

PUBLIC OFFER

for the provision of information – technology services using ATMs

1. GENERAL PROVISIONS

1.1. This document is an official offer (public offer) (hereinafter - the "Offer") in accordance with paragraph 2 of Article 437 of the Civil Code of the Russian Federation.

1.2. Offer contains all the essential terms of the Service Agreement with the use of automated teller machines (hereinafter - the "Agreement") and expresses the Limited Liability Company Non-Bank Credit Organization Krasnoyarsk Territorial Settlement Center (hereinafter - the "Contractor") to conclude the Agreement to set out the conditions to any natural person (hereinafter - the "Customer"), unconditionally accepted the Offer referred to in this condition. The answer is the person to whom an offer is addressed on its acceptance Acceptance and recognized in accordance with paragraph 3 of Article 438 of the Civil Code of acceptance of the Offer is equivalent to the conclusion of the Agreement on the terms set out in the Offer.

1.3. In case of disagreement or misunderstanding of the terms of this Offer Artist offers the Customer refuse the use of ATM to carry out actions provided for by this Offer.

2. DEFINITIONS

2.1. Public Offer - a proposal for the conclusion of the agreement on the proposed terms and contains all the essential terms of the Treaty, addressed to an indefinite number of persons.

2.2. Acceptance - the answer the person to whom the Offer for its acceptance.

2.3. Artist - Limited Liability Company Non-bank credit organization Krasnoyarsk Regional Settlement Center, which is the operator of the money transfer. The license for banking operations № 3483-K by January 28, 2014, issued by the Bank of Russia.

2.4. Client / payer - an individual who has accepted an offer to conclude a contract on the proposed terms of this Offer, making money from an ATM with a view to their subsequent transfer by the Contractor in favor of the recipient.

2.5. ATM - a device for automatically (without the participation of the authorized person of the credit institution which carries out activities in accordance with the law on the national payment system) issuing and (or) receiving means of cash payment (banknotes) using payment cards, cash payments and (or) calculations using payment cards, transfer of credit institution regulations on the implementation of settlements on behalf of clients of their bank accounts and for drawing up documents, Confirm zhdayschih transfer of appropriate orders.

2.6. cash recipient (s) - person in whose favor the transfer of funds, including the legal entity or individual entrepreneur, receiving the Customer's funds for the sold goods (work performed, services rendered, the use of intellectual activity or means of individualization).

2.7. Translation (transfer of funds) - funds introduced by the payer (with the exception of remuneration for the translation), to be converted from the payer to the beneficiary, as well as the actions of the Contractor to submit payee Payer within applied forms of cashless payments.

2.8. Contractor services - provided by the Contractor services to meet the needs of customers, including: - the provision of information about the list of recipients of cash, bank details and other necessary information to carry customers to transfer funds; - the implementation of operations for receiving orders and the transfer of funds on behalf of individuals without opening bank accounts, the beneficiary of funds.

2.9. The electronic form - a form of data (instruction for making the transfer), reflected on the display of ATMs, it is part of this Offer and allows the Customer to uniquely express their will (agreement / disagreement) Upon the receipt of the Services.

2.10. Tariffs - tariffs Contractor providing remuneration / fee for services provided by the Contractor to be paid by the Client.

2.11. Conclusive actions - actions of the person expressing his will to make a deal / conclusion of the agreement, but not in the form of oral or written expression, and behavior by which one can make the conclusion of such an intention.

2.12. The payment document - a document (receipt) confirming the payment / receipt of the Customer Services Contractor containing the necessary requisites for this type of document.

2.13. Surrender - the funds that make up the difference between the amount of cash made by the Client in the ATM and the amount committed by the Client, taking into account the tariff Translation Contractor.

2.14. The principal beneficiary of the funds (hereinafter - the principal) - a legal entity, with the exception of a credit institution or an individual entrepreneur who has entered into an agreement with the Recipient of funds, according to which the beneficiary of the funds on behalf of the Principal or in his own name but on behalf and at the expense of Principal undertakes to perform legal and other actions to provide services to clients.

3. SUBJECT OF THE CONTRACT

3.1. The Contractor shall provide services to the Client for the execution of the Client's orders on transfer of funds in the address of the recipient of funds in the specified item 2.6 of this Offer to through the use of ATM in the manner and conditions stipulated by this Offer and Tariffs of the Contractor and the Client undertakes to pay the Contractor's services in the amount determined tariffs Contractor.

4. ACTION BY THE CUSTOMER

4.1. Client actions aimed at obtaining the Contractor's services through ATMs, on the proposed Contractor conditions are considered as full and unconditional acceptance of the Offer.

4.2. At the time of acceptance of the Client, the Client and the Contractor are considered to have concluded the contract on offer by the Contractor under this Offer.

4.3. By making the Acceptance respectively contracting, are actions Client (using ATM, its electronically) associated with the client receives NIC Services and / or by making cash Client for transfer of funds to the address the payee, with the Tariff artist.

4.4. In order to avoid any kind of misunderstanding, having made acceptance by committing conclusive action (in accordance with paragraph 3 of Article 438 of the Civil Code), the Client is deemed to confirm that: - he is fully aware of the terms and conditions of the Offer; - he concludes Treaty exclusively for personal, family or other non-business needs activity, and such need not contradict the current legislation of Russian Federation; - it is not a public official (hereinafter - PDL1) and is not a spouse, a close relative of the TDL (a relative in the direct ascending and descending line (parents and children, grandparents and grandchildren), full and half (having the same father or mother) brother and sister, adoptive parents and adoptees).

