other settlement documents, including for the bank transfer with conversion (exchange), purchase, sale, are not forwarded to AIS FMO.

The period during which settlement documents shall be kept in AIS FMO is established in accordance with the law.

23. Debiting of funds excessively credited to the Client's bank account as a result of a technical error of the sending bank is carried out by the Bank as a top priority payment and in the manner prescribed by law on the basis of a corresponding notification of a technical error of the sending bank without the Client's consent by means of payment order.

If funds have been credited as a result of a technical error of the sending bank to the Client's bank account, the debit transactions on which were terminated due to the seizure and/or suspension of operations, the Bank shall reserve on the bank account the amount of funds indicated in the application of the technical error of the sending bank, and no later than the banking day following the day of receipt of this application, shall reach out to all bodies and/or officials who have adopted a resolution (ruling) on the seizure and/or a decision to suspend operations on a bank account in accordance with the law, and ask for permission to return funds credited as a result of a technical error of the sending bank. No later than the banking day following the day of receipt of permits from all bodies and/or officials who have adopted a resolution (ruling) on the seizure and/or a decision to suspend operations on bank accounts in accordance with the legislation, the Bank shall draw up a payment order and refund funds from the bank account in full or in parts (if the reserved funds are not sufficient).

In the event of refusal to return funds credited as a result of a technical error of the sending bank, at least one of the bodies and/or officials who adopted a resolution (ruling) on the seizure and/or a decision to suspend operations on bank accounts in accordance with the legislation, the Bank shall notify the sending bank about the refusal to return the funds, indicating the reason for the refusal, and no later than the banking day following the day of receipt of the refusal, cancels the reservation of the required amount of funds and resumes debit transactions on the bank account in accordance with the law.

24. In cases when seizure is imposed on funds in a bank account, transactions on a bank account are suspended by an authorized state body (official), or a ban on debit banking operations on a bank account, transactions on a bank account shall be performed in accordance with the law.

25. Cash in Belarusian rubles shall be deposited by the Client at the Bank's cash desks (cash desks of other banks, or cash collection service employees, or self-service devices, or at the cash desks of postal facilities of the national postal operator) for subsequent crediting to a bank account, unless otherwise provided by law.

26. Acceptance and disbursement of cash in Belarusian rubles to the Client shall be carried out by the Bank in accordance with the procedure established by regulatory legal acts on cash

operations in banks of the Republic of Belarus, a regulatory legal act on cash transactions and cash settlements, and local regulatory legal acts of the Bank.

27. Acceptance of cash in Belarusian rubles from the Client is carried out:

27.1. at the cash desks of the Bank in accordance with the operating hours of the cash desks and the list of transactions performed under notification form 0402280179 or notification of cash contribution under form 0402510001 (in cases established by the local regulatory legal act of the Bank).

When performing a transaction on depositing cash in Belarusian rubles to the Bank's cash desk for crediting to a bank account under notification form 0402280179, the Client informs the Bank of the purpose of the contribution, which must correspond to the one specified in the application for opening a bank account, the application for comprehensive services of a legal entity (individual entrepreneur) (confirmation for a newly registered legal entity (individual entrepreneur)), an application for comprehensive services for a newly registered legal entity (individual entrepreneur)), RBSS application. If it is necessary to change (amend) the purpose of the contribution, the Client submits to the Bank an application for changing (amending) the purpose of the contribution, signed by the head (authorized person) of the Client. Crediting to a bank account of funds received under notification form 0402280179 shall be made no later than the next banking day;

27.2. through self-service devices of the Bank (automatic deposit machines, ATMs, etc.[2]), provided that the service is connected to in the manner prescribed by the local regulatory legal act of the Bank.

28. Foreign currency in cash received by the Client is subject to crediting to a bank account, unless otherwise provided by law.

29. Acceptance of foreign currency in cash from the Client, from legal entities (individual entrepreneurs) to the Client's bank account is carried out by the Bank in compliance with the requirements of the legislation and local legal acts of the Bank regulating the procedure for accepting foreign currency in cash, in accordance with the operating modes of the Bank's cash desks and the list of operations performed in them.

30. Cash in Belarusian rubles can be disbursed to the Client for the purposes and in the amounts established by law, and used for the purposes for which they were disbursed.

The Client submits to the Bank an application for cash disbursement in Belarusian rubles in electronic form (via RBSS) or on paper in 1 (one) copy. The Client must contact the Bank to receive cash in Belarusian rubles on the day of submitting the application for cash disbursement.

When the client submits an application for cash disbursement in Belarusian rubles in electronic form (via RBSS), the disbursement of cash in Belarusian rubles from the current (settlement) and other bank accounts (except for current (settlement) bank accounts to which corporate bank payment cards are issued) is effected using the personal account of the balance account 3819 "Settlements for other transactions".

If the Client's representative has failed to contact the Bank on the day when the funds were debited from the current (settlement) and other bank accounts upon an application for cash disbursement submitted in electronic form (via the RBSS), the Bank shall return the unclaimed funds no later than at 09.00 of the next business day, including and fee (remuneration) to the Bank for disbursement thereof, except for the last business day of the month, and on the last business day of the month, the refund of the unclaimed amount, including the fee (remuneration), shall be made on the same day. If the Client's representative does not contact the Bank on the day when the funds were debited out of special purpose loan facilities from the current (settlement) bank account, the Bank has the right to reverse the debit operation effected upon an application for cash disbursement.

The Client submits to the Bank an extract from collective agreements (contacts), employment agreements (contracts), other documents indicating the terms of payment of wages,

[2]To the extent technically feasible.

scholarships, pensions, allowances, alimony according to the form established by the Bank when opening a bank account, and subsequently - when the disbursement due dates are changed.

In the case of transferring funds for payment of wages, scholarships, pensions, allowances, alimony to current (settlement) and other bank accounts of individuals, the Client's payment instructions are accepted so that funds are credited no later than the due date set by the Client.

Disbursement of cash in Belarusian rubles is subject to the fee (remuneration) payment by the Client for withdrawing cash in Belarusian rubles in accordance with the Fee Guide on the day of disbursement of cash in Belarusian rubles from a bank account, within the time limit provided for in Clause 38 of these Terms.

30-1. Changing the Belarusian rubles banknotes (some denominations of banknotes and coins for other denominations of banknotes and coins) is effected at the Bank's cash desks in accordance with the operating hours of the cash desks and the list of transactions performed there. The Client submits to the Bank's cash desk an application for the change of cash (one denomination of banknotes and coins for other denominations of banknotes and coins) in hard copy according to the form established by the Bank (hereinafter referred to as the application for the change of cash).

In case of availability of sufficient amount (quantity) of banknotes (coins) at the Bank's cash desk, the transaction of changing banknotes of Belarusian rubles (one denomination of banknotes and coins for other denominations of banknotes and coins) is effected on the day the Client submits an application for changing cash to the Bank's cash desk, in case of non-availability - on the day specified by the cashier (but not later than the fifth banking day from the date of receipt of the application for the change of cash), which is indicated in the corresponding details field of the application for the change of cash.

31. Foreign currency in cash can be received by the Client from a bank account for the purposes specified by law and used for the purposes for which it was disbursed.

Before the day of receipt of foreign currency in cash from the bank account, the Client shall provide the Bank, in cases established by law, with information (documents) to control the transaction.

The Client submits to the Bank a request for the receipt of foreign currency in cash in electronic form (via the RBSS) or on paper in 1 (one) copy. The Client should contact the Bank to receive cash in foreign currency on the day the request for cash receipt is submitted.

When the Client submits the request for the receipt of foreign currency in electronic form (via the RBSS), the issuance of cash in foreign currency from the current (settlement) account and other bank accounts (except for the current (settlement) bank accounts to which corporate bank payment cards are issued) is carried out using the personal account of the balance account 3819 "Settlements for other transactions".

If the Client's representative has failed to contact the Bank on the day when the funds were debited from the current (settlement) and other bank accounts upon the request for receipt of foreign currency in cash submitted in electronic form (via the RBSS), the Bank shall return the unclaimed funds no later than at 09.00 of the next business day, including and fee (remuneration) to the Bank for disbursement thereof, except for the last business day of the month, and on the last business day of the month the refund of the unclaimed amount, including the fee (remuneration), shall be made on the same day.

Chapter 5
RIGHTS OF THE PARTIES

32. The Client shall be entitled to:

32.1. manage personally or through an authorized person the funds in the bank account in the manner prescribed by law;

32.2. contact the Bank requesting the information on cash and(or) settlement services;

32.3. send payment instructions to the Bank for making bank transfers from a bank account. Provided that the respective agreement has been concluded with the Bank, payment instructions can be drawn up and submitted in electronic form (via the RBSS) as required by law;

32.4. revoke (change) the payment instructions sent to the Bank before the Bank takes actual actions to execute them;

32.5. submit a payment order for payment of fees (remuneration) on account of emergency needs or in the order established by law;

32.6. if he/she refuses to accept changes to the Fee Guide, close the bank account after paying the fee (remuneration) to the Bank in accordance with the Fee Guide effective at the time of closing the bank account in the manner prescribed by these Terms.

32.7. in case of revocation of the previously submitted order for booking funds for urgent needs, for which the use of the reserved funds was not carried out, provide a new order for booking funds for urgent needs;

32.8. submit to the Bank the claimant's payment request separately from the enforcement document in the manner and within the time limits stipulated by law;

32.9. provide the Bank with a free-form document on disabling the service for accepting cash in Belarusian rubles through the Bank's self-service devices equipped with modules for accepting cash on paper or through the RBSS.

33. The Bank shall be entitled to:

33.1. unilaterally make changes to the Fee Guide, change the interest paid for the use of funds in the bank account. The procedure for notifying the Client is specified in sub-clause 35.11 of clause 35 of these Terms;

33.2. change, without securing the Client’s consent, the Bank's operating hours, document flow requirements (client service schedule), notifying the Client thereof by posting the necessary information on the information stand in the Bank and(or) at the Bank's corporate website indicating the details of the document on the basis of which these changes are made;

33.3. within the powers granted to the Bank by law, to exercise control:

- over the fulfillment by the Client of obligations under these Terms and the compliance with the legislation;

- over the execution of transactions on a bank account in order to perform currency control functions in accordance with the legislation and local regulatory legal acts of the Bank, as well as to carry out control in order to comply with the requirements of the legislation on the prevention of money-laundering, terrorist financing and financing proliferation of weapons of mass destruction;

- over the Client’s cash transactions in Belarusian rubles, in order to comply with the requirements of the legislation on the procedure for settlements between legal entities, their standalone subdivisions, individual entrepreneurs;

33.4. refuse to execute the Client's transaction on a bank account:

- if the Client has violated the procedure for issuing payment instructions and related documents;

- in case of failure to submit documents or provision of an incomplete set of documents required in accordance with the law, including the law on the application of special restrictive measures, or subject to provision at the request of the Bank for the performance of currency control functions;

- if the funds in the bank account are insufficient to execute payment instructions or to refund the fee of other banks participating in the settlements, and (or) in the event of a violation by the Client of obligations under these Terms in terms of payment of a fee (remuneration) in accordance with the Fee Guide within the timeframe specified by these Terms, except for payments to the budget and equivalent payments, as well as payments to the Social Protection Fund of the Ministry of Labor and Social Protection;

- if the Client has failed to submit the documents necessary to identify the financial transaction participants in compliance with the legislation on the prevention of money-laundering, terrorist financing and financing proliferation of weapons of mass destruction;

- if the Client has failed to fulfill the obligations stipulated by sub-clauses 34.1, 34.8 Clause 34 of these Terms (except for the change of the Client’s location, change of the registering authority);

- depositing foreign currency in cash at the Bank's cash desk for crediting (transferring) to the Client's bank account or receiving foreign currency in cash from the Client's bank account, if the possibility of using foreign currency in cash is not provided for by the currency legislation;

- in the event when the Client deposits cash in Belarusian rubles to the Bank's cash desk for crediting to a bank account upon notification form 0402280179 stating the purpose of deposit that does not correspond to that specified in the application for opening a bank account, an application for comprehensive services of a legal entity (individual entrepreneur) (confirmation for a new a registered legal entity (individual entrepreneur), an application for comprehensive services for a newly registered legal entity (individual entrepreneur)), RBSS application;

- in cases provided for by the legislation governing the procedure for cash settlements in Belarusian rubles between legal entities, their standalone divisions and individual entrepreneurs;

- if, by the decision of the authorized state body (official), the funds in the Client's bank account are seized and (or) transactions on the bank account have been suspended (in this case, cashless settlements can be performed not earlier than after the execution of the relevant decision of the authorized state body (official)). The law may establish the cases and procedure for performing cashless settlements in cases of seizure of funds in the Client's bank account and (or) suspension of transactions on the bank account;

- if the execution (acceptance) of payment instructions is a violation of the law by the Bank;

- if the form and content of the payment instructions does not comply with the requirements established by the regulatory legal acts of the National Bank, or if the Bank has valid arguments to believe that the payment instructions are not authentic;

- if there are sanctions against the financial transaction participants[2-1] or the bank in which the beneficiary's account is held, as well as if the performance of the transaction involves a high risk of its failure or occurrence of a reputational risk for the Bank, including for reasons of sanctions compliance[2-2] applied by the correspondent bank;

- as otherwise provided for by law;

33.5. unilaterally refuse, in whole or in part, to provide the service of accepting cash in Belarusian rubles through the Bank's self-service devices equipped with cash acceptance modules, as well as make changes to the list of these self-service devices of the Bank with prior notice to the Client 30 (thirty) calendar days in advance by sending a notice using the RBSS or on paper;

33.6. refuse to change the ownership of a bank account if inconsistencies or inaccuracies have been found in the documents submitted for the change of ownership of a bank account, as well as if the Client has failed to submit a complete set of documents stipulated by the legislation and local regulatory legal acts of the Bank;

33.7. provide the banks participating in the execution of the Client's payment instructions in foreign currency, upon their written request, with general information about the Client and the Client's transactions for which such settlements are made;

33.8. independently choose the banks participating in the settlements (payment route), unless otherwise provided for by the Client's payment instructions in foreign currency;

33.9. debit the current (settlement) bank account (including for emergency needs), special account, subaccount of the Client by the Bank's payment order (without providing additional payment instructions by the Client) towards repayment of the principal debt and interest on loans granted by the Bank, in cases stipulated by law;

33.10. suspend the acceptance of cash in Belarusian rubles from the Client through self-service devices for the period necessary to perform the following activities: routine maintenance, troubleshooting, recovery work, replacement of software and/or self-service devices hardware;

33.11. when accepting cash in Belarusian rubles from the Client through self-service devices, set a maximum daily limit on the amount deposited through self-service devices (except the automated depository machine) during the day.

