



Dear customer!

NPO ELPLAT LLC (TIN 1840056378, hereinafter also the Credit Institution or CI) within the framework of the Methodological Recommendations of the Bank of Russia dated April 2, 2019 No. 10-MR "On increasing transparency and ensuring the availability of information on transfers of funds without opening bank accounts" in order to increase transparency and ensure the availability of information on transfers of funds on behalf of clients - individuals without opening bank accounts, provides you with the following information:

1. Information on the directions of money transfers:

- 1.1. Cash is not issued when transferring funds without opening an account through ELPLAT LLC.
- 1.2. The KO does not carry out cross-border transfers of funds.

2. Information on the possibility of transferring funds within payment systems, foreign payment systems or outside payment systems, including a list of payment systems and foreign payment systems within which funds can be transferred:

- 2.1. Transfer of funds is possible using the Payment System of the Bank of Russia, payment systems Visa, MasterCard, MIR, UnionPay.

3. Information on possible methods of receiving transferred funds:

By crediting funds to the bank account or electronic payment instrument (EPI) of the recipient, taking into account the restrictions established by current legislation.

4. The list of documents (information) submitted by the client when transferring funds, including the list of documents (information) for the purposes of identifying the client, the client's representative, beneficiaries, beneficial owners, simplified identification of the client in accordance with Federal Law No. 115-FZ of 07.08.2001 "On Combating the Legalization (Laundering) of Criminally Obtained Incomes and the Financing of Terrorism" (hereinafter referred to as Federal Law No. 115-FZ):

When transferring funds without opening an account with NPO ELPLAT LLC, depending on the type of ESP and/or the amount of the transfer:

- 4.1. does not carry out client identification: if the amount of a one-time transfer does not exceed 15,000 rubles, as well as when providing the client with and using a non-personalized electronic payment system;
- 4.2. carries out simplified identification of the client: when providing the client and using the client's non-personalized electronic payment system with simplified identification, as well as when the following conditions are simultaneously present:
 - the transaction is not subject to mandatory control and there is no information received in the prescribed manner regarding the client - an individual - about his involvement in extremist activity or terrorism;
 - with respect to the client, beneficiary or transaction, ELPLAT LLC NPO does not have any suspicions that they are related to the legalization (laundering) of proceeds from crime or the financing of terrorism;
 - the transaction is not of a complicated or unusual nature, indicating the absence of obvious economic sense or obvious legal purpose, and the performance of the said transaction does not provide grounds to believe that the purpose of its implementation is to evade the mandatory control procedures provided for by Federal Law No. 115-FZ.

Simplified identification is carried out in OOO NPO ELPLAT in one of the following ways:

1) through personal submission by the client - an individual of original documents and (or) duly certified copies of documents;

2) by sending by the client - an individual, including in electronic form (including via the mobile application "ELPLAT ONLINE") to LLC NPO "ELPLAT" the following information about himself/herself:

- last name, first name, patronymic (unless otherwise provided by law or national custom),
- series and number of the identity document,
- the insurance number of the individual personal account of the insured person in the personalized accounting system of the Social Fund of Russia, and (or) the taxpayer identification number, and (or) the number of the compulsory medical insurance policy of the insured person, and/or driver's license number,
- subscriber number of the client - an individual using mobile radiotelephone services,

A client - an individual is considered to have passed the simplified identification procedure for the purpose of transferring funds without opening a bank account, including electronic funds, after confirmation of the match between the information provided by the client and the information contained in the state information system, as well as confirmation by the client - an individual of the receipt of information to the mobile radiotelephone subscriber number specified by him, ensuring the passage of simplified identification.

3) by means of authorization by the client - an individual in a single identification and authentication system using enhanced qualified electronic signature or a simple electronic signature, provided that when issuing a simple electronic signature key, the identity of the individual is established during a personal appointment, with the following information about himself/herself indicated: last name, first name, patronymic (unless otherwise provided by law or national custom), insurance number of the individual personal account of the insured person in the personalized accounting system of the Social Fund of Russia.

4.3. if the client declares a desire to use a personalized ESP (provided if technically possible), fails to comply with the conditions specified in paragraph 4.2., as well as in the event of doubts about the veracity of the information provided by the client - an individual within the framework of simplified identification, as well as in the event of suspicions that the transaction is carried out for the purpose of legalization (laundering) of proceeds from crime or financing terrorism, does not carry out the transfer, and the client is invited to contact ELPLAT LLC NPO in person at the office or to an authorized person of the CO in accordance with the current legislation of the Russian Federation for the purpose of carrying out the identification procedure for the said client or in another manner stipulated by the current legislation of the Russian Federation and the internal documents of the CO.