4.5. A one-time transfer of client, in cash, upon receipt of the Contractor Services, using ATMs, can not exceed 15,000 (fifteen thousand) (this amount is specified in view of remuneration / Contractor commissions levied in accordance with its tariff).

4.6. For the Contractor's services to clients independently carries out actions provided online form on the display of ATMs (filling / selection of offers) and carries out the introduction of cash in the banknote / coin ATMs.

4.7. Artist hereby informs the Customer that, in accordance with paragraph 10 of Article 10 of the Federal Law of 27.06.2011 number 161-FZ "On the national payment system" (as amended) when using the "Internet payment system," and the card "Piggy "he has the ability to determine their electronic means of payment (electronic wallet) as a personified. To do this, the Customer should contact the office of the Contractor, in the

presence of the identity document of the Client on the territory of the Russian Federation.

5. COST OF SERVICES CONTRACTOR

5.1. Cost of Services Contractor, the Contractor is determined by the Tariffs, which are an integral part of the Offer, and placed at the Contractor's site www.kkrc.ru.

5.2. Payment for the service is made by the Client in making ATM cash, in the amount determined by the Contractor in accordance with item 5.1 of this Offer, as Executor Commission indicated on the ATM screen, before embarking on actions to implement the transfer.

5.3. The fact of receiving the Client (respectively, the provision of the Contractor) Contractor Services, confirmed with customer billing document. Payment document confirming the implementation of the transfer of funds from the Client \ Recipient through the activation PIN code, exchange, and is non-refundable. When the non-issuance of receipt The customer can apply: ► by a personal appeal by presenting an identity document in the NGO office (authorized person), or in the office of the organizer "Profitable ruble" system (LLC «Discount club»); ► putem treatment: - NCO at the phone number (391) 274-95-74 - the phone number (391) 275-53-53 in case of complaints on the use of ATM, "student" and the use of electronic purse "of Internet payment system "- the telephone number (391) 274-50-50 in case of complaints on the use of cards" Piggy "and a gift card" Piggy ", written claims ► putem directions by e-mail through the Internet resource www.krasplat.ru or www.kopilkaclub.ru. Details for sending a written claim: NGO Krasnoyarsk Regional Settlement Center Ltd., 660098, Krasnoyarsk, ul. Vodopiyanov, d. 20.

5.4. Each of the Services provided by the Contractor, under the terms of this Offer is a separate transaction from the Client and the Contractor shall be paid in the amount, according to paragraph 5.1 of this Offer.

5.5. In case of refusal of the Client from the Contractor Services to initiating the transfer of funds by the Contractor in favor of the beneficiary of the funds, the funds returned to the Customer minus the commission charged to the Client for pay for the services of the Contractor and shown on the ATM screen before the application of funds, in the amount specified tariffs NGOs.

5.6. If Money transfer is not carried out due to the fault of the Contractor and made a refund to the Customer paid for the service by the commission returned to the Client.

6. SPECIAL CONDITIONS

6.1. The Contractor has the right to suspend the provision of Services Contractor in the absence of technological possibility.

6.2. The client alone is responsible for fair / correct use of ATMs, electronic form filling ATMs. The Contractor shall not be liable for any direct or indirect damages incurred by the Customer as a result of invalid / incorrect use of ATMs, electronic form filling ATMs.

6.3. The Contractor shall not be liable for failure to provide the Contractor Services in case of software failure or equipment that do not belong to the Contractor.

6.4. The Contractor shall not be liable for full or partial interruptions in the provision of the Services of the Contractor, in the circumstances beyond the control of the Contractor (power failure, replacement of equipment, software or other work caused by the need to maintain the health and upgrading software and / or hardware).

6.5. The client has the right to submit a claim to the Contractor in writing, relating to the quality and timing of the provision of the Services of the Contractor, in the provision of information to confirm receipt of the Contractor's Services.

6.6. Details for the direction of the Client claims provided for in paragraph 6.5 of this Offer, the Contractor specified in Section 7 of this Offer.