33.12. debit (independently reserve) funds from the current (settlement) bank account by the Bank's payment order (without the Client providing additional payment instructions) to a special account, subaccount in cases stipulated by law. The calculation is carried out from the amounts of

receipts for the previous day (in the morning) or during the day, and deductions are made based on the balance in the morning, if necessary, taking into account the receipts of the current day.

Chapter 6
OBLIGATIONS OF THE PARTIES

34. The Client shall be obliged to:

34.1. send to the Bank a written notification signed by an authorized person within 3 (three) business days from the date of reorganization, change of subordination, changes and (or) amendments to the constituent documents of the Client, in case of a change in its location, change of the registering authority and within a month from the date of occurrence of the abovementioned events, submit to the Bank new necessary documents as provided for by law;

34.2. manage funds held in the bank account in the manner prescribed by law;

34.3. no later than 10 (ten) banking days from the date of receipt of the personal account statement, inform the Bank in writing about incorrectly (erroneously) credited (debited) amounts on the bank account, as well as provide the Bank with a payment order for the return of the specified amounts to the payer or an application for the return of funds in any form, indicating the account details for the transfer of funds, certified by the seal imprint (if any) and signatures of the Client's officials according to the specified signatures and seal imprint specimen submitted to the Bank. If the Client fails to submit objections to the statement within the time period established by these

34.4. inform the Bank about the upcoming debiting (crediting) of funds from the bank account in Belarusian rubles in the amount exceeding 10,000 base units no later than 1 (one) banking day before the transaction, in foreign currency in the amount equivalent to 100,000 US dollars and more no later than 1 (one) banking day before the transaction;

34.5. notify the Bank of the withdrawal of cash in Belarusian rubles from the bank account (in foreign currency) before 10:00 am on the Bank's banking day preceding the day of withdrawal of cash in Belarusian rubles (in foreign currency);

34.6. deleted;

34.7. deleted;

34.8. immediately notify the Bank by written notice signed by an authorized person in case of change of the information to be included in the signatures and seal imprint specimen card.

Within a month from the date of changing the information to be included in the signatures and seal imprint specimen card, the Client shall be obliged to issue a new signatures and seal imprint specimen card in the manner prescribed by law and the local regulatory legal act of the Bank.

Upon expiration of the power(s) of attorney issued to the person (s) included in the signatures and seal imprint specimen card, provide the Bank with another power(s) of attorney;

34.9. when closing a bank account at the initiative of the Client, fully settle all of its obligations towards the Bank before closing the bank account;

34.10. comply with the cash settlement procedure in the Republic of Belarus;

34.11. provide the Bank with the necessary documents (information):

- for the Bank to perform currency control functions in accordance with the legislation and local regulatory legal acts of the Bank;

- to identify the financial transaction participants in accordance with the legislation on the prevention of money-laundering, terrorist financing and financing proliferation of weapons of mass destruction;

- for the Bank to perform control in accordance with the law on the application of special restrictive measures;

34.12. at the request of the Bank, provide information on the established time limits for the delivery of cash in Belarusian rubles (a copy of the order, decision), as well as on the amount of cash in Belarusian rubles planned for delivery to the Bank, thereafter - when the time limits or planned volume of cash delivery of cash in Belarusian rubles to the Bank are changed, no later than 3 (three) banking days prior to change thereof.

34.13. independently at least once a week to get acquainted with the information posted on the corporate website of the Bank;

34.14. familiarize its employees with the applicable Procedure for depositing cash in Belarusian rubles through self-service devices at the Bank and ensure its implementation.

35. The Bank shall be obliged to:

35.1. comply with the laws governing the performance of foreign cash transactions on the territory of the Republic of Belarus;

35.2. ensure safety of the Client's funds entrusted to it, and fulfill the Client's instructions (orders) on their utilization pursuant to the laws;

35.3. perform transactions on a bank account, provided that they do not contradict the legislation, in the manner and within the time limits established by these Terms and the Client's payment instructions in Belarusian rubles and in foreign currency;

35.4. advise the Client on the opening/closing of bank accounts and cash and (or) settlement services in the Bank;

35.5. familiarize the Client with the list of correspondent banks, inform the Client about the changes made to the list of correspondent accounts by posting the necessary information on the information stand at the Bank;

35.6. debit funds from the Client's bank account in an indisputable manner in accordance with the AIS FMO payment instruction generated by AIS FMO in the form of an electronic document on the basis of the recoverer's payment request accepted for execution by this system and drawn up by virtue of a notary writ or other enforcement documents, decisions (orders) of authorized state bodies (officials) in cases and in the manner prescribed by law, the payer's payment instruction and containing a request to debit the Client's bank account;

35.7. when performing transactions on a bank account, issue personal account statements to the first and (or) second signatories according to the specified signatures and seal imprint specimen, as well as to the Client's representative authorized by power of attorney, or at the Client's request - through mailboxes, through postal mail ;

35.8. take the necessary measures to return the funds unjustifiably debited from the bank account, debited in favour of a wrong beneficiary in the manner prescribed by law;

35.9. in case of insufficient crediting of funds due to the Client, the Bank shall perform additional crediting no later than the operating day following the day when such facts were discovered;

35.10. make payment under payment instructions received from the Client (including via the RBSS), as well as electronic documents received from other banks through the republican centralized system of the interbank correspondence exchange (hereinafter referred to as RCSICE) in accordance with the legislation during a banking day in accordance with the requirements for document flow (customer service schedule) - on the current banking day, and after the close of the banking day - on the next banking day (including forwarding to AIS FMO); receive electronic documents from other banks and send appropriate messages (notifications) in electronic form through RCSICE within the specified time period in the manner prescribed by law;

35.11. no later than 5 (five) working days before the effective date, notify the Client:

- on changes into the Fee Guide by posting the necessary information on the information stand in the Bank and(or) on the corporate website of the Bank, indicating the details of the document on the basis of which the changes are made to the Fee Guide and the effective date thereof;

- on changes in the amount of the interest paid for the use of funds in the bank account by placing the necessary information on the information stand in the Bank, indicating the document on the basis of which the changes are made and the effective date thereof;

35.12. provide information about a bank account held with the Bank, its owner, number and other details of the bank account, the amount of funds held in the bank account, as well as the information about specific transactions, transactions on the bank account - to the Client's representatives, provided they have the appropriate authority, and to audit companies (auditors)

carrying out its audit, as well as in other cases stipulated by law;

35.13. ensure confidentiality of information about the Client's business activity and keep banking secrecy on transactions carried out on a bank account, pursuant to the laws;

35.14. inform the Client about the procedure for control of cash settlements in Belarusian rubles between legal entities, their standalone subdivisions and individual entrepreneurs by posting relevant information on the information stand of the Bank;

35.15. monitor the intended use of foreign gratuitous aid in accordance with the law.

Chapter 7
FINANCIAL RELATIONS BETWEEN THE PARTIES

36. The Client shall pay to the Bank a fee (remuneration) for the performance of transactions on a bank account and services provided to the Client under these Terms, including under the Service Packages, to the personal account of the balance account 3819 "Settlements for other transactions", in the amount, in the manner and within the time limits as defined in the Fee Guide allocated at the information stand of the Bank and (or) posted at the Bank's corporate website, unless the parties agree otherwise in writing.

The parties carry out the execution of primary accounting documents confirming the performance of transactions by the Bank on the bank account and the provision of services to the Client within the framework of these Terms for the reporting period individually.

37. The Bank is entitled to debit (pay) from the Client's bank account, with the exception of a special account, a sub-account, unless otherwise provided by law, a fee (remuneration) for performing transactions, rendering services, as well as fees of other banks participating in settlements, when performing transactions in foreign currency in favour of the Client, within the time frame specified in clause 38 of these Terms, according to the Fee Guide:

- by the Client's payment instruction or the Bank's payment order;
- if necessary - by the Client's payment instruction for urgent needs, the Bank's payment order for urgent needs.

The Bank is entitled to debit under the Bank's payment order the fee (remuneration) due from other current (settlement) bank accounts of the Client held with the Bank, in accordance with the mode of operation of these accounts and the legislation, in Belarusian rubles or in foreign currency at the official rate established by the National Bank (cross-rate calculated on the basis of official rates established by the National Bank) on the day of the fee (remuneration) payment.

38. The Client pays to the Bank a fee (remuneration), including for a package of services, in accordance with clause 36 of these Terms, and reimburses the fees of other banks participating in settlements, no later than the last operating day of the month, unless other terms are provided for by the Fee Guide. The calculation period for determining of fees (remuneration) to the Bank is the period from the first to the last operating day of the current month.

In case of the Client's failure to fulfill (duly fulfill) the obligations to pay a fee (remuneration) within the established period, the Bank, on the first business day following the reporting month, reflects the fee (remuneration) owed for services rendered on the overdue fee income account.

The Client shall pay to the Bank the fee (remuneration) in Belarusian rubles under liabilities in foreign currency to the personal account BY79BAPB38192000115600000000 at the official rate set by the National Bank on the day of payment of the fee (remuneration).

39. The Bank shall monthly, on the last business day of the month and on the day of closing the bank account, pay to the Client the interest for the use of funds in the bank account based on the actual daily balances in the bank account as at the beginning of the day in the amount approved by the decision of the authorized collegial body of the Bank, by placing the necessary information on the information stand of the Bank, unless the parties agreed otherwise in writing. The interest calculation assumes that there are 360 days a year and 30 days in each month.

Accrued interest is calculated from the 1st till the 30th day of the reporting period. If the last working day of the reporting period falls on the day (days) preceding the 30th day, the calculation is

made based on the balances as of the morning of the last working day of the reporting period.

The Bank may pay the interest for the use of funds in the bank account in foreign currency to the Client in Belarusian rubles at the official rate established by the National Bank on the day of accrual at Client's written request.

Chapter 8
ACCOUNT CLOSING

40. A bank account is closed in cases and within timeframes as provided for by the legislation and these Terms.

41. The bank account is closed assuming that the funds in the bank account are not seized, there are no orders on the transactions suspension imposed on the bank account, and there are no unfulfilled monetary obligations in the AIS FMO "Reservation of funds for payment of AIS FMO payment instructions" on the bank account, unless otherwise provided by law.

42. Bank accounts shall be closed:

at the request from the Client;

at the request of the anti-crisis manager, the chairman of the liquidation committee (liquidator) in cases of opening bankruptcy proceedings against the Client, in the case of a court definition on the completion of liquidation proceedings, making a decision on liquidation (termination of activities) of the Client;

if the Bank has received the information on exclusion of the Client from the Unified State Register of Legal Entities and Individual Entrepreneurs from the relevant authorized state authorities;

as otherwise provided for by law of these Terms.

At the request of the Client, the bank account is closed no later than the next business day, in connection with the transition to servicing in another bank no later than 15 (fifteen) business days, after the Bank has received a package of documents required for account closure by law and local regulatory legal acts of the Bank, provided that the Client has paid the loan debt and fulfilled other obligations towards the Bank.

The current (settlement) bank account to which a corporate bank payment card is issued is closed at the request of the Client in the manner and within the timeframes provided for by the local legal regulatory act of the Bank governing the rules applying to transactions with corporate bank payment cards.

If the Client's bank accounts, upon opening bankruptcy proceedings against the Client, in the case of a court definition on the completion of liquidation proceedings, upon making a decision on liquidation (termination of activity) of the Client, were not closed at the request of the anti-crisis manager, the chairman of the liquidation committee (liquidator), the closure of such accounts shall be carried out by the Bank after receiving information about the exclusion of the Client from the Unified State Register legal entities and individual entrepreneurs.

43. After closing the bank account, the claims related to any previous transactions will not be accepted.

44. The Bank is entitled to close a bank account by giving a 30-calendar day electronic notice to the Client via RBSS, provided that the relevant agreement has been concluded with the Bank, or by giving a notice on paper (except for the current (settlement) bank account to which a corporate bank payment card is issued) within the time frames provided for by the local regulatory legal act of the Bank:

- if the Client has missed a one-month deadline from the date of reorganization, registration of renaming, change of subordination, changes and (or) amendments to the constituent documents set for the submission of new documents to the Bank for the change of ownership of the bank account;

- if there have been no funds on the current (settlement) account throughout three months from the date of the last transfer of funds from such account, for other bank accounts – throughout one year from the date pf the last transfer of funds from such accounts;

- if no transactions have been performed on the current (settlement) account and there have been no funds on this account throughout one year or, in the case of absence of funds throughout one year the balance on the current (settlement) account as of the date of account closure does not exceed 2 (two) basic values;

- if the Client failed to submit the documents (information) required to identify the financial transaction participants in accordance with the legislation on the prevention of money-laundering, terrorist financing and financing proliferation of weapons of mass destruction;

- as otherwise provided for by law.

