

Dear customer!

PNKO ELPLAT LLC, 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 money transfers without opening bank accounts" in order to increase transparency and ensure the availability of information on money transfers on behalf of individual clients without opening bank accounts, brings the following information is available to you:

1. Information about the directions of money transfers:

- 1.1. Cash withdrawal when making money transfers without opening an account through PNKO ELPLAT LLC) is not carried out.
- 1.2. PNKO does not carry out cross-border money transfers.

2. Information on the possibility of making a money transfer within the framework of payment systems, foreign payment systems or outside the framework of payment systems, including a list of payment systems and foreign payment systems within which a money transfer can be carried out:

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

3. Information about possible ways to receive the transferred funds:

By crediting funds to the recipient's bank account or electronic means of payment (ESP).

4. A list of documents (information) provided by the client when making a money transfer, including a list of documents (information) for the purpose of identifying the client, the client's representative, beneficiaries, beneficial owners, simplified identification of the client in accordance with Federal Law No. 115-FZ dated 07.08.2001 "On Countering the Legalization (Laundering) of Proceeds from Crime and the financing of terrorism" (hereinafter – Federal Law No. 115-FZ):

When making a money transfer without opening an account of PNKO ELPLAT LLC, depending on the type of ESP and/or the amount of the transfer:

- 4.1. the client does not identify: if the amount of a one-time transfer does not exceed 15,000 rubles, as well as when providing the client and using an unpersonalized ESP by the client;
- 4.2. performs simplified identification of the client: when providing the client and using the non-personalized ESP with simplified identification by the client, as well as if the following conditions are simultaneously met:
 - the operation is not subject to mandatory control and there is no information received in accordance with the established procedure regarding the client's involvement in extremist activities or terrorism.;
 - in relation to the client, beneficiary or operation, PNKO ELPLAT LLC has no suspicion that they are related to the legalization (laundering) of proceeds from crime or the financing of terrorism;

- the operation has no confusing or unusual character, indicating the absence of obvious economic sense or obvious legitimate purpose, and the commission of the specified operation does not give reason 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 PNKO ELPLAT LLC in one of the following ways:

1) by means of personal presentation by the individual client of the original documents and (or) duly certified copies of the documents;

2) by sending the following personal information to PNKO ELPLAT LLC, including in electronic form (including through the ELPLAT ONLINE mobile application):

- surname, first name, patronymic (unless otherwise follows from the law or national custom),

- series and numbers of the identity document,

- the insurance number of the insured person's individual personal account in the personalized accounting system of the Pension Fund of the Russian Federation, and (or) the taxpayer identification number, and (or) the number of the compulsory medical insurance policy of the insured person, and (or) the number of the driver's license,

- the subscriber number of the client - an individual using mobile radiotelephone services,

An individual client is considered to have passed the simplified identification procedure in order to transfer funds without opening a bank account after confirming the coincidence of the information provided by the client with the information contained in the state information system, as well as when the individual client confirms receipt of information providing simplified identification to the mobile radiotelephone subscriber number specified by him.

3) By passing the client - an individual is authorized in the unified identification and authentication system when using an 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 at a personal reception, indicating the following information about himself: surname, first name, patronymic (unless otherwise follows from law or national custom), the insurance number of the insured person's individual personal account in the personalized accounting system of the Pension and Social Insurance Fund of the Russian Federation.

4.3. upon the client's request to use a personalized ESP (provided if technically possible), non-compliance with the requirements specified in clause 4.2. conditions, as well as in case of doubts about the reliability of the information provided by the client - an individual within the framework of simplified identification, as well as in case of suspicion that the operation is carried out for the purpose of legalizing (laundering) proceeds from crime or financing terrorism, does not carry out the transfer, and the client is invited to contact the office of PNKO ELPLAT LLC or to a person authorized by it in accordance with the current legislation of the Russian Federation for the purpose of conducting the identification procedure for the specified client.

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

- Last name, first name, patronymic (if the latter is available).

- Date of birth.

- Citizenship.