6.7. Considerations of the Client claims is between seven (7) to thirty (30) days, with the receipt of said claim NIC.

- 6.8. In accordance with the Federal Law of 03.06.2009 number 121-FZ of all the details printed on the payment documents provided for in paragraph 5.3 of this Offer must be clear and easy to read for at least 6 months.
- 6.9. The period for filing claims of the customer specified in paragraph 6.5. the Offer shall be calculated according to the current legislation of Russian Federation.
- 6.10. ATM will not give change, and do not return the money taken.
- 6.11. The customer confirms that he is aware of the fact that the transfer of the Payment document to others, or its loss entails the risk of unauthorized use by third parties of Surrender.
- 6.12. Arose in the course of receiving the Contractor's Service Delivery, is credited to the bank account specified by the Client.
- 6.13. Terms of the Offer may be changed by the Contractor and made available to the Client until the moment of payment and Contractor Services.
- 6.14. In the case of changes / additions of the list of recipients of funds specified in the Tariffs, the Contractor reserves the right to change rates, but in any case the cost of the Contractor shall be notified to the Customer Services prior to its decision on the acquisition of the Contractor Services.
- 6.15. Customer agrees that the individual transfers are made within three working days starting from the date of the Client cash in ATM.
- 6.16. The list of information that the Client shall provide the Receiver, in order to obtain the transfer of funds is indicated on the ATM screen.
- 6.17. Customer acknowledges that the obligation performer to the Client for the execution of orders to perform the translation shall be considered fulfilled in full from the moment of debiting the funds in the amount of transfers from the correspondent account of the Contractor in favor of the beneficiary of the funds.
- 6.18. Money transfer from client-PEPs, customers - spouses, close relatives of PEPs as part of this public offer artist carries.
- 6.19. Contractor has the right to refuse a client to accept orders from him to transfer funds in the event of: - improper fulfillment of the Client operations according to the current legislation of the Russian Federation; - of suspicious transactions by the Client (right of reference to the number of questionable transactions belong to the Contractor at the Client gives its unconditional consent).
- 6.20. The conclusion of the Offer The client gives consent to the processing executor of his personal data, namely the following acts: the collection, systematization, accumulation, storage, clarification (update, change), use, dissemination, including transmission, depersonalization, blocking, destruction, to conclude contracts with the Contractor, the execution of the concluded contracts, as well as to comply with the requirements of normative acts on counteraction to legalization of proceeds from crime and the financing of terrorism. These actions can be performed by any available lawful means. Customer also agrees to the transfer, to implement the actions envisaged by this clause, the Contractor of his personal data to third parties if there is a contract between the Contractor and such third parties of the relevant treaty.
- 6.21. As part of the interaction of payments for rendered tourist services, the Client consents to the Contractor to carry out the transfer of funds on the basis of his orders for payment of tourist services with the distribution of these funds for the benefit of the recipient and its principals.
- 6.22. In order to reduce the risk of unauthorized access to information provided by the client to the recipient, in order to receive the transfer, the Client shall not disclose relevant information about the transfer and to take other measures to prevent the spread of information on transfers.

7. DETAILS OF ARTIST

Limited Liability Company Non-bank credit organization Krasnoyarsk Regional Settlement Center. Location address: 660017, Krasnoyarsk, Defense Street, 3, office 333. The address for the treatment of clients: 660098, Russia, Krasnoyarsk, ul. Vodopiyanov, 20. TIN 2466155733 / KPP 246601001 BIN 1082400001078 K / 30103810700000000686, at the Office of the Siberian Krasnoyarsk Territory Chief Directorate of the Central Bank of the Russian Federation 040 407 686 BIC

addresses and contact telephone numbers of federal executive bodies authorized by the Government of the Russian Federation to carry out state control (supervision) for receiving the transfer of funds: - Management of federal service for Supervision of consumer rights protection and human welfare in the Krasnoyarsk Territory: 660 097, of the Krasnoyarsk to st. Karatanova, 21, 8 tons (391) 226-89-50.;

- The Federal Service for Financial Monitoring. Inter-regional Office for the Siberian Federal District: 630091, Novosibirsk, Krasny Prospect, 67 8 (383) 220-18-82, 221-49-21;

- Branch of the Siberian Krasnoyarsk Territory Chief Directorate of the Central Bank of Russian Federation: 660049, Krasnoyarsk, ul. Dubrovinskogo 70 (391) 227-22-35, fax 227-22-65;

Inspection of the Federal Tax Service of Russia for Zheleznodorozhny district of Krasnoyarsk: 660075, Krasnoyarsk, ul. Maerchaka, Building 18 "A";

Reception: 8 (391) 265-20-78, help desk: 8 (391) 265-22-42 "Hotline": 8 (391) 220-59-21

Operating mode: c 8-00 to 17-00, Friday 8-00 do16-45 break from 12-00 to 12-45;

Inspection FTS of Russia for Oktyabrsky district of Krasnoyarsk: 660001, Krasnoyarsk, ul. Spartacus, Building 47 "A"; Reception: 8 (391) 243-63-11, help desk: 8 (391) 244-45-10 "Hotline":

8 (391) 298-61-02;

Working hours: from 8-30 to 17-30, Friday from 8-30 to 16-15, a break from 13-00 to 13-45;

Inspection of the Federal Tax Service of Russia for Soviet district of Krasnoyarsk: Krasnoyarsk, 660133, st. Sergej Lazo, house 4 "D";

Reception: 8 (391) 252-89-49, help desk: 8 (391) 252-89-28, "Helpline" :(391) 252-89-49;

Working hours: from 8-30 to 17-30, Friday from 8-30 to 16-15, a break from 12-00 to 12-45; Inspection of the Federal Tax Service of Russia for Central district of Krasnoyarsk: 660049, Krasnoyarsk,

ul. The Paris Commune, the house 39 "B";

Reception: 8 (391) 227-84-55, help desk: 8 (391) 227-85-85 "Hotline":

8 (391) 212-37-25;

Mode of operation: 8-30 to 17-30, Friday from 8-30 to 16-15;

Inspection of the Federal Tax Service of Russia Zheleznogorsk, Krasnoyarsk Territory: 662 971 Krasnoyarsk, Zheleznogorsk, ul. School, house 56; Reception: 8 (39197) 4-57-00, help desk: 8 (39197) 4-56-00,

"Hotline": 8 (39197) 4-57-16; Working hours: from 8-30 to 17-30, a break from 12-30 to 13-30 Inspectorate of the Federal Tax Service of Russia Zelenogorsk Krasnoyarsk Territory: 663 690 Krasnoyarsk Region, Zelenogorsk, ul. Kalinina, house 27;