45. The balance on the bank account to be closed shall be transferred:

- on the basis of the Client's payment instruction submitted to the Bank. The transfer of funds entering the bank account after closing the account when the Client switches to the service in another bank shall be made on the basis of the Client's application on a paid basis according to the Fee Guide; the validity period of such application should not exceed 1 (one) month;

- upon opening bankruptcy proceedings against the account owner or upon liquidation of the account owner to the bank account of the anti-crisis manager or the chairman of the liquidation committee (liquidator) only on the basis of the payment instruction from the anti-crisis manager or the chairman of the liquidation committee (liquidator) in the manner as provided for by the law;

- in the absence of the Client’s payment instruction:

into deposit according to Article 308 of the Civil Code of the Republic of Belarus,

to the Bank’s creditors ledger control account or to the Bank’s income accounts,

in accordance with the instruction of the state treasury department of the Ministry of Finance, which issued the order to close the bank account;

in accordance with the instruction of the state treasury department of the Ministry of Finance which issued the order to close the bank account;

- as otherwise provided for by law.

Chapter 9
SERVICING A CURRENT (SETTLEMENT ACCOUNT) TO WHICH A CORPORATE BANK PAYMENT CARD IS ISSUED

46. Under the agreement on the current (settlement) bank account to which a corporate bank payment card is issued, the Client instructs, and the Bank commits to open for the Client a current (settlement) bank account to which the corporate bank payment card is issued (hereinafter referred to as the Account).

The Bank issues, on the basis of the Client's power of attorney (if necessary), corporate debit cards Visa Business and Mastercard Business of the VISA and Mastercard international payment systems, respectively, and (or) corporate debit cards BELCARD CORPORATE of the BELCARD payment system (hereinafter referred to as the card) to account owners and provides the possibility to execute payment card transactions on the territory of the Republic of Belarus and abroad (if provided for by the rules of the payment system).

The funds held in the Account are used for settlements under transactions using cards, including for payment of fees (remuneration) to the Bank for these transactions.

The Client grants the Bank the right to use the temporarily available funds on the Account subject to interest payment specified in these Terms.

The fee (remuneration) for performing transactions on the Account using a card, as well as fees of other banks participating in settlements, shall be paid to the Bank in the manner specified in Chapter 7 of these Terms.

The Bank shall monthly, on the last day of the month and on the day of closing the bank account, pay to the Client the interest for the use of funds in the bank account based on the actual daily balances in the bank account as at the beginning of the day in the amount approved by the decision of the authorized collegial body of the Bank, by placing the necessary information on the information stand of the Bank, unless the parties agreed otherwise in writing. The interest calculation assumes that there are 360 days a year and 30 days in each month.

Accrued interest is calculated from the 1st till the 30th day of the reporting period. If the last working day of the reporting period falls on the day (days) preceding the 30th day, the calculation is made based on the balances as of the morning of the last working day of the reporting period. The interest is credited to the current (settlement) account of the Client.

Upon a written request from the Client, the Bank may pay the interest on the funds in the Account in foreign currency to the Client in Belarusian rubles at the official rate set by the National Bank on the day of accrual.

The Account is debited for the amount not exceeding the available balance in the Account in the manner prescribed by law and these Terms.

Upon receipt of an AIS FMO electronic document on unfulfilled monetary obligations, the funds needed for its execution are reserved within the balance amount on the account less the amount of transactions performed using cards (without authorization or transactions for which authorization has been carried out) until the date and time of receipt of an AIS FMO electronic document by the Bank.

In this case, the amount of available funds on cards shall by reduced by the amount of executed payment claims of plaintiffs. Until the execution or withdrawal of payment orders without acceptance all cards issued to the Account shall be placed in the exception file.

Foreign exchange transactions between the Bank and the Client are allowed to be performed on the Account, due to the use of the card when the card holder makes cashless payments and receives cash in a currency other than the currency of the Account (unless otherwise provided by separate local regulatory legal acts of the Bank). Transactions are performed at the rates set by the Bank, taking into account the cross rates of payment systems at the time of the transaction. Foreign exchange transactions on the Account are performed in accordance with the procedure established by local regulatory legal acts of the Bank.

In the event of any outstanding balance on the account, the outstanding balance and the penalty in the form of interest for the use of the Bank's funds for allowing the occurrence of an outstanding balance on transactions performed on the Account shall be repaid by the Client in the Account currency in accordance with clause 46-2 of these Terms.

Should the Client fail to repay the outstanding balance within 14 (fourteen) business days from the date of recognition of the Client’s outstanding balance in the accounting of the relevant accounts, the penalty shall equal the refinancing rate set by the National Bank, of the amount of the outstanding balance for each day of default.

Should the Client fail to repay the outstanding balance within 14 (fourteen) business days from the date of recognition of the Client’s outstanding balance in the accounting of the relevant accounts, the penalty shall become payable starting from the calendar day following the 14th (fourteenth) business day.

In the event the Client has repaid the outstanding balance within the time specified, the penalty for the use of this amount shall not be charged by the Bank.

Repayment of the outstanding balance amount and the penalty charged by the Bank as a result of occurrence of the outstanding balance on transactions performed on the Account, as well as payment by the Client of remuneration (fees) for cash withdrawals, payment for goods and services is made by debiting the Client’s account by the Bank.

The fee (remuneration) for withdrawing cash and for payments when purchasing goods and services shall be debited by the Bank from the Client's Account simultaneously with debiting the transaction amount.

The penalty in the form of interest for the use of the Bank's funds as a result of occurrence of outstanding balance on performed transactions on the Account shall be debited by the Bank by a payment order from the Client's Account no later than the next business day after the Client has repaid the outstanding balance.

The Bank issues cards to the Client's manager or to employees authorized by the Client's power of attorney.

The right to receive and distribute cards to cardholders is granted to the Client's employee of the Client, on the basis of the power of attorney issued by this Client.

The Client's manager is responsible for receiving, distributing, recording and using the cards.

The use of cards is governed by the legislation, these Terms and the corporate card usage rules (hereinafter referred to as the card usage rules) approved by the authorized body of the Bank.

Cards are the property of the Bank that has the right to terminate or suspend the cards, as well as refuse to renew, replace or issue new cards under these Terms.

Cards shall be returned by the Client and canceled by the Bank in the following cases:

- upon expiration of their validity period;
- in case of necessity to replace them;
- upon termination of the Agreement.

The card is issued for a period specified in the application-questionnaire "Personal data of the employee of the enterprise" for the issue of the Card. The card remains valid until the last day of the month and the year indicated on the card, after which it must be returned to the Bank. One month before the card's expiration date the Client shall contact the Bank to request a new card or refusing a new card. Re-issue of cards upon expiration of their validity period or during the validity period in case of loss, theft, compromise of the card / PIN-code, damage due to the fault of the card holder, change of name, card malfunction in cases of defect detection upon issue (re-issue) is carried out at the Bank on the basis of the Client's applications.

Together with cards, the Bank issues to the cardholders an identification number used by the Bank to authenticate the cardholder, which is sent to the cardholder via SMS or issued in the form of a PIN envelope (if received on paper). PIN replaces the cardholder's signature for transactions.

46-1. The Client is entitled to perform the following transactions using cards within the available balance on the Account:

payment of expenses related to the economic activities of the Client, including expenses related to the payment of taxes, duties and customs when making settlements within the framework of civil law relations;

payment of expenses related to business trips of the Client's employees, trips of individual entrepreneurs;

payment of the Client's entertainment expenses;

payment of other expenses in cases stipulated by law.

The Bank is entitled to:

refuse to open an Account if the Client has not provided the documents necessary for opening a personal account (s) to the cardholder (s);

stop or suspend debit transactions using cards in case of violation by the Client (the cardholder) of the terms of the Agreement, the card usage rules, and the payment systems regulations, by placing the cards on the exception file;

in order to collect the outstanding balance owed to the Bank on transactions performed on the Account, as well as the penalty for failure to fulfill the obligations to repay the existing outstanding balance on the Client's Account, send an official letter to the Client with the requirement to repay the above debt;

close the Account and place on the exception file all cards issued to the Account in case of failure by the Client to notify within a one-month period from the date of reorganization, registration of renaming, change of subordination, changes and (or) amendments to the constituent documents established for notification of these changes, and failure to submit new documents to the Bank within the specified period (except for the change of the Client's location);

to return funds from the Account by a payment order of the Bank to the corresponding current (settlement) bank account of the Client in case of discrepancy between individual details of the holders indicated in the list (account number, full name), and the data specified in the personal account card;

debit funds from the current (settlement) bank account by a payment order of the Bank (including a payment order of the Bank for urgent needs) to repay the outstanding balance on the Account.

46-2. The Client is obliged to:

when submitting documents for opening an Account, provide the documents necessary for opening a personal account (s) to the cardholder (s);

within 3 (three) business days from the date of reorganization, change of subordination, changes and (or) amendment to the constituent documents of the Client, change of his location, give a written notice to the Bank signed by an authorized person, and within one month from the date of occurrence of the above mentioned cases provide the Bank with the new necessary documents as required by the legislation and local regulatory legal acts of the Bank. In case of the Client's failure to submit the documents that need to be replaced within the specified period, the Bank has the right to refuse to execute the Client's payment documents (except for the change of the Client's location);

no later than 10 (ten) banking days from the date of receipt of the personal account statement, inform the Bank in writing about incorrectly (erroneously) credited (debited) amounts on the Account, as well as submit to the Bank a payment instruction for the return of the indicated amounts to the payer or the request for refund of funds prepared in any form, certified by a seal imprint (if any) and signatures of the Client's officials in accordance with the signatures and seal imprint specimen submitted to the Bank. If the Client fails to submit objections regarding the personal account statement within the time period established by these Terms, the transaction and the balance on the Account shall be deemed confirmed;

provide accurate information in the request for the issuance of cards and immediately inform the Bank about all changes in the specified data;

pay a fee (remuneration) to the Bank;

pay a fee (remuneration) to the Bank for service, change of ownership, expedited registration of cards no later than the day of submission of documents for registration, change of ownership, reissue of cards;

provide the Bank with payment instructions for crediting funds to the Account, indicating the type of crediting in its text. The settlement (cash) document must be accompanied by a list for crediting separately for each cardholder, specifying the full name of the card holders and the amounts to be credited to each cardholder (the list is also attached when crediting funds in favour of one cardholder). The list is prepared taking into account the requirements of the legislation and local regulatory legal acts of the Bank and is submitted to the Bank on paper or in electronic form via the RBSS;

notify the Bank of the lost or stolen cards in accordance with the cards usage rules;

in the event of occurrence of outstanding balance on the Account, repay, within a period not exceeding 14 (fourteen) business days starting from the date of occurrence thereof, the amount of the outstanding balance by cashless transfer of funds to the Account. The Bank shall use the funds that entered the Account to repay the amount of the outstanding balance;

in the event of late repayment of the outstanding balance on the Account, pay the Bank a penalty in the amount established by these Terms by cashless transfer of funds to the Account. The Bank shall use the funds that entered the Account to repay the amount of the outstanding balance and pay the late payment penalty;

return to the Bank all corporate bank payment cards in the cases provided for in part twenty-five of clause 46 of these Terms;

familiarize cardholders with the card usage rules.

46-3. The Bank is obliged to:

debit funds from the Client's account in an indisputable manner in accordance with recoverer's payment request drawn up by virtue of a notary writ or other enforcement documents, decisions (orders) of an authorized state body (official) in cases and in the manner prescribed by law;

take the necessary measures to return funds unjustifiably debited from the Account in the manner prescribed by law;

notify the Client by any means available to the Bank (using a landline/mobile phone or the via Internet) of the need to repay the outstanding balance on the Account, within a period not exceeding 7 (seven) business days from the moment of recognition of the outstanding balance in the accounting records for the respective accounts. The notification must contain the information on the due date for repayment the outstanding balance of the Client. The outstanding balance shall be repaid within a period not exceeding 14 (fourteen) business days from the moment of recognition of the outstanding balance in the accounting records for the respective accounts. In the event the Client has repaid the outstanding balance within the time specified, the penalty for the use of this amount shall not be charged by the Bank.

block card transactions after the Client has notified the Bank about lost or stolen cards by placing them in the exception file in accordance with the card usage rules.

46-4. The Client shall be liable for:

all amounts debited from the Account for which cardholders have signed card checks, as well as if a PIN code that replaces the signature was used during transactions.

the violation of the Card usage rules in the amount of the damage caused to the Bank;

inappropriate use of funds in the Account, as well as the use of funds in excess of the limits established by law;

failure to pay or late payment of the offshore duty in cases when payment if this duty is provided for by law.

In case of failure to fulfill obligations to repay the debt owed to the Bank on transactions performed on the Account in accordance with paragraph nine of clause 46-2 of these Terms, the Client shall pay to the Bank a penalty in the amount of the refinancing rate set by the National Bank and effective on the date of penalty payment, of the amount of the outstanding balance for each day of default.

