



Dear Customer!

LLC PNKO "ELPLAT" in the framework of the Methodological recommendations of the Bank of Russia on April 2, 2019 No. 10-Mr "to improve the transparency and accessibility of information about the money transfers without opening Bank accounts" in order to increase transparency and accessibility of information about the money transfers on behalf of clients - individuals without opening Bank accounts brings to You the following information:

1. Information about the directions of remittances:

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

2. Information about 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 made:

- 2.1. Money transfer is possible using the Payment system of the Bank of Russia, Visa, MasterCard, and MIR 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) submitted 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 of 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 transfer of funds without opening an account, LLC PNKO "ELPLAT", depending on the type of ESP and/or the amount of the transfer:

- 4.1. the client does not perform identification: 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: if the client provides and uses a non-personalized ESP with simplified identification, as well as if the following conditions are met simultaneously:
 - the transaction is not subject to mandatory control and there is no information received in accordance with the established procedure about its involvement in extremist activities or terrorism in relation to the individual client;

- in relation to the client, beneficiary or operation, LLC PNKO "ELPLAT" does not suspect that they are related to the legalization (laundering) of proceeds from crime or the financing of terrorism;

- the operation does not have a complicated or unusual nature, indicating the absence of an obvious economic meaning or an obvious legitimate purpose, and the commission of this operation does not give 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 by sending the following information about yourself to PNKO ELPLAT LLC, including in electronic form (including through the mobile application "ELPLAT ONLINE"):

- last name, first name, patronymic (unless otherwise required by law or national custom),
- series and numbers of the identity document,

- the insurance number of the individual personal account of the insured person in the system of personalized accounting of the Pension Fund of the Russian Federation, and (or) the taxpayer identification number, and (or) the number of the policy of compulsory medical insurance of the insured person,
- the subscriber number of the client-an individual who uses mobile radiotelephone services, The individual client is considered to have passed the simplified identification procedure for the purpose of making a money transfer 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 the receipt of information to the mobile radiotelephone subscriber number specified by him, ensuring the passage of simplified identification.

4.3. if the client declares a desire to use a personalized ESP (provided if it is technically possible), and does not comply 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 legalization (laundering) of proceeds from crime or terrorist financing, does not make a transfer, and the client is invited to contact the office of PNCO ELPLAT LLC or 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 clients-individuals, representatives of the client-individuals, beneficiaries-individuals and beneficial owners:

- Last name, first name, patronymic (if the latter is present).
- Date and place 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, and the unit code (if available); data of the migration card, a document confirming the right of a foreign citizen or a stateless person to stay (reside) in the Russian Federation.
- Address of the place of residence (registration) or place of residence.
- Taxpayer identification number (if any).
- Information about the insurance number of the individual personal account of the insured person in the mandatory pension insurance system (if available).
- Contact information (for example, phone number, fax number, email address, postal address (if available)).
- 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 about the purposes of establishing and the intended nature of business relations with a credit institution, information about 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 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 made (if such a beneficial owner is identified).
- Information confirming that the person has the authority of the client's representative, - the 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 the originals or copies of the relevant documents certified in accordance with the requirements of the current legislation of the Russian Federation.

LLC PNKO "ELPLAT" performs the transfer only after the implementation of the client identification procedure.

5. General information about making a money transfer:

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 date of debiting funds from the payer's bank account or from the date of providing the payer with cash for the purpose of transferring funds without opening a bank account.

5.2. Restrictions related to receiving money transfers in the territory of a foreign state: The transfer of funds without opening an account through LLC PNKO "ELPLAT" 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 the transfer of funds: The issue of cash when making money transfers without opening an account through LLC PNKO "ELPLAT") is not carried out.

5.4. Conditions for providing additional services when making a money transfer, including information about their payment (free of charge): LLC PNKO "ELPLAT" does not provide additional services when making a money transfer.

5.5. Procedure for revoking the transfer order by the Payer:

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. Refund to the Payer of funds in cases of failure to provide or improper provision of services, transfer of funds: Refunds to the payer of funds in cases of failure to provide or improper provision of services, transfer of funds is done the same way in which the funds were provided for the transfer in accordance with rules adopted at PNCA "ELPLAT".

5.7. The procedure for the submission of customer claims:

1. By phone: *2717 (for calls from a mobile phone), 8 (3412) 601-501 (for calls from local numbers)
2. By email: help@el-plat.ru
3. On the website: www.el-plat.ru
4. In writing: 426009, UR, Izhevsk, Sovkhoznaya, d. 34, LLC PNKO " ELPLAT»

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