Reception: 8 (39169) 3-51-77, help desk: 8 (39169) 4-97-95 "Hotline": 8 (39169) 07.04.62;

Working hours: from 8-00 to 17-00 Friday from 8-00 to 16-00, a break from 12-30 to 13-15;

Inspection of the Federal Tax Service of Russia, Norilsk Krasnoyarsk Krai: 663305, Krasnoyarsk Territory, Norilsk, st. Talnakh, house 34;

Reception: 8 (3919) 07.17.34, Reference: 8 (3919) 47-06-93, 8 (3919) 34-26-66 Working hours: from 9-00 to 17-12; I

Interdistrict Inspectorate of the Federal Tax Service of Russia for the Krasnoyarsk Territory №2: 647000, Krasnoyarsk Territory, Dudinka, ul. Sovetskaya, house 16;

Reception: 8 (39111) 2-14-85, help desk: 8 (39111) 2-57-89 Working hours: from 9:00 to 18:00 (Friday from 9-00 to 13-00);

Interdistrict Inspectorate of the Federal Tax Service of Russia № 3 of the Krasnoyarsk Territory: 648000, Krasnoyarsk Territory, Evenkia region, urban village Tour st. School, Building 24;

Reception: 8 (39170) 2-20-96, help desk: 8 (39170) 2-20-20,

"Hotline": 8 (39170) 2-20-20; Mode of operation: 9-00 to 17-15;

Interdistrict Inspectorate of the Federal Tax Service of Russia № 4 of the Krasnoyarsk Territory: 662150, Krasnoyarsk Krai Achinsk, st. Sverdlov, house 21;

Reception: 8 (39151) 7-71-72, help desk: 8 (39151) 06/03/91, 8 (39151) 06.03.11; Working hours: from 8-15 to 17-30 and Friday from 8-15 to 16-15, a break from 12-00 to 13-00;

Interdistrict Inspectorate of the Federal Tax Service of Russia № 5 of the Krasnoyarsk Territory: 662060, Krasnoyarsk Territory, Bogotol, ul. Silo, house 11a;

Reception: 8 (39157) 2-55-00, help desk: 8 (39157) 2-17-03, 8 (39157) 2-32-31, 8 (39158) 2-19-99 (Tyukhtetsky District), " helpline ": 8 (39157) 2-62-46; Working hours: from 8-00 to 17-00, a break from 12-00 to 13-00;

Interdistrict Inspectorate of the Federal Tax Service of Russia number 6 in the Krasnoyarsk Territory: 663180, Krasnoyarsk Territory, Yeniseisk, ul. Kirova, house 81;

Reception: 8 (39195) 2-27-24, help desk: 8 (39195) 2-55-12, "Hotline": 8 (39195) 2-33-05;

Working hours: from 8-30 to 17-30, a break from 13-00 to 14-00;

Interdistrict Inspectorate of the Federal Tax Service of Russia № 7 of the Krasnoyarsk Territory: 663960, Krasnoyarsk Territory, Zaozerny Str. Factory, Building 6;

Reception: 8 (39165) 02/01/14, "Hotline": 8 (39165) 2-00-71, help desk: 8 (39165) 2-28-62;

Working hours: from 8-00 to 17-00, a break from 12-00 to 13-00;

Interdistrict Inspectorate of the Federal Tax Service of Russia number 8 in the Krasnoyarsk Territory: 663604, Krasnoyarsk, Kansk Street. 40 October, 60, Building 21;

Reception: 8 (39161) 3-92-43, Reference: 8 (39161) 3-92-45, "Hotline": 8 (39161) 3-92-44;

Working hours: from 8-30 to 17-30,

Friday from 8-30 to 16-15, break 12-30 up to 13-15;

Interdistrict Inspectorate of the Federal Tax Service of Russia № 9 of the Krasnoyarsk Territory: 662547, Krasnoyarsk, Lesosibirsk, district 9, 9 "A";

Reception: 8 (39145) 5-17-35, help desk: 8 (39145) 5-50-29, "Hotline": 8 (39145) 5-25-30;

Mode of operation: woman from 9-00 to 17-15, males from 9-00 to 18-00 a break from 13-00 to 14-00;

Interdistrict Inspectorate of the Federal Tax Service of Russia № 10 of Krasnoyarsk Territory: 662608, Krasnoyarsk Territory, Minusinsk, st. Lenina, 56;

The Office: 8 (39132) 2-00-44, help desk: 8 (39132) 2-59-51, "Hotline": 8 (39132) 2-28-15; Working hours: from 8-00 to 17-00, a break from 12-00 to 13-00;

Interdistrict Inspectorate of the Federal Tax Service of Russia № 11 of Krasnoyarsk Territory: 662200, Krasnoyarsk Territory, Nazarovo, ul. Arbuzov, house 85 "B";

Reception: 8 (39155) 3-16-86, help desk: 8 (39155) 3-00-97, "Hotline": 8 (39155) 07.03.79;

Working hours: from 8-00 to 17-15, Friday from 8-00 to 16-00, a break from 12-00 to 13-00;

Interdistrict Inspectorate of the Federal Tax Service of Russia № 12 of Krasnoyarsk Territory: 662311, Krasnoyarsk Territory, Sharypovo, md. Pioneer, house 5;