The Bank shall not be liable for card transactions performed by third parties if the performance of these transactions resulted from sharing by the Client or by the card holder of the card or its details and a PIN code with third parties, even if the documents confirming the card transaction were not signed by the cardholder himself (ATM, orders by mail and telephone, hotel reservations, etc.), as well as for any card transactions, until the Bank is notified of the loss or theft of the card.

The Client is entitled to unilaterally terminate the Agreement.

The Bank is entitled to unilaterally terminate the Agreement without recourse to court in case of violation by the Client of the obligations under these Terms, as well as:

in case of violation by the cardholder of the card usage rules and/or violation of the terms of the Agreement by the Client;

in cases stipulated by the payment systems regulations, the applicable legislation governing the closure of accounts.

In case of termination of the Agreement at the request of one of the parties, the Agreement shall be deemed terminated when all cards (if any) have been returned to the Bank, and the last transaction on funds withdrawal from the Account has been performed, but not earlier than 45 days from the date of receipt of the written request of the initiating party for termination and (or)placing all cards issued for the Account on an exception file. In case of termination of the Agreement all amounts due to each party shall be refunded in full.

46-5. The Bank provides the holder of the card issued by the Bank with the possibility of online payments when purchasing goods and services using the card details, taking into account the following:

The Bank provides the cardholder with the possibility to independently connect to 3D-Secure and BELCARD-InternetPassword technologies and undertakes to activate this service within 30 minutes;

Online transactions are subject to no restrictions with cards connected to 3D-Secure and/or

BELCARD-InternetPassword;

At merchants that support the 3D-Secure technology and/or BELCARD-InternetPassword, transactions, it is possible to perform transactions only with the use of 3D-Secure and/or BELCARD-InternetPassword, that is, they cannot be performed using cards that are not connected to this technology;

CVV2 /CVC2 / KPP2 is usually used to confirm the online transaction, however, when making repeated (signed) payments at the merchant, the CVV2 / CVC2 / KPP2 confirmation is not mandatory;

The Bank may, in accordance with the data upload technology developed by the international payment system Mastercard under the Automatic Billing Updater (ABU) program, and mandatory for all member banks, transfer the details of the issued (reissued) card (except for CVC2 / CVV2 / KPP2 code) into the system that updates card details in online stores and services. The holder may refuse to transfer the details of the issued (reissued) card by submitting a written application in any form by contacting any branch of the Bank;

The Bank has the right to impose restrictions on online card payments for goods and services (including with the use of 3D-Secure and BELCARD-InternetPassword technologies).

The cardholder is responsible for transactions performed using his/her card or its details online. The Cardholder cannot make claims to the Bank regarding online card transactions in case of violation of these Terms. Entering the correct card details, CVV2 / CVC2 / KPP2 code and/or 3D-Secure verification code is an appropriate and adequate authentication of the cardholder to reflect the card transaction and its details on the Account.

Chapter 10
SERVICING A PROVISIONAL ACCOUNT FOR FORMATION (INCREASE) OF THE AUTHORIZED CAPITAL OF A LEGAL ENTITY

47. Under the terms and conditions set forth in the agreement for a provisional account for formation (increase) of the authorized capital of a legal entity, the Bank opens a provisional account for the founder authorized by other founders to enable them to form the authorized capital of a legal entity, and for the newly incorporated legal entity to enable it to increase the size of its authorized capital.

The full name of a newly incorporated (existing) legal entity shall be stated in the application for opening a bank account.

The provisional account is credited with funds received from the founders (participants) for the formation (increase) of the authorized capital of the newly incorporated (existing) legal entity.

Funds from the provisional account may be used only for:

- crediting current (settlement) bank account after the state registration of a legal entity or registration of any changes and/or amendments made in the constituent documents of a legal entity;
- return of funds to the founders (participants) in case the founders (participants) refused to incorporate a legal entity or to increase the authorized fund of a legal entity;
- return of funds to the founders (participants), in the event that the state registration of a legal entity or the registration of any changes and/or amendments made in the constituent documents of a legal entity have been denied;
- as otherwise provided for by law.

After the state registration of a legal entity or the registration of changes and (or) amendments to the constituent documents of a legal entity, the Bank, on the basis of a payment order from an authorized founder (Client) shall transfer funds from a provisional account to a current (settlement) bank account of a legal entity specified in the payment order of an authorized founder (Client).

The return of funds held on the provisional account is carried out by order of the authorized founder (Client) with the attachment of the decision of the registering body to refuse the state registration of the legal entity (registration of changes and (or) amendments to the constituent documents of the legal entity) or with the attachment of the application of the authorized founder

(applications of the founders) (Client) on refusal to incorporate (increase the authorized capital) a legal entity.

The provisional account is closed after the state registration of a legal entity at the request of the Client, as well as in other cases stipulated by law.

At the request of the Client, the provisional account may not be closed after the state registration of the legal entity within the period established by the law and (or) the constituent documents of the legal entity in order to form (increase) the authorized capital to the size established by law.

The Client shall pay to the Bank a fee (remuneration) for opening a provisional account, closing a provisional account (in case of opening a current (settlement) bank account of a legal entity in another bank), as well as for performing transactions on a provisional account, in the amount determined by the Fee Guide, except as otherwise provided.

The Bank does not accrue or pay any interest for keeping funds in a provisional account.

Chapter 11
SERVICING A CURRENT (SETTLEMENT) BANK ACCOUNT FOR BUDGET FUNDS

48. A current (settlement) bank account for budget funds (hereinafter referred to as the budget account) is opened upon the order issued by the State Treasury Department of the Ministry of Finance in the prescribed form (hereinafter referred to as the State Treasury Department).

The order and application for opening a budget account shall indicate the validity period of the budget account.

The change of ownership, closing of the budget account shall be carried out by order issued by the State Treasury Department in the prescribed form.

Opening and servicing of a budget account shall be carried out at no charge.

On a monthly basis, on the last business day of the month and on the closing day of the budgetary account, the Bank pays the Client interest for the use of funds in the budgetary account, based on the actual daily balances of funds in the budgetary account at the beginning of the day in the amount of the rate of JSC ASB Belarusbank on household deposits up to on demand, another procedure for paying interest to the Client may be established on the basis of an application for opening a bank account (application for comprehensive services for legal entities (individual entrepreneur)) or a written application of the Client, provided that the requested procedure for paying interest is provided for by law and local legal acts of the Bank. When calculating interest, the number of days in a year is 360, the number of days in a month is 30.

Accrued interest is calculated from the 1st till the 30th day of the reporting period. If the last working day of the reporting period falls on the day (days) preceding the 30th day, the calculation is made based on the balances as of the morning of the last business day of the reporting period.

Interest shall be credited to the budget account for subsequent transfer by the Client to the revenue side of the respective budget, within the time period provided for by law.

In case of change of the interest paid for the use of funds in the budget account at the rate of JSC Savings Bank Belarusbank for personal demand deposits, the Bank shall notify the Client thereof through the information stand of the Bank 5 (five) business days before the effective date of the change of the interest paid for the use of funds in the budget account, specifying the document by which such changes are proposed, and the effective date thereof.

Chapter 12
SERVICING A SPECIAL ACCOUNT (SUB-ACCOUNT) OPENED IN ACCORDANCE WITH LEGISLATIVE ACTS

49. Under a special account agreement (sub-account agreement), the Client instructs, and the Bank commits to open a special account (sub-account) in pursuance of an act of law for the purposes specified in the application for opening a bank account, application for comprehensive services for a legal entity (individual entrepreneur), RBSS application.

The funds held in a special account (sub-account) shall be used for the intended purpose,

irrespective of whether or not there are any claims to the current (settlement) bank account of the Client.

The source of funds to a special account (sub-account) shall be indicated in an application for opening a bank account, an application for comprehensive services for a legal entity (individual entrepreneur), RBSS application.

The funds in a special account (subaccount) can be used only for the purposes determined by an act of legislation, in pursuance of which a special account (subaccount) is opened, specified in the application for opening a bank account, application for comprehensive services of a legal entity (individual entrepreneur), RBSS application. The client is responsible for the intended use of funds in a special account (subaccount).

Funds can be deposited into a special account (sub-account) and used from a special account in cash in the cases and in the manner provided for by an act of legislation of the Republic of Belarus in pursuance of which a special account, sub-account was opened.

The fee (remuneration) to the Bank for performing operations on a special account (sub-account), as well as fees of other banks participating in settlements shall be paid in the manner specified in Chapter 7 of these Terms from the current (settlement) bank account of the Client, unless otherwise specified by the act legislation of the Republic of Belarus, in pursuance of which a special account (sub-account) was opened.

Interest for the use of funds in a special account (sub-account) shall be paid in the manner specified in clause 39 of these Terms and credited to the current (settlement) bank account of the Client, unless otherwise specified by an act of legislation of the Republic of Belarus, in pursuance of which a special account (sub-account) was opened.

Chapter 13
SERVICING A CHARITY ACCOUNT

50. Under the charity account agreement, the Client instructs, and the Bank commits to open a charity account for the purposes of collecting, keeping and using funds received in the form of gratuitous (sponsorship) aid and donations, including foreign gratuitous aid for the purposes specified in the application for opening a bank account, an application for comprehensive services for a legal entity (individual entrepreneur).

The expenditure of the unexpended balance from the charity account shall be made by the Bank at the instruction of the Client, taking into account the requirements of the legislation in the manner specified in the application for opening a bank account, application for comprehensive services for a legal entity (individual entrepreneur).

Foreign gratuitous aid credited to a charity account can be used only after the Client has submitted to the Bank the documents stipulated by law, and only for the purposes stipulated by law and specified in the submitted documents. If the Client fails to submit the specified documents or the purposes of use are inconsistent with the purposes specified in the intended use plan and provided for by law, the Bank is obliged to refuse to honor the Client’s request to transfer (withdrawal) foreign gratuitous aid from the charity account.

The funds held in a charity account shall be used for the intended purpose, irrespective of whether or not there are any claims to the current (settlement) bank account of the Client.

Funds can be deposited into a charity account and used from a charity account in cash in the cases and in the manner provided for by law.

The client is responsible for the intended use of funds in a charity account.

The fee (remuneration) to the Bank for performing operations on a charity account, as well as fees of other banks participating in settlements shall be paid in the manner specified in Chapter 7 of these Terms.

A fee (remuneration) to the bank for performing transactions and rendering services shall be charged from the charity account if these expenses are reflected in the plan for the intended use of foreign gratuitous aid.

Interest for the use of funds in a charity account shall be paid in the manner specified in

clause 39 of these Terms and credited to the current (settlement) bank account of the Client.

A charity account is closed after funds in a charity account have been disbursed, on the basis of an application for closing a bank account provided by the Client, as well as in other cases provided for by law and these Terms.

Chapter 14
SERVICING A DEPOSIT ACCOUNT

51. Under the deposit account agreement, the Client instructs, and the Bank commits to open a deposit account to place the Client's funds into the deposit in the manner and on the terms and conditions stipulated by the bank deposit agreement.

The Bank accepts funds from the Client to the deposit and commits to return the deposit to the Client, make cashless payments on behalf of the Client in accordance with the bank deposit agreement, and also pay the interest accrued on the deposit (deposit) in according to the procedure and on the terms and conditions determined by the bank deposit agreement.

A deposit account is closed if there have been no funds on the deposit account throughout one year after the termination of the bank deposit agreement, as well as in the cases and in the manner as provided for in Chapter 8 of these Terms.

Chapter 15
SERVICING A LETTER OF CREDIT SETTLEMENTS ACCOUNT

52. Under the letter of credit settlement account agreement, the Client instructs and the Bank commits to open a letter of credit settlement account for the Client to provide funds to the Bank necessary for the execution of a letter of credit under the agreement concluded between the Client and the Bank on the opening and execution of a letter of credit.

The funds required for the execution of the letter of credit are provided by the Client to the letter of credit settlement account and are used by the Bank to make letter of credit settlements in the manner prescribed by the agreement on the opening and execution of a letter of credit. The client is not entitled to manage the funds held on the letter of credit settlements account.

On the last working day of the month and on the closing day of the account for budgetary funds accounting used for letter of credit settlements, the Bank pays interest to the Client on a monthly basis for the use of funds in the account for budgetary funds accounting used for letter of credit settlements, based on actual daily balances on the account at the beginning of the day in the amount of the rate of JSC ASB Belarusbank on demand deposits of the population. When calculating interest, the number of days in a year is assumed to be 360, the number of days in a month is 30. Interest is accrued from the day the funds are credited to the account for budgetary funds accounting used for letter of credit settlement until the day the account is closed for budgetary funds accounting used for letter of credit settlement. The settlement period for calculating interest is the period from the 1st to the 30th day of the reporting period. If the last working day of the reporting period falls on the day (days) preceding the 30th day, the calculation is made based on the balances on the morning of the last working day of the reporting period. The interest is transferred by the Bank to the income of the relevant budget, specified in the application for opening a bank account (application for comprehensive services for a legal entity (individual entrepreneur)). When changing the interest amount paid for the use of funds, in the amount of the rate of JSC ASB Belarusbank on demand deposits of the population, the Bank informs the Client through the information stand of the Bank 5 (five) working days before the entry into force of changes in the amount of interest paid for the use funds in the account for budgetary funds accounting used for letter of credit settlements, indicating the document by which changes are made and the date of their entry into force.