Information obtained for the purpose of identifying clients - individuals, clients' representatives - individuals, beneficiaries - individuals and beneficial owners:

- Last name, first name, patronymic (if any).
- Date of birth.
- Citizenship.
- Details of the identity document: series (if any) and document number, date of issue of the document, name of the body that issued the document (if there is a division code, it may not be specified), and division code (if any);
- Details of the document confirming the right of a foreign citizen or stateless person to stay (reside) in the Russian Federation (migration card details in the absence of other documents): series (if any) and document number, start date of the right to stay (reside), end date of the right to stay (reside) (established if the need for such documents is stipulated by international treaties of the Russian Federation and the legislation of the Russian Federation)

- Address of place of residence (registration) or place of stay.
- Taxpayer identification number (if available).
- Information about the insurance number of the individual personal account of the insured person in the compulsory pension insurance system (if available).
- Contact information (e.g. telephone number, fax number, email address, postal address (if available)).
- The position of the client who is the person specified insubparagraph 1 of paragraph 1 of Article 7.3Federal Law of August 7, 2001 No. 115-FZ, the name and address of his employer.
- The degree of relationship or status (spouse) of the client (in relation to the person specified insubparagraph 1 of paragraph 1 of Article 7.3Federal Law of August 7, 2001 No. 115-FZ).
- Information on the purposes of establishing and the intended nature of business relations with a credit institution, information on the purposes of financial and economic activities.
- Information about the financial situation.
- Information about business reputation.
- Information about the sources of origin of funds and (or) other property of the client.
- Information about the client's beneficial owner, including the credit institution's decision to recognize another individual as the client's beneficial owner, with the justification for the decision taken (if such a beneficial owner is identified).
- Information confirming that the person has the authority to act as the client's representative: name, date of issue, validity period, number of the document on which the authority of the client's representative is based.

The accuracy of the above information is confirmed using originals and (or) copies of relevant documents and (or) state and other information systems certified in accordance with the requirements of the current legislation of the Russian Federation and the internal control rules of the CO/other internal documents of the CO.

In the cases specified in the first paragraph of this clause 4.3., ELPLAT NPO LLC carries out the transfer only after the client identification procedure has been completed.

5. General information on the transfer of funds:

5.1. Terms of funds transfer:The transfer of funds shall be carried out within a period of no more than three working days, and when transferring funds to bank accounts that are part of a single treasury account opened for the Federal Treasury in the Bank of Russia, within a period of no more than one working day, starting from the day the funds are debited from the payer's bank account or from the day the payer provides cash for the purpose of transferring funds without opening a bank account.

5.2. Restrictions related to receiving a money transfer in a foreign country:Transfer of funds without opening an account through LLC NPO ELPLAT to the territory of a foreign state is not carried out.

5.3. List of information that the Payer must provide to the Recipient in order to receive a money transfer:Cash issuance when making money transfers without opening an account through LLC NPO ELPLAT is not carried out.

5.4. Conditions for the provision of additional services when transferring funds, including information on their fee (free of charge):LLC NPO ELPLAT provides additional services when transferring funds in accordance with the terms of the Agreements and internal documents.

5.5. Procedure for the Payer to revoke an order to transfer funds:

The payer has the right to revoke the transfer order until the funds are debited from the payer's bank account or until the payer provides cash for the purpose of transferring funds without opening a bank account.

5.6. Procedure for returning funds to the Payer in cases of failure to provide or improper provision of the money transfer service: In cases of failure to provide or improper provision of the money transfer service, the return of funds to the payer is carried out in the same manner in which the specified funds were provided to carry out the transfer in accordance with the procedure adopted by ELPLAT LLC.

5.7. Procedure for filing claims by clients:

1. On paper:

- sent to the postal address of the Credit Institution: 426009, Izhevsk, Sovkhoznaya St., 34;
- transferred personally by the Client or the Client's Representative at the office of the Credit Institution.

2. In electronic form:

- sent to the Credit Institution's email info@el-plat.ru;
- sent through the ELPLAT ONLINE Mobile Application;
- directed to the website of the Credit Institution <https://www.el-plat.ru> by filling out the "Feedback" form.

3. Through the Bank of Russia.

Claims are submitted by clients and considered by OOO NPO ELPLAT in accordance with the "Procedure for Considering Client Appeals to OOO NPO ELPLAT", posted on the official website www.el-plat.ru, and the current legislation of the Federal Republic of Germany.

5.8. Information on possible risks of unauthorized access to information provided by the payer to the recipient for the purpose of receiving a money transfer, and recommended measures to reduce them: Recommendations for compliance with security requirements in order to prevent unauthorized access to information provided by the payer to the recipient for the purpose of receiving a money transfer are contained in the Public Offer of ELPLAT LLC (Agreement) for the implementation of electronic money transfers using an electronic means of payment, Public Offer of NPO ELPLAT LLC (Agreement) on the implementation of money transfers without opening an account using the SBP or bank cards through acquiring, the Memo "On measures for the safe use of bank cards", posted on the official website www.el-plat.ru.

6. Information about credit institutions, branches and affiliates of credit institutions and (or) attracted bank payment agents (subagents) in which cash funds may be issued to the recipient, including the address and operating hours, as well as the license number and address of the parent credit institution:

Cash issuance when making money transfers without opening an account through LLC NPO ELPLAT is not carried out.

7. Information on the amount of funds transferred and the amount of fees charged: The conditions for the transfer of funds and the amount of fees charged are established in the relevant agreements for the transfer of funds without opening an account, as well as in the Tariffs posted on the official website of ELPLAT LLC NPO www.el-plat.ru.

8. Information on restrictions regarding the transfer of funds in accordance with the requirements of Russian legislation.

Information on restrictions is contained in the relevant agreements on the transfer of funds without opening an account. The amount of a one-time transfer of funds, including electronic money, without identification and/or simplified identification, must not exceed 15,000 rubles.

9. Contact information for the Customer Support Service of NPO ELPLAT LLC:

Phone: *2717, *2717, 8 800 707 07 17 (for calls from mobile numbers) (3412) 601-501 (for calls from landline numbers)

Email address: help@el-plat.ru

Working hours: 24/7