Reception: 8 (39153) 28-0-08, help desk: 8 (39153) 5.28.98, 8 (39153) 27-9-34, «Hotline": 8 (39153) 27.06.73;

Working hours: from 8-00 to 17-15 Friday from 8-00 to 15-30, a break from 12-00 to 13-00;

Interdistrict Inspectorate of the Federal Tax Service of Russia № 13 of Krasnoyarsk Territory: 663 230 Krasnoyarsk Krai with. Turuhansk street. Friendship of Peoples, 14;

Reception: 8 (39190) 4-46-03, help desk: 8 (39190) 4-48-18; Working hours: from 8-30 to 17-30; Interdistrict Inspectorate of the Federal Tax Service of Russia № 14 of Krasnoyarsk Territory: 662252, Krasnoyarsk Territory, Uzhur, ul. Gogol, 1 "G"; Reception: 8 (39156) 02.29.25, help desk: 8 (39156) 29/02/20, "Hotline": 8 (39156) 29.02.25;

Operating mode: c 8-00 to 17-15, a break from 12-00 to 13-00;

Interdistrict Inspectorate of the Federal Tax Service of Russia № 15 of Krasnoyarsk Territory: 662520, Krasnoyarsk Territory, n Berezovka. Str. Kirov, 12;

Reception: 8 (391) 266-11-34, help desk: 8 (39175) 2-31-04, "Hotline": 8 (39175) 2-31-04;

Working hours: from 8-00 to 17-00, Friday from 8-00 to 15-45 a break from 12-00 to 12-45;

Interdistrict Inspectorate of the Federal Tax Service of Russia № 16 of Krasnoyarsk Territory: 663920, Krasnoyarsk Territory, Uyar, ul. Sovetskaya, house 88/2;

Reception: 8 (39146) 22/02/47, "Hotline": 8 (39146) 21.02.49;

Working hours: from 8-00 to 17-00, a break from 12-00 to 13-00;

Interdistrict Inspectorate of the Federal Tax Service of Russia № 17 of Krasnoyarsk Territory: 663020, Krasnoyarsk Territory, Emelyanovsky area, settlement Emelyanovo Str. 2-Borcov, 21 "B";

Reception: 8 (39133) 2-14-89, help desk: 8 (39133) 2-18-96, "Hotline": 8 (39133) 2-24-73;

Working hours: from 8-00 to 17-00, a break from 12-00 to 13-00;

Interdistrict Inspectorate of the Federal Tax Service of Russia № 18 of Krasnoyarsk Territory: 663491, Krasnoyarsk Territory, Kodinsk Str. Kolesnichenko, Building 20 "A";

Reception: 8 (39143) 01.07.35, help desk: 8 (39143) 07/01/60, "Hotline": 8 (39143) 7-47-41;

Working hours: from 9:00 to 18:00 and Friday from 9:00 to 17:00;

Interdistrict Inspectorate of the Federal Tax Service of Russia № 19 of Krasnoyarsk Territory:
663800, Krasnoyarsk Territory, Ilan Street. Communist, Building 42;

Reception: 8 (39173) 03.21.87,

help desk: 8 (39173) 2-13-87, "Hotline": 8 (39173) -2-13-87; Working hours: from 8-00 to 17-00,
a break from 12-00 to 13-00;

Interdistrict Inspectorate of the Federal Tax Service of Russia № 20 of Krasnoyarsk Territory:
662710, Krasnoyarsk region, town. Shushenskoe, 2 md house 65 "A".;

Reception: 8 (39139) 3-15-64, help desk: 8 (39139) 12.03.46;

Working hours: from 8-00 to 17-00, a break from 12-00 to 13-00;

Interdistrict Inspectorate of the Federal Tax Service of Russia № 21 of Krasnoyarsk Territory:
662910, Krasnoyarsk Territory, n Kuragino. Str. Schetinkina, house 40;

Reception: 8 (39136) 2-24-59, help desk: 8 (39136) 2-22-39;

Working hours: from 8-00 to 17-00 a break from 12-00 to 13-00;

Interdistrict Inspectorate of the Federal Tax Service of Russia № 22 of Krasnoyarsk Territory:
660079, Krasnoyarsk Territory, Krasnoyarsk, ul. 60 October, 83 "A";

Reception: 8 (391) 252-75-50, help desk: 8 (391) 252-75-70 8 (39144) 3-70-22; Working hours:
from 8-00 do17-00 Friday from 8-00 to 15-45 a break from 12-30 to 13-15;

Interdistrict Inspectorate of the Federal Tax Service of Russia № 24 of Krasnoyarsk Territory:
660003, Krasnoyarsk Territory, Krasnoyarsk, ul. Pavlova, Building 1, Building 4;

660004, Krasnoyarsk Territory, Krasnoyarsk, ul. Solar, 1; Reception: 8 (391) 256-08-50, help
desk: 8 (391) 256-08-65;

Working hours: from 8-00 to 17-00, Friday from 8-00 to 16-00, a break from 12-00 to 12-45.

NOTICE "ON ELECTRONIC CASH"

This memo is designed to obtain individuals - clients of credit institutions (hereinafter - the Clients) Information about electronic cash, on the formation of the balance of electronic money, particularly the use of electronic means of payment for the transfer of electronic money, and also on the services provided by electronic funds transfers. The services for electronic funds transfers for the purpose of this leaflet is meant the implementation of the electronic transfer of funds, as well as committing other transactions with electronic money provided by the Federal Law dated 27.06.2011 number 161-FZ "On the national payment system" (with changes and additions) (hereinafter - the Federal law № 161-FZ).