The terms and conditions for the accrual and payment of interest by the Bank for the use of funds held on the other letter of credit settlements account are regulated by a written agreement of the parties.

A letter of credit settlement account is closed upon termination of the agreement on the opening and execution of a letter of credit, as well as in the cases and in the manner as provided for

in Chapter 8 of these Terms.

Chapter 16
SERVICING A GUARANTEE DEPOSIT ACCOUNT

53. Under the agreement on the account for keeping funds to secure the fulfillment of obligations (hereinafter referred to as the guarantee deposit account agreement) the Client instructs, and the Bank commits to open a guarantee deposit account to place the Client's funds into the deposit in the manner and on the terms and conditions stipulated by the guarantee deposit agreement.

The procedure for crediting and using the funds held on the guarantee deposit account shall be determined by the guarantee deposit agreement.

The terms and conditions for the accrual and payment of interest by the Bank for the use of funds held on the guarantee deposit account shall be governed by the guarantee deposit agreement.

A guarantee deposit account is closed if there have been no funds on the guarantee deposit account throughout one year after the termination of the guarantee deposit agreement, as well as in the cases and in the manner as provided for in Chapter 8 of these Terms.

Chapter 17
LIABILITY OF THE PARTIES

54. The parties shall be liable for the improper fulfillment of their obligations under these Terms in accordance with the law.

55. In case of late payment through the fault of the Bank of the Client's settlement documents, the Bank calculates and pays a penalty for each day of delay in the execution of settlement documents:

- for the payment of taxes, duties (customs) and other payments to the budget, state special-purpose budgetary and extra-budgetary funds, rent payment for state-owned land plots - in favour of recipients (claimants) of funds in the amount established by law;
- for other payments - in favour of the Client a penalty of 0.01% of the payment amount.

56. In the event of an unjustified debiting of funds from the bank account, the shall, at the request of the Client, credit the respective amount to the bank account, as well as pay a penalty of 0.01% of the unjustifiably debited amount for each day of delay, starting from the day of the Client’s written notification to the Bank until the day the funds are returned to the bank account.

Should the Client fail to notify the Bank of the amounts wrongly credited to the bank account within 10 (ten) calendar days after receipt of a personal account statement and fail to submit a payment order or application within the specified period in accordance with clause 34.3 of these Terms, the Client shall pay a penalty of 0,01% of the amount wrongly credited to the bank account for each day of delay.

57. The Bank shall not be liable for failure to execute, improper execution or late execution of payment instructions, which occurred as a result of:

- the Client specifying the wrong details of the payment instructions;
- loss of payment instructions by communications enterprises or distortion of electronic messages by them;
- breakdowns and accidents of the technical systems used by the Bank which occurred through no fault of the Bank;
- as otherwise provided for by law.

58. The Client shall be liable for the authenticity of payment instructions, the accuracy of the information contained therein, timely submission thereof to the Bank, as well as for provision of the necessary documents and information, including timely submission of the documents necessary for the Bank to perform currency control functions, and the accuracy of the information contained therein in accordance with the law.

59. The client shall be liable for the timely provision and accuracy of the information contained in the documents confirming the powers of the persons entitled to sign settlement documents.

60. When making a bank transfer, the Bank shall not incur any liabilities in relation to verification of the received payment instructions, except for verification of their authenticity, preparation and filling in the mandatory details in accordance with the requirements of the law, unless otherwise provided for by law.

61. The Bank shall not be liable for the accuracy of the information contained in the documents confirming the powers of the persons entitled to sign settlement documents, and for any adverse consequences caused by the Client's late submission of the specified information.

61-1. The Bank shall not be liable for the Customer exceeding the maximum daily allowable amount for cash settlements established by law when making cash settlements in Belarusian rubles with other legal entities, their standalone subdivisions, and individual entrepreneurs.

61-2. When performing transactions on a bank account, the Bank shall not be liable in case of failure to perform (duly perform) the transaction by third parties (correspondent bank, the bank where the beneficiary's account is held), including due to sanctioned compliance, as well as in cases of written notification by the Bank of the possible failure to perform (duly perform) the transaction by third parties.

62. The Bank and the Client shall not be liable for full or partial failure to fulfill their obligations under these Terms, if such failure has been caused by force majeure circumstances (fire, earthquake, flood, hostilities, accident, acts of God, strike, power failure, failure of an automated settlements system and other events, the occurrence of which cannot be foreseen and avoided), if these circumstances directly affected the fulfilment by the parties of their obligations under these Terms.

The Bank or the Client affected by force majeure circumstances and as a result having failed to fulfill their obligations under these Terms, shall notify the other party thereof in writing no later than 5 (five) business days from the moment of occurrence of such circumstances, followed by confirmation of these circumstances by the competent authority.

Failing to notify of force majeure circumstances in due time will prevent the respective party to rely on the force majeure provision. The fulfillment by the Bank and the Client of the obligations under these Terms shall be suspended for the duration of the force majeure circumstances and resumed immediately after termination thereof.

62-1. The Bank and the Client shall be liable in accordance with the law for intentional actions (inactions) that lead to the ineffective use of state funds and state property in the performance of their obligations under the Agreement.

Chapter 18
DISPUTE RESOLUTION

63. In the event of any disputes and (or) disagreements between the Bank and the Client arising under these Terms, the Bank and the Client will take all necessary measures to settle them by negotiation.

If it is impossible to resolve these disputes by negotiation between the Bank and the Client, the disputes shall be submitted to court, in accordance with the law/.

64. The bank shall not consider the disagreements between the parties entitled to manage the bank account.

65. Claims regarding settlements between the Client and his counterparty shall be reviewed by them without the participation of the Bank.

65-1. Chargeback dispute resolution is carried out on the basis of a chargeback request (the request form is provided by the Bank) which must be accompanied by a letter from the Client about the chargeback (disputed transaction) signed by the Client's manager (a person authorized by him) with an attachment, if any, of a check (including issued by a self-service terminal), receipts, and other documents. A chargeback request is reviewed by the Bank within a period not exceeding 45 days from the date of registration of the Customer's request with the Bank. The Bank informs the Client about the results of the review.

Chapter 19
MISCELLANEOUS

66. By signing the Agreement, the Client acknowledges that he has read and agrees to Terms, the amount of interest set by the Bank to be paid by the Bank to the Client for using funds in the bank account, the Fee Guide with regard to the transactions performed by the Bank with legal entities and individual entrepreneurs, the Bank's operating hours, and the document flow requirements (customer service schedule).

67. Other banking transactions not directly related to servicing a bank account and are not provided for by these Terms shall be governed by separate agreements between the Client and the Bank.

68. The Bank is entitled to unilaterally terminate the Agreement without recourse to court under these Terms and in other cases as provided for by law.

69. The Customer's bank account number assigned in accordance with clause 12 of these Terms may be changed by the Bank due to changes in the internal structure of the Bank or in cases stipulated by law.

At the same time, the Bank shall inform the Client of the change of the bank account number by giving an electronic notice via RBSS[3], provided that the relevant agreement has been concluded with the Bank, or on paper, at least 5 (five) calendar days prior to the effective date of such change, unless otherwise provided by law.

70. The Bank shall not be liable for failure to fulfill or duly fulfill the obligations under these Terms in the event of a change of law.

71. In any other matters not covered by these Terms, the Bank and the Client shall rely on the applicable law.

72. In the event that certain conditions of these Terms contradict the law, they become null and void and the applicable law shall be applied.

72-1. In the event that the Bank fails to fulfill its obligations to return funds in Belarusian rubles and foreign currency placed on current (settlement) bank accounts, special accounts, sub-accounts, charitable accounts of individual entrepreneurs (hereinafter referred to as accounts) due to circumstances provided for by law establishing a guaranteed refund of funds placed on the accounts, the return of funds placed on the accounts is made in the manner prescribed by this legislation.

Chapter 20
DETAILS OF THE PARTIES

73. Address of the Bank: 220036, Minsk, 3 Zhukov Ave., 3 BIC BAPBBY2X, TIN 100693551.

74. The Client's details shall be specified in an application for opening a bank account, an application for comprehensive services for a legal entity (individual entrepreneur), (confirmation for a newly registered legal entity (individual entrepreneur), an application for comprehensive services for a newly registered legal entity (individual entrepreneur)), RBSS application or in an additional agreement on the restatement Agreement.

[3]If technically feasible.

Appendix 1
to the service terms for bank accounts of legal entities and individual entrepreneurs at JSC Belagroprombank

Standard form

APPLICATION
for opening a bank account
No._____ dd. "____" _____20__

_____
(name of the bank)

_____
(full and accurate name of a legal entity,

_____
Individual entrepreneur)

_____, TIN _____
(address of a legal entity, individual entrepreneur)

I kindly request you to open _____
(type of a bank account; when opening a deposit account, a type of deposit shall be additionally specified (revocable/ irrevocable/ on-demand))

_____
(currency of the account)

In pursuance of the act of legislation _____
_____.[1]
(the act of legislation pursuant to which a special account a sub-account is opened)

For the following purposes _____
_____.[2]

The source of funds _____.[3]

The procedure for expenditure of the unspent balance: _____
_____.[4]

Other terms and conditions for account operating in accordance with the act of legislation _____.[5]

I confirm that, prior to signing this application, I have read and agree with the Service Terms for Bank Accounts of Legal Entities and Individual Entrepreneurs at JSC Belagroprombank as approved by the decision of the Management Board of JSC Belagroprombank, which are an integral part of the bank account agreement and posted on the corporate website of JSC Belagroprombank at www.belapb.by.

Additional information

1. No seizure has been imposed on the funds of the account owner in accounts with other banks, and no instructions are present to suspend transactions.
2. Average number of employees _____persons.
3. Principal business activity _____.
4. Total annual revenue in US dollars_____[6].
5. Purpose of cash contribution in Belarusian rubles in case of their deposit under notification form 0402280179 at the Bank's cash desks for crediting to the bank account (mark with X if applicable):[7]

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[1] To be filled in when opening a special account, a sub-account. If no information has been entered, put a dash.

[2] To be filled in when opening a special account, a sub-account, a charity account. If no information has been entered, put a dash.

[3] To be filled in when opening a special account, a sub-account. If no information has been entered, put a dash.

[4] To be filled in when opening a special account благотворительного счета. If no information has been entered, put a dash.

[5] To be filled in when opening a special account, a sub-account. If no information has been entered, put a dash.

[6] The data is filled in in US dollars when opening the first current (settlement) bank account in Belarusian rubles (or when opening the first current (settlement) bank account in foreign currency). The proceeds from the sale of goods, products, works, services (net of VAT, excise taxes and other similar obligatory payments) are indicated, identified by the code of field 010 in accordance with the standard form No. 2 of the annual financial statements "Profit and loss statement", or revenue for the reporting period received from the implementation of activities for which tax is paid under the simplified taxation system, in accordance with the tax statement under the simplified taxation system. To bring the annual turnover to the equivalent in US dollars, the average official exchange rate of the Belarusian ruble to the US dollar, established by the National Bank for the calendar year, is used. If no information has been entered, put a dash.

☐ cash in Belarusian rubles for crediting the bank account;
☐ cash receipts in Belarusian rubles from sale of goods, performance of works, delivery of services;
☐ cash in Belarusian rubles for the account replenishment (for individual entrepreneurs, private unitary enterprises);
☐ for other use (please specify) _____.

The information contained in the documents submitted for opening a bank account, as well as in this application, is reliable and meets the requirements of the law. The person authorized in accordance with the constituent documents to act on behalf of the account owner is responsible for the accuracy of the information specified in the documents submitted for opening a bank account.

We are aware of the rules for conducting transactions on a bank account and they are binding on us.

Please connect the bank account to the services package _____ _____.[8]

Other terms and conditions _____.[9]

Manager (individual entrepreneur, other authorized person) acting on the basis of _____.
(Of the Articles, Regulations, power of attorney, certificate of registration of an individual entrepreneur, etc.)

_____ _____/_____/
(position of the head officer (authorized person)) (signature) (initials, surname)

STAMP HERE
"____" _____ _____

FOR BANK USE ONLY

The documents for opening an account have been verified:

_____ _____/_____/
(position of the client management service employee)

_____ _____/_____/
(position of the legal department employee(where applicable)) (signature) (initials, surname)

Bank account expiry date "____" _____ _____[10]

I authorize _____ to be opened
(type of a bank account, balance account number)

_____ _____ /_____/
(position of the head officer (person authorized by him)) (signature) (initials, surname)

STAMP HERE
"____" _____ ____

Account opening date "____"_____ _____

Balance account number	Personal account number

_____ _____ /_____/
(position of the client management service employee) (signature) (initials, surname)

The fee (remuneration) to the bank for settlement and cash services is paid to the personal account BY__BAPB3819_____.

Payment (remuneration) to the bank in Belarusian rubles for obligations in foreign currency is made to the personal account BY79BAPB38192000115600000000.

In the event of a change in the numbers of these accounts, the bank shall notify the account holder of the change in the personal account number electronically via the remote banking service system or on paper.

---

[7] To be filled in when opening a current (settlement) bank account in Belarusian rubles.

[8] To be filled in when opening the first current (settlement) bank account in Belarusian rubles. If no information has been entered, put a dash.

[9] To be filled in when applicable. If no information has been entered, put a dash.

[10] To be filled in when opening an account under the instruction of the state treasure department of the Ministry of Finance. If no information has been entered, put a dash.