- Details of the identity document: the series (if available) and the number of the document, the date of issue of the document, the name of the authority that issued the document (if available, the unit

code may not be established), and the unit code (if available);

- Data of the document confirming the right of a foreign citizen or a stateless person to stay (reside) in the Russian Federation (data of the migration card in the absence of other documents): the series (if available) and the number of the document, the date of the beginning of the validity period of the right of stay (residence), the expiration date of the validity period of the right of stay (residence) (are established if the need for such documents is provided for by international treaties of the Russian Federation and the legislation of the Russian Federation)
- The address of the place of residence (registration) or place of stay.
- Taxpayer identification number (if available).
- Information about the insurance number of the insured person's individual personal account in the compulsory pension insurance system (if available).
- Contact information (for example, phone number, fax number, e-mail address, postal address (if available)).
- The position of the client, who is the person specified in subparagraph 1 of paragraph 1 of Article of Federal Law No. 115-FZ of August 7, 2001, the name and address of his employer.
- The degree of kinship or status (spouse) of the client (in relation to the person specified in subparagraph 1 of paragraph 1 of Article 7.3 of Federal Law No. 115-FZ of August 7, 2001).
- Information on the purposes of establishing and the intended nature of business relations with a credit institution, information on the objectives 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 beneficial owner of the client, including the decision of the credit institution to recognize another individual as the beneficial owner of the client with the justification of the decision (if such a beneficial owner is identified).
- Information confirming that the person has the authority of 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 above information is confirmed by originals or copies of relevant documents certified in accordance with the requirements of the current legislation of the Russian Federation.

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

5. General information about the transfer of funds:

5.1. Terms of the transfer of funds: The transfer of funds is carried out within a period of no more than three working days, 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 on the territory of a foreign state: The transfer of funds without opening an account through PNKO ELPLAT LLC to the territory of a foreign state is not carried out.

5.3. The list of information that the Payer must inform the Recipient in order to receive a money transfer: Cash withdrawal when making money transfers without opening an account through PNKO ELPLAT LLC) is not carried out.

5.4. Conditions for the provision of additional services during the transfer of funds, including information on their payment

(free of charge): PNKO ELPLAT LLC does not provide additional services when making a money transfer.

5.5. The procedure for revocation by the Payer of the money transfer order:

The Payer has the right to withdraw 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. The procedure for returning funds to the Payer in cases of non-payment or improper provision of money transfer services: The refund to the payer of funds in cases of non-payment or improper provision of money transfer services is carried out in the same way that the specified funds were provided for the transfer in accordance with the procedure adopted by PNKO ELPLAT LLC

5.7. The procedure for submitting claims by clients:

1. By filling out the claim form by the client at the payment acceptance point of the bank payment agent who has concluded the relevant agreement with PNKO ELPLAT LLC, and signing the claim with the presentation of an identity document, as well as the originals of documents confirming the circumstances set out in the Claim.

2. By sending a postal item to the address of the location of PNKO ELPLAT LLC: 34 Sovkhoznaya str., Izhevsk, 426009.

In this case, the client submits a claim, which specifies the details of the client's identity document (series, number, date of issue, issuing authority, registration address), with a notarized signature of the client, or a claim signed by the client and a notarized copy of the client's identity document;

3. In the ELPLAT ONLINE Mobile application. In this case, the client deposits scanned images or photos from the originals of the following documents in a special section of the ELPLAT ONLINE Mobile application: claims, passports (photo spread and registration address spread), as well as a photo of the client's face (selfie) with the passport placed next to it (photo spread).

4. By personally contacting the Client at the office of PNKO ELPLAT LLC at 34 Sovkhoznaya str., Izhevsk, 426009, with presentation of an identity document.

Claims are considered in accordance with the "Procedure for reviewing customer claims in PNKO ELPLAT LLC" posted on the official website www.el-plat.ru , and the current legislation.

For operational interaction with the Support Service of PNKO ELPLAT LLC, the Client can call toll-free numbers *2717, 8 800 707 07 17.

5.8. Information about the possible risks of obtaining unauthorized access to information provided by the payer to the recipient in order to receive a money transfer, and recommended measures to reduce them: Recommendations on compliance with security requirements in order to prevent unauthorized access to information provided by the payer to the recipient in order to receive a money transfer are contained in the Public Offer of PNKO ELPLAT LLC (Contract) for the implementation of electronic money transfers using an electronic means of payment, The Public Offer of PNKO ELPLAT LLC (Agreement) on the transfer of funds without opening an account using 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 branches of credit institutions and (or) attracted bank payment agents (subagents) in which cash can be issued to the recipient, including the address and operating hours, as well as the license number and address of the

parent credit institution:

It is impossible to issue cash when making money transfers without opening an account through PNKO ELPLAT LLC.

7. Information on the amount of money transfer and the amount of fees charged: The conditions for making a money transfer and the amount of fees charged are set out in the relevant agreements for making a money transfer without opening an account, as well as in the Tariffs posted on the official website of PNKO ELPLAT LLC www.el-plat.ru .

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

Information about the restrictions is contained in the relevant contracts for the transfer of funds without opening an account, the amount of a one-time transfer of funds, including electronic funds, should not exceed 15,000 rubles.

9. Contact information of the Customer Support Service of PNKO 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: daily from 8-00 a.m. to 20-00 p.m. local time