1. General provisions on electronic cash

1.1. Electronic cash (hereinafter - EDS) used in the implementation of cashless payments.

1.2. EMF - a non-cash assets in rubles or foreign currency accounted credit organizations without opening a bank account and transferred to the use of electronic means of payment (hereinafter - ESP), in accordance with the Federal Law № 161-FZ.

1.3. ESP designed for EMF transfer, are, in particular, the so-called "electronic wallets" to which access can be carried out with the use of computers, mobile devices, including through installed on these devices, special software, as well as bank prepaid cards.

1.4. Provide translation services for EDS in accordance with the legislation of Russian Federation shall have the right only to credit institutions that have notified the Bank of Russia in the established order on the commencement of the relevant activities.

1.5. List of credit institutions which have indicated to the Bank of Russia in the established order of commencement of the translation of EMF activities is available on the official website of the Bank in Russia informatsionno-telekommunikatsionnoy network "Internet" (http://cbr.m/PSystem/Prtd=oper_zip?).

1.6. A credit institution in accordance with the Federal Law № 161-FZ is to refuse to conclude a contract on the use of ESP, as well as suspend or terminate Customer's use of the ESP in accordance with the agreement on the use of ESP in violation of the order of the Client use ESP.

1.7. EMF is not subject to insurance under paragraph 5 of Part 2 of Article 5 of the Federal Law of 23.12.2003 number 177-FZ "On insurance of individual deposits in Russian banks."

1.8. When operations with emf exists a number of limitations (Appendix № 1).

2. The procedure for the formation of EMF

2.1 residue. The client can provide the funds of the credit institution in accordance with the agreement on the use of ESP, both through their transfer to the bank account (opened in credit institutions, to provide clients with translation services EMF, or other credit organization), and without the use of bank accounts, including through the introduction of the Client cash in ATMs and payment terminals credit institutions and bank payment agents. In addition, the rest of the Customer EDS may be increased by funds provided by the Client in favor of such legal entities and individual entrepreneurs, if it is stipulated by the contract on the use of ESP, signed between credit institutions and customers.

2.2. A credit institution shall not provide the Client cash balance to increase EMF Client on the basis of the consumer credit agreement (loan).

2.3. If the Customer is a subscriber service provider, in some cases, the presence of such an operator of the contract due to the credit institution to provide clients with translation services EMF funds to increase the balance of the Client's voltage can be provided by the said credit institution in accordance with the agreement on the use of ESP, It concluded with the Client, at the expense of the Client's funds, which are in advance for the services.

2.4. Client EMF Balance occurs when the account provided by the credit institution funds. In this account of the credit institution funds can be carried out within their provision.

2.5. Client on EMF residue interest is not charged.

3. How to use ESP to convert EMF

3.1. ESP is used to convert EMF Client on the basis of an agreement on the use of ESP, concluded with a credit institution, including the acceptance of the offer by the credit institution.

3.2. Using ESP to transfer EMF can be performed with holding the identification procedure, including simplified Customer identification in accordance with Federal Law of 07.08.2001 № 115-FL "On Anti (laundering) laundering, and CFT" (as amended) (hereinafter - the Federal law № 115-FZ), and without carrying out the identification procedure.

3.3. In the case of a credit institution customer identification procedures used by the ESP is personalized. Meanwhile, the rest of EMF Client at any time should not exceed 600 thousand rubles, or the equivalent in foreign currency at the official exchange rate of the Bank of Russia.

3.4. If this procedure was not carried out, used by clients ESP is impersonal. Meanwhile, the rest of EMF Client at any time should not exceed 15 thousand rubles, and the total amount transferred by the Customer EDS using such ESP should not exceed 40 thousand rubles per calendar month. In the case of in respect of the Customer Facilitation identify client may use non-personal ESP for payment of goods (works, services) of legal entities and individual entrepreneurs, provided that the EMF Client residue at any time does not exceed 60 thousand rubles, and the total amount transferred EMF using such impersonal ESP does not exceed 200 thousand rubles per calendar month.

4. Translation services EMF

4.1. EMF can be transferred between clients and between clients and legal entities and individual entrepreneurs. The Client using impersonal ESP, in the event that the identification procedure is simplified with respect to such customer is not carried out, it may be the payer only for transferring EMF entity, individual entrepreneur and can not be transferred by the recipient EMF.

4.2. The residue (part of) the EMF:

1) using a Client personalized ESP can be ordered by the Client:

- a) transferred to any bank account (including the bank account of the Client or other individual);
- b) moved without opening a bank account;
- c) is aimed at fulfillment of the Customer's obligations to the lending institution (such as the payment of the commission);
- g) outstanding customer cash;

2) when using the Client impersonal ESP, if in respect of such customers to conduct a simplified procedure for the identification can be customer's disposal:

- a) transferred to the bank accounts of legal entities and individual entrepreneurs;
- b) transferred to the bank account of the Client;
- c) is aimed at fulfillment of the Customer's obligations to the lending institution;

3) using the Client impersonal ESP if the identification procedure in respect of the Client was not carried out, may be on the order of the Customer:

- a) transferred to the bank accounts of legal entities and individual entrepreneurs;
- b) aims at the execution of Customer's obligations to the lending institution. The client is also entitled to receive the remainder (part of) the EMF cash if they used non-personalized EPG (regardless of the conduct (failure to) simplified procedures for identification) is a prepaid card. The total amount of cash issued by the Client in this case can not exceed 5000 rubles for one calendar day and 40 thousand rubles within one calendar month. At the same time in relation to the issuance of the balance (or part thereof) EMF Client cash (including the maximum sum granted cash) agreement on the use of the ESP concluded by the Client with the credit institution, additional restrictions may be imposed.