Appendix 2
to the service terms for bank accounts of legal entities and individual entrepreneurs at JSC Belagroprombank

Sample form

ADDITIONAL AGREEMENT No._____

to Agreement _____ _____
(type of a bank account) (type of currency)
No. _____ dd. "____" _____20__

_____ "____" _____ 20__

The Joint Stock Company Belagroprombank, hereinafter referred to as the Bank, as represented by _____, acting on the basis of_____ on the one part, and _____, hereinafter referred to as the Client, as represented by _____, acting on the basis of _____, on the other part, hereinafter referred to as the Parties, have entered into this additional agreement as follows:

1. The Client confirms that he has read and agrees with the Service Terms for Bank Accounts of Legal Entities and Individual Entrepreneurs at JSC Belagroprombank as approved by the decision of the Management Board of JSC Belagroprombank (hereinafter referred to as the Terms), which are an integral part of the Agreement and posted on the corporate website of JSC Belagroprombank at www.belapb.by
2. The terms and conditions of the agreement _____ (type of a bank account) _____(type of currency) No. _____ dd. "__ "_____20__ previously entered into by the Parties shall be amended to read in the wording of these Terms.
3. This additional agreement is made in two copies in the Russian language, each having equal legal force, one copy for each of the Parties.
4. This additional agreement takes effect from the date from the date of signature by both Parties.
5. Addresses, bank details and signatures of the Parties

The Bank:	The Client:
_____ _____ _____ _____ _____ _____ _____ _____ /_____/ STAMP HERE (signature)	_____ _____ _____ _____ _____ _____ _____ _____ /_____/ STAMP HERE (signature)

Appendix 3
to the service terms for bank accounts of legal entities and individual entrepreneurs at JSC Belagroprombank

Sample form

ADDITIONAL AGREEMENT No._____

to Agreement _____ _____

(type of a bank account) (type of currency)

No._____ dd. "____" _____20__

_____ "____" _____ 20__

The Joint Stock Company Belagroprombank, hereinafter referred to as the Bank, as represented by _____, acting on the basis of_____ on the one part, and _____, hereinafter referred to as the Client, as represented by _____, acting on the basis of _____, on the other part, hereinafter referred to as the Parties, have entered into this additional agreement as follows:

1. The Parties have agreed that the agreement _____(type of a bank account) _____(type of currency) No. _____ dd. "__"_____20__ (hereinafter referred to as the Agreement) earlier entered into by the Parties shall be amended to read in the wording of this additional agreement.

2. Under the Agreement, an account _____ (type of a bank account) has been opened for the Client in pursuance of _____ (the act of legislation of the Republic of Belarus in pursuance of which the account is open) for the purposes of _____.

The source of funds _____.

Other terms and conditions for account operating in accordance with the act of legislation of the Republic of Belarus _____.[1]

3. Other terms and conditions of the Agreement which are binding on the Parties shall be determined by the Service Terms for Bank Accounts of Legal Entities and Individual Entrepreneurs at JSC Belagroprombank as approved by the decision of the Management Board of JSC Belagroprombank which are an integral part of the Agreement and posted on the corporate website of JSC Belagroprombank at www.belapb.by

4. The Client confirms that he has read and agrees with the Service Terms for Bank Accounts of Legal Entities and Individual Entrepreneurs at JSC Belagroprombank.

5. This additional agreement is made in two copies in the Russian language, each having equal legal force, one copy for each of the Parties.

6. This additional agreement takes effect from the date from the date of signature by both Parties.

7. Addresses, bank details and signatures of the Parties

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[1] For the charity account agreement Clause 2 shall be amended to read as follows:

"2. Under the Agreement, a charity account is opened for the Client for the purposes of collecting, keeping and using funds received in the form of gratuitous (sponsorship) aid or donations, including foreign gratuitous aid for the purposes of _____.

The expenditure of the unexpended balance from the charity account shall be made by the Bank at the instruction of the Client, taking into account the requirements of the legislation as follows: _____.".

The Bank:	The Client:
_____ _____ _____ _____ _____ _____ _____ _____/_____/ STAMP HERE (signature)	_____ _____ _____ _____ _____ _____ _____ _____/_____/ STAMP HERE (signature)

Appendix 4
to the service terms for bank accounts of legal entities and individual entrepreneurs at JSC Belagroprombank

Standard form

Confirmation for a newly registered legal entity (individual entrepreneur)
No. _____ dd. "____" _____20__

_____
(full and accurate name of a legal entity,
_____, TIN _____
Individual entrepreneur)

I confirm that, prior to signing this confirmation, I have read and agree with the Service Terms for Bank Accounts of Legal Entities and Individual Entrepreneurs at JSC Belagroprombank as approved by the decision of the Management Board of JSC Belagroprombank, which are an integral part of the current (settlement) bank account agreement and posted on the corporate website of JSC Belagroprombank at www.belapb.by.

Additional information:

Average number of employees _____persons.

Total annual revenue _____.[1]

Purpose of cash contribution in Belarusian rubles in case of their deposit under notification form 0402280179 at the Bank's cash desks for crediting to the bank account (mark with X if applicable):

☐ cash in Belarusian rubles for crediting the bank account;

☐ cash receipts in Belarusian rubles from sale of goods, performance of works, delivery of services;

☐ cash receipts in Belarusian rubles for account replenishment (for individual entrepreneurs, private unitary enterprises);

☐ for other use (please specify) _____.

We are aware of the rules for conducting transactions on a bank account and they are binding on us.

Please connect the current (settlement) bank account to the services package _____[2]

Manager (individual entrepreneur, other authorized person) acting on the basis of _____.
(Of the Articles, Regulations, power of attorney, certificate of registration of an individual entrepreneur, etc.)

_____ _____/_____/
(position of the head officer (authorized person)) (signature) (initials, surname)

STAMP HERE

"____" _____ _____

FOR BANK USE ONLY

_____
(name of the bank)

I authorize to open a current (settlement) bank account

_____ _____/_____/
(position of the head officer (person authorized by him) (signature) (initials, surname)

STAMP HERE

"____" _____ _____

Account opening date "____" _____ _____

Balance account No.	Personal account No.

_____ _____/_____/
(position of the client management service employee) (signature) (initials, surname)

[1]The planned proceeds from the sale of goods, products, works, services shall be indicated in USD. To bring the total revenue to the equivalent in US dollars, the average official exchange rate of the Belarusian ruble to the US dollar, established by the National Bank for the calendar year, is used.

[2]To be filled in if applicable.

The fee (remuneration) to the bank for settlement and cash services is paid to the personal account BY__BAPB3819_____.
Payment (remuneration) to the bank in Belarusian rubles for obligations in foreign currency is made to the personal account BY79BAPB38192000115600000000.
In the event of a change in the numbers of these accounts, the bank shall notify the account holder of the change in the personal account number electronically via the remote banking service system or on paper.

Appendix 5
to the service terms for bank accounts of legal entities and individual entrepreneurs at JSC Belagroprombank

Standard form

APPLICATION
for opening a bank account
No. _____ dd. "__" _____20__

_____
(name of the bank)

_____
(full and accurate name of a legal entity, individual entrepreneur)

_____, TIN _____
(address of a legal entity, individual entrepreneur)

I kindly request to open a current (settlement) bank account to which a corporate bank payment card is issued in _____
(currency of account)

I confirm that, prior to signing this application, I have read and agree with the Service Terms for Bank Accounts of Legal Entities and Individual Entrepreneurs at JSC Belagroprombank as approved by the decision of the Management Board of JSC Belagroprombank, which are an integral part of the bank account agreement and posted on the corporate website of JSC Belagroprombank at www.belapb.by.

ADDITIONAL INFORMATION

No seizure has been imposed on the funds of the account owner in accounts with other banks, and no instructions are present to suspend transactions.

Abbreviated name of the legal entity / individual entrepreneur(s) (abbreviation) in Latin transliteration: (maximum 23 characters)

Interest on the funds held on the bank account shall be credited to the current (settlement) bank account.

The information contained in the documents submitted for opening a bank account, as well as in this application, is reliable and meets the requirements of the law. The person authorized in accordance with the constituent documents to act on behalf of the account owner is responsible for the accuracy of the information specified in the documents submitted for opening a bank account.

We are aware of the rules for using a corporate card and for conducting transactions on a bank account and they are binding on us.

Other conditions _____.

Manager (individual entrepreneur, other authorized person) acting on the basis of _____.
(Of the Articles, Regulations, power of attorney, certificate of registration of an individual entrepreneur, etc.)

_____ _____ /_____/
(position of the head officer (authorized person)) (signature) (initials, surname)

STAMP HERE
"____" _____ _____

FOR BANK USE ONLY

The documents for opening an account have been verified:

_____ _____ /_____/
(position of the client management service employee) (signature) (initials, surname)

_____ _____/_____/
(position of the legal department employee (where applicable)) (signature) (initials, surname)

Bank account expiry date "____"_____ _____ [4]

I authorize to open a current (settlement) bank account to which a bank payment card is issued

_____ _____ /_____/
(position of the head officer (person authorized by him) (signature) (initials, surname)

STAMP HERE
"____"
_____ _____

Account opening date "____" _____ _____

Balance account	Personal account

_____ _____ /_____/
(position of the client management service employee) (signature) (initials, surname)

[4] To be filled in when opening an account under the instruction of the state treasure department of the Ministry of Finance.

Appendix 6
to the service terms for bank accounts of legal entities and individual entrepreneurs at JSC Belagroprombank

(Standard form)

APPLICATION
for comprehensive services for a legal entity (individual entrepreneur)

The Bank: Joint Stock Company Belagroprombank
The Client: _____
(full and accurate name of a legal entity,
_____
Individual entrepreneur)
_____, TIN _____
(address of a legal entity, individual entrepreneur)

We kindly request to conclude the following agreements on the basis of the applicable Terms posted on the corporate website of JSC Belagroprombank at www.belapb.by as amended on the date of this application. We confirm that, prior to signing this application, we have read and agree with the applicable Terms (mark with X if applicable), and the Fee Guide for transactions performed by JSC Belagroprombank (hereinafter referred to as the Fee Guide).

1. [X] The service terms for bank accounts of legal entities and individual entrepreneurs at JSC Belagroprombank as approved by the decision of the Management Board of the Bank which are an integral part of the bank account agreement.

I kindly request to open:

Type of a bank account (type of a bank account; when opening a deposit account, a type of deposit shall be additionally specified (revocable/ irrevocable/ on-demand))	Currency of account

The following data shall be filled in when opening a special account, sub-account[1]:

In pursuance of the act of legislation (the act of legislation in accordance with which the account is opened)	For the following purposes	The source of funds	Other terms and conditions for account operating in accordance with the act of legislation

The following data shall be filled in when opening a charity account[2]:

For the following purposes	The procedure for expenditure of the unspent balance

Additional information

1. No seizure has been imposed on the funds of the account owner in accounts with other banks, and no instructions are present to suspend transactions.
2. Average number of employees _____employees.
3. Principal business activity _____.
4. Total annual revenue in US dollars_____[3]

[1] If not filled in, a dash shall be inserted, or this part shall not be included in the application.
[2] If not filled in, a dash shall be inserted, or this part shall not be included in the application.

5. Purpose of cash contribution in Belarusian rubles in case of their deposit under notification form 0402280179 at the Bank's cash desks for crediting to the bank account (mark with X if applicable)[4]:

☐ cash in Belarusian rubles for crediting the bank account;

☐ cash receipts in Belarusian rubles from sale of goods, performance of works, delivery of services;

☐ cash receipts in Belarusian rubles for account replenishment;

☐ for other use (please specify) _____.

6. Abbreviated name of the legal entity / individual entrepreneur(s) (abbreviation) in Latin transliteration: (maximum 23 characters)

Interest on the funds held on the bank account shall be credited to the current (settlement) account[5].

Please connect the bank account(s) to the services package _____[6]

_____

Other terms and conditions _____[7]

The information contained in the documents submitted for opening a bank account, as well as in this application, is reliable and meets the requirements of the law. The person authorized in accordance with the constituent documents to act on behalf of the account owner is responsible for the accuracy of the information specified in the documents submitted for opening a bank account.

We are aware of the rules for conducting transactions on a bank account, and they are binding on us.

2. ☐ The Terms of servicing legal entities and individual entrepreneurs via the Internet-Client subsystem of the Remote Banking Services System at JSC Belagroprombank as approved by the decision of the Management Board of the Bank which are an integral part of the agreement on banking services via the Internet-Client subsystem of the Remote Banking Services System.

By way of this application, the Client informs about his desire (Client's offer) to conclude an agreement on banking services via the Internet-Client subsystem of the Remote Banking Services System (hereinafter referred to as the RBSS Agreement) in the manner and under the terms and conditions of the Terms of servicing Legal Entities and Individual Entrepreneurs via the Internet-Client subsystem of the Remote Banking Services System, containing essential conditions for the provision of services using the Remote Banking Services System (hereinafter referred to as RBSS).

Please connect the bank accounts held with the Bank to the RBSS Internet-Client sub-system.

Installation/setup of the Client's workplace	Mark with X
With assistance from the Technical Support Service	
Independently (by the Client)	

Installation address of the Client's workplace[8]: _____

The Client's e-mail address (e-mail): _____

Contact telephone numbers: _____ _____

(telephone number)

---

[3] The data is filled in in US dollars when opening the first current (settlement) bank account in Belarusian rubles (or when opening the first current (settlement) bank account in foreign currency). The proceeds from the sale of goods, products, works, services (net of VAT, excise taxes and other similar obligatory payments) are indicated, identified by the code of field 010 in accordance with the standard form No. 2 of the annual financial statements "Profit and loss statement", or revenue for the reporting period received from the implementation of activities for which tax is paid under the simplified taxation system, in accordance with the tax statement under the simplified taxation system. To bring the annual turnover to the equivalent in US dollars, the average official exchange rate of the Belarusian ruble to the US dollar, established by the National Bank for the calendar year, is used.If no information has been entered, put a dash.

[4] To be filled in when opening a current (settlement) bank account in Belarusian rubles.

[5] To be filled in when opening a current (settlement) bank account to which a corporate bank payment card is issued. If not filled in, a dash shall be inserted, or this part shall not be included in the application.

[6] To be filled in when opening the first current (settlement) bank account in Belarusian rubles. If not filled in, a dash shall be inserted, or this part shall not be included in the application.

[7] To be filled in when appliccable. If no information has been entered, put a dash.

[8] This part (address and contact telephone numbers) is included in the application only in case of the Client's onsite installation / setup.

To perform transactions via the RBSS in the Bank, we present a list of persons authorized to confirm electronic documents with an electronic digital signature (EDS):

№	Full name of the EDS holder	Title, telephone number of the EDS holder, e-mail address	Check word (phrase) for emergency suspension of the validity of the open key certificate	Mark with X if removable media is provided by the Client	Subject Key Identifier from the public key card registered with the State system of public key management[9] (if available)

By signing this application, the Client undertakes to comply with the measures recommended by the Bank to protect removable media and computers used in the RBSS in accordance with the Instructions for Client's work management in the Internet-Client subsystem. We confirm that, prior to signing this application, we agree to take all risks arising from operating within the RBSS.

Information on the standalone subdivisions of the Client (hereinafter referred to as the Client's subdivision)[10]:

№	TIN of the Client's subdivision	Name of the Client's subdivision	Account number of the Client's subdivision	Currency code	BIC of the Bank's subdivision	Notes

The fee (remuneration) for performing transactions under the Terms is paid from the current (settlement) bank account of the Client.

We undertake, within 3 (three) banking days from the date of the RBSS agreement, to provide a copy of the application for acceptance of the Bank's payment orders issued to the current (settlement) bank account _____, BIC ___, held with _____ with the mark of the servicing bank. [11]

☐ I also request to activate the payment transfer service using the Mobile Bank subsystem (BelAPB Business application).

The Client's mobile phone number on which the Mobile Bank application will be installed	+375	(____)							

By this application I confirm my consent to use a confirmation code to sign settlement documents in the Mobile Bank (instead of EDS[12]), which will be sent to the specified phone number.

3. ☐ The terms and conditions for prompt notification of corporate clients of JSC Belagroprombank using the SM "Event-driven notification service".

We kindly request to activate the remote notification service (mark with X if applicable):

☐ Account balance at the beginning of the banking day (mini-statement)
☐ Refusal of the Bank to execute the legal entity's payment instruction transmitted using the RBSS
☐ Crediting of the legal entity's account
☐ Debiting of the legal entity's account
☐ Suspension of transactions on a legal entity's account, seizure imposed on funds
☐ Cancellation of suspension of transactions on the legal entity's account, cancellation of seizure of funds
☐ The collection of AIS IDO was applied to the funds on the account[13]

Communication channels:

Mobile number (maximum two): +375 ( ) _____ , +375 ( ) _____

E-mail: _____

[9] At the same time, a printed and certified public key card is provided for each holder of the EDS key, which certificates of are registered in the State system of public key management.

[10] This part is included in the application if the Client has standalone subdivisions.

[11] This part is included in the application if the Client has no current (settlement) bank account with the Bank.

[12] An EDS is used to sign settlement documents in the Internet-Client subsystem.

13 This remote informing service is activated if technically feasible.

☐ The end of the term of the LE's deposit (if there is a bank deposit agreement (deposit))
Mobile number (one): +375 ( ) _____
E-mail: _____
The Bank shall not be liable in cases when the information is sent through incorrectly specified communication channels.

4. ☐ The terms of the Payroll Service Agreement for legal entities and individual entrepreneurs, approved by the decision of the Bank's Management board, are an integral part of the Payroll Service Agreement for legal entities and individual entrepreneurs (hereinafter referred to as the Payroll Service Agreement).

By this application I request to conclude a Payroll Service Agreement and:

provide comprehensive payroll services within the package _____ (the name of the service package is indicated);

establish the amount of the fee (remuneration) for the provision by the Bank of services for crediting funds to the accounts of Recipients in accordance with paragraph 19 of the Payroll Service Agreement, which at the time of signing this application within the service package _____[14] amounts to _____% of the transfer amount;

establish the amount of the fee (remuneration) for the issue of the Recipient's bank payment card(s) in accordance with the Fee Guide.

When disconnecting the Client from service under the service package _____, from the next business day, establish the amount of the fee (remuneration) for crediting funds to the accounts of Recipients in accordance with paragraph 19 of the Payroll Service Agreement within the "Salary" package specified in this application, which at the time of its signing is ___% of the transfer amount. [15]

Details of Client Divisions [16]:

No.	Client's Division's UNP	Name of the Client's Division	Location of the Client's Division	Note

Funds intended for crediting to the accounts of Recipients are transferred to the Bank's personal account (mark the appropriate one with an «X»):

☐ BY 82 BAPB 38121000002000000000 – in Belarusian rubles (residents);
☐ BY 96 BAPB 38121000000180000000 – in Belarusian rubles (non-residents);
☐ BY 65 BAPB 38120096450180000000 – in US dollars (residents);
☐ BY 77 BAPB 38121000050180000000 – in US dollars (non-residents);
☐ BY 90 BAPB 38121000055280000000 – in euros (residents);
☐ BY 17 BAPB 38121100055280000000 – in euros (non-residents);
☐ BY 40 BAPB 38121000081180000000 – in Russian rubles (residents);
☐BY12BAPB38121100080180000000 – in Russian rubles (non-residents);
☐BY81BAPB38121000003100000000 – in Chinese yuan (residents);
☐BY37BAPB38121000003000000000 – in Chinese yuan (non-residents).

The fee (remuneration) for issuing the Recipient's bank payment card(s) is paid at the expense of (mark with an «X» one of the values):

☐ Recipient
☐ Client.

5. ☐ Terms of currency exchange transactions by JSC Belagroprombank with corporate clients in the domestic foreign exchange market of the Republic of Belarus.

This application is a document confirming agreement with the Terms and the conclusion of an agreement for currency exchange transactions in the domestic foreign exchange market of the Republic of Belarus between the Bank and the Client.

[14] The name of the service package (Salary package, service package for corporate clients) is indicated, within the framework of which the amount of the fee (remuneration) for the provision of services by the Bank for crediting funds to the accounts of Recipients is established.

[15] The portion is included for the package of services for settlement and cash services for corporate clients, which provides a fee for the crediting and payment of wages and other payments to current (settlement) accounts, access to which is provided through the use of a bank payment card.

[16] Part is included if the Client has separate divisions.

6. ☐ The service of depositing cash in Belarusian rubles into a current (settlement) bank account opened with JSC Belagroprombank, using self-service devices of JSC Belagroprombank equipped with cash acceptance modules (hereinafter referred to as the Service).

Please connect the Service to the current (settlement) bank account[17]:

Currency	BIC	Current (settlement) bank account number
933	BAPBBY2X	

The service is provided through a self-service device equipped with cash acceptance modules (mark the appropriate one with an «X»):

	An ATM equipped with a cash acceptance module
	An ATM equipped with a cash acceptance module and a self-service payment and information terminal

Purpose of contribution (mark the appropriate one with «X»):

	Revenue crediting
	Account replenishment

7. ☐ Service of accepting cash in Belarusian rubles (proceeds, account replenishment, other payments) through an automatic deposit machine.

Please provide the service for accepting cash in Belarusian rubles (banknotes) through an automatic deposit machine for crediting a current (settlement) bank account[19].

E-mail address for receipt of a transaction receipt copy _____.

I have read and agree with the terms of the service for accepting Belarusian rubles in cash through an automatic deposit machine.

Head officer (individual entrepreneur, other authorized person) acting on the basis of

_____
(The Articles of Association, the Regulation, the power of attorney, the certificate of registration of the individual entrepreneur etc.)

_____ _____/_____/
(position of the head officer (authorized person)) (signature) (initials, surname)

STAMP HERE (if available)

“____” _____ _____

FOR BANK USE ONLY

The application has been received, and the documents for opening an account have been verified:

_____ _____/_____/
(position of the client management service employee) (signature) (initials, surname)

“____” _____ _____

_____ _____/_____/[20]
(position of the legal department employee (where applicable)) (signature) (initials, surname)

I authorize (mark with X if applicable)

☐ opening of a _____,
(type of a bank account, balance account number)

☐ connection to the RBSS Internet-Client subsystem

☐ activation of remote notification services

☐ conclusion of the wages payment salary agreement

☐ conclusion of the agreement on currency exchange transactions in the domestic foreign exchange market of the Republic of Belarus;

[17] This service is not connected to a bank account opened in accordance with legislation. The relevant module for which the Bank has decided to terminate the service is excluded from the application. If the Bank has decided to terminate the service, paragraph 6 is not included in the application; in this case, paragraph 7 is considered paragraph 6.

[19] The service for accepting Belarusian rubles in cash through an automatic deposit machine is not connected to a bank account opened in accordance with a legislation act (special account, subaccount). Access to the service for accepting Belarusian rubles in cash is available after the Client has been assigned with a login and a password, which take on the value in accordance with the local regulatory legal act on the acceptance of Belarusian rubles in cash through an automatic deposit machine at the Bank.

[20] To be filled in upon verification by the legal department employee of the documents submitted for opening a bank account.

☐ activation of the service of depositing cash in Belarusian rubles to a current (settlement) bank account held with JSC Belagroprombank through self-service devices of JSC Belagroprombank equipped with cash acceptance modules

☐ provision of the service of acceptance of cash in Belarusian rubles through an automatic deposit machine

_____ _____ /_____/

(position of the head officer (person authorized by him) (signature) (initials, surname)

STAMP HERE

“ ”

“____” _____ _____

Account(s)

Account number	Currency of account	Account opening date	Number and date of the bank account agreement	Bank account expiry date (date, month, year)[21]

RBSS Internet-Client subsystem

RBSS Agreement No._____ dd. “____”_____ ____

Initial login[22]		Initial password	

Remote notification services

No._____ dd. “____”_____ ____

Wages payment services

Wages payment services agreement No._____ dd. “____”_____ ____

Currency exchange transactions in the domestic foreign exchange market of the Republic of Belarus

Agreement No._____ dd. “____”_____ ____

_____ _____ /_____/

(position of a specialist in the customer management service, OSRKB, ORKB, OMSB, OKB) (signature)

(initials, surname)

Signed application has been received[23]: “____” _____ 20__

_____ _____/_____/

(position of the head officer (authorized person)) (signature) (initials, surname)

The fee (remuneration) to the bank for settlement and cash services is paid to the personal account BY__BAPB3819_____.

The fee (remuneration) to the bank for payroll services is paid to the personal account BY25BAPB38192000126500000000.

Payment (remuneration) to the bank in Belarusian rubles for obligations in foreign currency is made to the personal account BY79BAPB38192000115600000000.

In the event of a change in the numbers of these accounts, the bank shall notify the account holder of the change in the personal account number electronically via the remote banking service system or on paper.

[21] To be filled in when opening accounts under the instruction of the state treasure department of the Ministry of Finance. If no information has been entered, put a dash.

[22] The initial login and password are to be specified on the Client’s copy.

[23] A note of receipt of the signed application shall by put by the Client on the Bank’s copy.

Appendix 7
to the service terms for bank accounts of legal entities and individual entrepreneurs at JSC Belagroprombank

(Standard form)

APPLICATION
for comprehensive services for a newly registered legal entity (individual entrepreneur)

The Client: _____
(full and accurate name of a legal entity,
_____, TIN _____
Individual entrepreneur)

We kindly request to conclude the following agreements on the basis of the applicable Terms posted on the corporate website of JSC Belagroprombank at www.belapb.by as amended on the date of this application. We confirm that, prior to signing this application, we have read and agree with the applicable Terms (mark with X if applicable), and the Fee Guide for transactions performed by JSC Belagroprombank (hereinafter referred to as the Fee Guide).

1. [X] The service terms for bank accounts of legal entities and individual entrepreneurs at JSC Belagroprombank as approved by the decision of the Management Board of the Bank which are an integral part of the current (settlement) bank account agreement.

Additional information:
Average number of employees _____persons.
Total annual revenue_____.[1]

Purpose of cash contribution in Belarusian rubles in case of their deposit under notification form 0402280179 at the Bank's cash desks for crediting to the bank account (mark with X if applicable):

☐ cash in Belarusian rubles for crediting the bank account;
☐ cash receipts in Belarusian rubles from sale of goods, performance of works, delivery pf services;
☐ cash receipts in Belarusian rubles for account replenishment;
☐ for other use (please specify) _____.

Please connect a current (settlement) bank account to the services package _____[2].
We are aware of the rules for conducting transactions on a bank account and they are binding on us.

2. ☐ The terms of servicing legal entities and individual entrepreneurs via the Internet-Client subsystem of the Remote Banking Services System at JSC Belagroprombank as approved by the decision of the Management Board of the Bank which are an integral part of the agreement on banking services via the Internet-Client subsystem of the Remote Banking Services System.