4.3. For the provision of translation services by the credit institution with the EMF Client may be charged a commission in accordance with the contract concluded with the Client.

4.4. A credit institution is obliged to inform the Client about the fulfillment of each transaction using the ESP by giving notice in accordance with the procedure established by the agreement on the use of ESP with the Client.

5. The order of operations with emf in NGOs Krasnoyarsk Regional Settlement Center Ltd.

5.1. Operator translation EMF is the NCB Krasnoyarsk Regional Settlement Center Ltd. (hereinafter - NGOs). Registered address: 660098, Krasnoyarsk, ul.Oborony, 3, office number 333. The license for banking operations issued by the Bank of Russia №3483-K on 28/01/2014..

5.2. Terms of Use EMF defined in paragraph 3 of this Notice. NCO provides for the use of both personalized and non-personalized EMF, including offline.

5.3. with EMF operations are carried out in the NCO: - through the "Internet payment system" on the Internet (www.krasplat.ru site); - through www.kopilkaclub.ru site; - ESP through NGOs or through the EAS bank payment agents (subagents) NGOs, including those with the software, connect to the system "Good ruble" in the framework of the "Piggy". Address operations with emf, if necessary, can be found by contacting NGOs at the address: Krasnoyarsk, ul. Vodopiyarov, d. 20 NCO or by phone at (391) 274-95-74.

5.4. The client has the right to deliver cash NGOs following ways: ► cash through ESP NGOs; ► cash through ESP bank payment agents (subagents) NGOs; ► beznalichnym bank transfer and without using your bank account, including using your bank card; ► beznalichnym bank transfer at the expense of legal entities and individual entrepreneurs. Addresses of EMF NGO operations, if necessary, can be found by contacting NGOs at the address: Krasnoyarsk, ul. Vodopiyarov, d. 20. Cash Customer grants within the limit of EMF balance established by the Federal Law № 161-FZ for the type of ESP. These limits are defined in Appendix № 1 of this Notice.

5.5. NGOs have the right to charge a fee for operations with emf in accordance with tariffs approved by the NCO. Rates for transactions with EDS are on www.kkrc.ru site ATMs (terminals) NGOs and bank payment agents (subagents) NGOs, as they can be recognized directly by contacting NGOs at the address: Krasnoyarsk, ul. Vodopiyarov, d. 20.

5.6. Customer complaints, including the use of personalized ESP without the consent of the Client, shall be presented in the following ways: ► putem personal appeal by presenting an identity document in the NGO office (authorized person) or in the organizer office system "Profitable ruble» (LLC «Discount club»); ► putem treatment: - NCO at the phone number (391) 274-95-74 - the phone number (391) 275-53-53 in case of complaints on the use of ATM, "student" and the use of electronic purse "of Internet payment system "- the telephone number (391) 274-50-50 in case of complaints on the use of cards" Piggy "and a gift card" Piggy ", written claims ► putem directions by e-mail through the Internet resource www.krasplat.ru or www.kopilkaclub.ru. Details for sending a written claim: NGO Krasnoyarsk Regional Settlement Center Ltd., 660098, Krasnoyarsk, ul. Vodopiyarov, d. 20. Claims time is between seven (7) to thirty (30) calendar days from the receipt of said claim.

5.7. NGO sends notice to the Client on the execution of his orders to transfer money without opening an account, in addition to the translation of EMF, not later than the day following the day of execution by informing sms or through the "Internet payment system" on the Internet (www.krasplat.ru site) . Notice shall be deemed received by the Client from the date of dispatch or NGOs since its placement in the "Internet payment system." When transferring EMF NGO sends the Client confirmation of the execution of the order without delay after the execution of the order on the implementation of the translation of EMF through sms informing through the "Internet payment system" on the Internet (www.krasplat.ru site). Confirmation of execution of the order shall be deemed received by the Client from the date of dispatch or NGOs since its placement in the "Internet payment system." In the case of offline mode use ESP NGO sends the Client confirmation of the implementation of the transfer of EMF immediately after allowing

NGOs to information received in accordance with Paragraph 12 of Article 7 of the Federal Law № 161-FZ.

5.8. In case of loss or ESP Client impersonal transactions using it without the consent of the Client (when concluding the contract on the use of ESP) have no obligation to compensate NCO Client residue (part of) the EMF.