By way of this application, the Client informs about his desire (Client's offer) to conclude an agreement on banking services via the Internet-Client subsystem of the Remote Banking Services System. (hereinafter referred to as the RBSS Agreement) in the manner and under the terms of the Terms of servicing Legal Entities and Individual Entrepreneurs via the Internet-Client subsystem of the Remote Banking Services System, containing essential conditions for the provision of services using the Remote Banking Services System (hereinafter referred to as RBSS).

Please connect the bank accounts held with the Bank to the RBSS Internet-Client sub-system:

Installation/setup of the Client's workplace	Mark with X
With assistance from the Technical Support Service	
independently (by the Client)	

Installation address of the Client's workplace[3]: _____

[1] The planned proceeds from the sale of goods, products, works, services shall be indicated in USD. To bring the total revenue to the equivalent in US dollars, the average official exchange rate of the Belarusian ruble to the US dollar, established by the National Bank for the calendar year, is used.

[2] To be filled in when applicable. If no information has been entered, put a dash.

[3] This part (address and contact telephone numbers) is included in the application only in case of the Client's onsite installation / setup.

E-mail addresses of the Client (e-mail): _____

Contact telephone numbers: _____ _____
(telephone number)

To perform transactions via the RBSS in the Bank, we present a list of persons authorized to confirm electronic documents with an electronic digital signature (EDS):

No	Full name of the EDS holder	Title, telephone number of the EDS holder, e-mail address	Check word (phrase) for emergency suspension of the validity of the open key certificate	Mark with X if removable media is provided by the Client	Subject Key Identifier from the public key card registered with the State system of public key management[4] (if available)

By signing this application, the Client undertakes to comply with the measures recommended by the Bank to protect removable media and computers used in the RBSS in accordance with the Instructions for Client's work management in the Internet-Client subsystem. We confirm that, prior to signing this application, we are familiar with and agree to take all risks arising from operating within the RBSS.

Information about the Client's standalone subdivisions (hereinafter referred to as the Client's subdivision)[5]:

No	TIN of the Client's subdivision	Name of the Client's subdivision	Account number of the Client's subdivision	Currency code	BIC of the Bank's subdivision	Notes

The fee (remuneration) for performing transactions under the Terms is paid from the current (settlement) bank account of the Client.

☐ I also request to activate the payment transfer service using the Mobile Bank subsystem (BelAPB Business application).

The Client's mobile phone number on which the Mobile Bank application will be installed	+375	(____)							

By this application I confirm my consent to use a confirmation code to sign settlement documents in the Mobile Bank (instead of EDS[6]), which will be sent to the specified phone number.

3. ☐ The terms and conditions for prompt notification of corporate clients of JSC Belagroprombank using the SM "Event-driven notification service".

We kindly request to activate the remote notification service (mark with X if applicable):

☐ Account balance at the beginning of the banking day (mini-statement)
☐ Refusal of the Bank to execute the legal entity's payment instruction transmitted using the RBSS
☐ Crediting of the legal entity's account
☐ Debiting of the legal entity's account
☐ Suspension of transactions on the legal entity's account, seizure imposed on funds
☐ Cancellation of suspension of transactions on the legal entity's account, cancellation of seizure of funds
☐ The collection of AIS IDO was applied to the funds on the account [7]

Communication channels:

Mobile number (maximum two): +375 ( ) _____ , +375 ( ) _____

E-mail: _____

☐ The end of the term of the LE's deposit (if there is a bank deposit agreement (deposit))

Mobile number (one): +375 ( ) _____

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[4] At the same time, a printed and certified public key card is provided for each holder of the EDS key, which certificates of are registered in the State system of public key management.

[5] This part is included in the application if the Client has standalone subdivisions.

[6] An EDS is used to sign settlement documents in the Internet-Client subsystem.

[7] This remote informing service is activated if technically feasible.

E-mail: _____
The Bank shall not be liable in cases when the information is sent through incorrectly specified communication channels.

4. ☐ The terms of the Payroll Service Agreement for legal entities and individual entrepreneurs, approved by the decision of the Bank's Management board, are an integral part of the Payroll Service Agreement for legal entities and individual entrepreneurs (hereinafter referred to as the Payroll Service Agreement).

By this application I request to conclude a Payroll Service Agreement and:

provide comprehensive payroll services within the package _____ (the name of the service package is indicated);

establish the amount of the fee (remuneration) for the provision by the Bank of services for crediting funds to the accounts of Recipients in accordance with paragraph 19 of the Payroll Service Agreement, which at the time of signing this application within the service package _____ [8] amounts to _____% of the transfer amount;

establish the amount of the fee (remuneration) for the issue of the Recipient's bank payment card(s) in accordance with the Fee Guide.

When disconnecting the Client from service under the service package _____, from the next business day, establish the amount of the fee (remuneration) for crediting funds to the accounts of Recipients in accordance with paragraph 19 of the Payroll Service Agreement within the "Salary" package specified in this application, which at the time of its signing is ___% of the transfer amount.[9]

Details of Client Divisions[10]:

No.	Client's Division's UNP	Name of the Client's Division	Location of the Client's Division	Note

Funds intended for crediting to the accounts of Recipients are transferred to the Bank's personal account (mark the appropriate one with an «X»):

☐ BY 82 BAPB 38121000002000000000 – in Belarusian rubles (residents);
☐ BY 96 BAPB 38121000000180000000 – in Belarusian rubles (non-residents);
☐ BY 65 BAPB 38120096450180000000 – in US dollars (residents);
☐ BY 77 BAPB 38121000050180000000 – in US dollars (non-residents);
☐ BY 90 BAPB 38121000055280000000 – in euros (residents);
☐ BY 17 BAPB 38121100055280000000 – in euros (non-residents);
☐ BY 40 BAPB 38121000081180000000 – in Russian rubles (residents);
☐BY12BAPB38121100080180000000 – in Russian rubles (non-residents);
☐BY81BAPB38121000003100000000 – in Chinese yuan (residents);
☐BY37BAPB38121000003000000000 – in Chinese yuan (non-residents).

The fee (remuneration) for issuing the Recipient's bank payment card(s) is paid at the expense of (mark with an «X» one of the values):

☐ Recipient
☐ Client.

5. ☐ Terms of currency exchange transactions by JSC Belagroprombank with corporate clients in the domestic foreign exchange market of the Republic of Belarus.

This application is a document confirming agreement with the Terms and the conclusion of an agreement for currency exchange transactions in the domestic foreign exchange market of the Republic of Belarus between the Bank and the Client.

6. ☐ The service of depositing cash in Belarusian rubles into a current (settlement) bank account opened with JSC Belagroprombank, using self-service devices of JSC Belagroprombank equipped with cash acceptance modules (hereinafter referred to as the Service).

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[8] The name of the service package (Salary package, service package for corporate clients) is indicated, within the framework of which the amount of the fee (remuneration) for the provision of services by the Bank for crediting funds to the accounts of Recipients is established.

[9] The portion is included for the package of services for settlement and cash services for corporate clients, which provides a fee for the crediting and payment of wages and other payments to current (settlement) accounts, access to which is provided through the use of a bank payment card.

[10] Part is included if the Client has separate divisions.

Please connect the Service to the current (settlement) bank account [11]:

Currency	BIC	Current (settlement) bank account number
933	BAPBBY2X	

The service is provided through a self-service device equipped with cash acceptance modules (mark the appropriate one with an «X»):

	An ATM equipped with a cash acceptance module
	An ATM equipped with a cash acceptance module and a self-service payment and information terminal

Purpose of contribution (mark the appropriate one with «X»):

	Revenue crediting
	Account replenishment

7. ☐ Service of accepting cash in Belarusian rubles (proceeds, account replenishment, other payments) through an automatic deposit machine.

Please provide the service for accepting cash in Belarusian rubles (banknotes) through an automatic deposit machine for crediting a current (settlement) bank account [13].

E-mail address for receipt of a transaction receipt copy _____.

I have read and agree with the terms of the service for accepting Belarusian rubles in cash through an automatic deposit machine.

Head officer (individual entrepreneur, other authorized person) acting on the basis of

_____
(The Articles of Association, the Regulation, the power of attorney, the certificate of registration of the individual entrepreneur etc.)

_____ _____/_____/
(position of the head officer (authorized person)) (signature) (initials, surname)

STAMP HERE (if available)

“____” _____ _____

FOR BANK USE ONLY

Joint Stock Company Belagroprombank

Application has been received:

_____ _____/_____/
(position of a specialist in customer management service, ORKB, OMSB, OKB) (signature) (initials, surname)

“____” _____ _____

I authorize (mark with X if applicable)

☐ opening a _____,
(type of a bank account, balance account number)

☐ connection to the RBSS Internet-Client subsystem

☐ activation of remote notification services

☐ conclusion of the wages payment salary agreement

☐ conclusion of the agreement on currency exchange transactions in the domestic foreign exchange market of the Republic of Belarus;

[11] This service is not connected to a bank account opened in accordance with legislation. The relevant module for which the Bank has decided to terminate the service is excluded from the application. If the Bank has decided to terminate the service, paragraph 6 is not included in the application; in this case, paragraph 7 is considered paragraph 6.

[13] The service for accepting Belarusian rubles in cash through an automatic deposit machine is not connected to a bank account opened in accordance with a legislation act (special account, subaccount). Access to the service for accepting Belarusian rubles in cash is available after the Client has been assigned with a login and a password, which take on the value in accordance with the local regulatory legal act on the acceptance of Belarusian rubles in cash through an automatic deposit machine at the Bank.

☐ activation of the service of depositing cash in Belarusian rubles to a current (settlement) bank account held with JSC Belagroprombank through self-service devices of JSC Belagroprombank equipped with cash acceptance modules

☐ provision of the service of acceptance of cash in Belarusian rubles through an automatic deposit machine

_____ _____ /_____/
(position of the head officer (person authorized by him) (signature) (initials, surname)

STAMP HERE

"____" _____ _____

Current (settlement) bank account

Account number	Account opening date	Number and date of the agreement

RBSS Internet-Client Subsystem
RBSS Agreement No._____ dd. "____"_____ ____

Initial login [14]		Initial password	

Remote notification services
No._____ dd. "____"_____ ____

Wages payment services
Wages payment services agreement No._____ dd. "____"_____ ____

Currency exchange transactions in the domestic foreign exchange market of the Republic of Belarus
Agreement No._____ dd. "____"_____ ____

_____ _____ /_____/
(position of a specialist in the customer management service, OSRKB, ORKB, OMSB, OKB) (signature) (initials, surname)

Signed application has been received[15]: "____" _____ 20__

_____ _____/_____/
(position of the head officer (authorized person)) (signature) (initials, surname)

The fee (remuneration) to the bank for settlement and cash services is paid to the personal account BY__BAPB3819_____.
The fee (remuneration) to the bank for payroll services is paid to the personal account BY25BAPB38192000126500000000.
Payment (remuneration) to the bank in Belarusian rubles for obligations in foreign currency is made to the personal account BY79BAPB38192000115600000000.
In the event of a change in the numbers of these accounts, the bank shall notify the account holder of the change in the personal account number electronically via the remote banking service system or on paper.

[14] The initial login and password are to be specified on the Client's copy.
[15] A note of receipt of the signed application shall by put by the Client on the Bank's copy.

Appendix 8
to the service terms for bank accounts of legal entities and individual entrepreneurs at JSC Belagroprombank

(Standard form)

APPLICATION
for opening a bank account with JSC Belagroprombank

Full name of a legal entity or individual entrepreneur:
_____.
PIN: _____.
Address: _____.

Please open _____, account currency -_____.

Information to be specified when opening the first current (settlement) account in Belarusian rubles with JSC Belagroprombank:

Connect the service package _____ to the bank account.

Information to be specified when opening a current (settlement) account in Belarusian rubles:

Reimbursement of a cash deposit in Belarusian rubles in case of their delivery on notification form 0402280179 to the cash desks of JSC Belagroprombank for crediting to a bank account:
• cash Belarusian rubles to be credited to a bank account;
• cash Belarusian rubles from the sale of goods, performance of work, provision of services;
• cash Belarusian rubles to credit the account (for individual entrepreneurs, private unitary enterprises);
• other purpose (describe) _____.

Information provided when opening a sub-account or special account
In pursuance of an act of legislation: _____
For the following purposes: _____
Source of cash receipts: _____
Other conditions for the functioning of the account in accordance with the act of legislation: _____

☐ I confirm that, prior to signing this statement, I have read and agree with the Terms of Service for Bank Accounts of Legal Entities and Individual Entrepreneurs at JSC Belagroprombank, approved by the decision of the Management Board of JSC Belagroprombank, which are an integral part of the bank account agreement and posted on the corporate website of JSC Belagroprombank www.belapb.by.

The information contained in the documents submitted for opening a bank account, including in this application, is reliable and meets the requirements of the law. The person authorized in accordance with the constituent documents to act on behalf of the account holder is responsible for the accuracy of the information specified in the documents submitted for opening a bank account.
No seizure has been imposed on the account holder's funds in accounts opened with other banks, and there are no orders to suspend operations.
We are aware of the rules for conducting transactions on a bank account and are binding on us.

_____	_____	_____
(position of the head (of the authorized person))	(electronic digital signature)	(surname, name, patronymic)

_____	__/__/20__ __:__:__
(login)	(date and time of signing Of electronic digital signature)

Bank account opening information

Account opened:

Account type	Account currency	Account number	Opening date

Bank account agreement No. _____ dated __ / __ / 20__