6. Procedure for identification NCO Customer

6.1. NGOs identify the Customer or simplified identification. Identification - a set of measures for the establishment in the Federal Law № 115-FZ of information about customers, their representatives, beneficial owners, beneficial owners, to confirm the authenticity of this information using original documents and (or) duly certified copies. Under the simplified customer identification means a series of measures to establish in respect of the Customer name, surname, patronymic (if the latter), series and number of identity document, and assurance of information in the following ways: - through personal submission by the Client of original documents and (or) duly certified copies of the documents; - by sending the Client, including through ESP (terminals, ATMs, websites, etc.) NGOs and bank payment agent, the information specified in paragraph 6.2. Reminders of this, and using the information from the information systems of public authorities, the Pension Fund of the Russian Federation, the Federal Compulsory Medical Insurance Fund and (or) the state information system defined by the RF Government; - by passing the authorization by the Customer in the uniform system of identification and authentication when using reinforced qualified electronic signature or an electronic signature, provided that the issuance of the key a simple e-Customer's personal signature is set at personal reception with details about yourself: name, surname and patronymic (if available last) and SNILS.

6.2. For easy identification of customers to provide the following information: - surname, name, patronymic (if the latter); - details of the document of identity: a series (if any) and the document number, date of issue of the document, the name of the issuing authority and department code (if any) in accordance with the Bank of Russia on 10/15/2015 number 499-P "On the identification customer credit organizations, customer representatives, beneficiaries and the beneficial owners in order to prevent legalization (laundering) of proceeds from crime and financing of terrorism "; - SNILS and (or) VAT and (or) the number of the policy of compulsory medical insurance, as well as the subscriber's customer number, which enjoys the mobile telephone communication services. When conducting a simplified identification of customer identification including easy identification, the Customer's representative, the beneficiary and the beneficial owner is not carried out.

6.3. To carry out the identification of: - The client goes to NGOs (the list of addresses of departments NGOs client learns by applying to Sa11 Center NGO with use of telecommunication, NGOs phone number (391) 274-95-74); - The client fills out an application - questionnaire, established NGOs form, which is available in the offices of NGOs, along with the original document proving his identity. Form questionnaire posted on www.krasp1at.ru sites.

6.4. NGOs depending on the passage or the passage of the Client identification procedure provides a possibility its use: • non-personalized ESP - Anonymous (The client has not passed the procedure of identification); • impersonal ESP - Standard (Customer Identification was simplified procedure); • personalized ESP - Max (The client has passed the identification procedure). Depending on passage level identification, client access to different utilization capabilities EMF (ESP) (Appendix № 1). Greater detail the conditions of operations with emf and use ESP set out in the agreements on the use of ESP - Offer Contract, which are placed on sites

www.krasp1at.ru, www.kopilkaclub.ru, www.vshkole.net, www.kkrc.ru, also information stands of NGOs and bank payment agents (subagents) NGO.

7. Procedure Client Action in case of suspicion of disorderly conduct regular functioning of TU RB, and in case of detection of indications of events, connected with violation of ensuring protection of information in the implementation of the transfer of funds using TU RB.

7.1. The procedure for consideration of applications, information about the structural subdivisions (officials), receiving complaints and their contact numbers are posted on the TU RB and / or on the official website in informatsionno-telekommunikatsionnoy network «Internet»: <http://termina1.krasp1at.ru/>.

7.2. Applications from clients on identified events related to the violation of information security in the implementation of cash transfers with TU RB taken by the Division for dealing with customer complaints at the address: 660098, Russia, Krasnoyarsk, ul. Vodopiyanov, d. 20.

7.3. In considering the application from the Client on identified events related to the violation of information security in the implementation of cash transfers with TU RB, necessarily, part of department of economic information security.

7.4. The application should be considered within 30 days from the time of its filing.

7.5. Applications submitted in the prescribed manner, subject to mandatory review by NGOs.

Tables by type of restrictions on operations with emf limitations by increasing the balance EMF Forms ESP residue limit Updating using your bank account replenishment without the use of a bank account replenishment at the expense of legal entities and individual entrepreneurs, other than credit institutions impersonal, without identification of ESP 15 000 rubles allowed within the limit of the balance of 15,000 rubles and 40 000 rubles turnover for the calendar month is allowed within the limit of the balance of 15,000 rubles and 40 000 rubles on Orochi within a calendar month is permitted within the limit of the residue 15000 rubles and 40 000 revolutions during the calendar month impersonal, a simplified identification ESP 60 000 rubles permitted within the limit of the residue 60000 rubles and 200 000 revolutions during the calendar month is allowed within a limit the balance of 60,000 rubles and 200 000 rubles turnover for the calendar month is allowed within the limit of the balance of 60,000 rubles and 200 000 rubles turnover for the calendar month personalized ESP 600 000 rubles allowed within the limit of the balance of 600,000 rubles and without limitation speed allowed within the limit of the balance of 600,000 rubles and without limitation speed allowed within the limit of the balance of 600,000 rubles and without restriction on corporate ESP 600 000 rubles is allowed within the limit of the balance of 600,000 rubles and without speed restrictions prohibited prohibited limitations in the implementation transfers EMF payers / Sex etter nepersonifitsirova nnye without nepersonifitsirovann s identification ESP, ESP with simplified identification personifitsirova nnye ESP Corpos ativnost ESP nepersonifitsiro Bathrooms, without identifying ESP prohibited prohibited prohibited is permitted between 40 000 in a calendar month nepersonifitsiro bathrooms, with simplified identification ESP prohibited is permitted within the balance limit is the recipient of 60,000 rubles and 200 000 rubles turnover allowed within the balance limit in the recipient of 60,000 rubles or 200 000 allowed within the balance limit is the recipient of 60,000 rubles and 200,000 rubles during a calendar month turnover during the calendar month rubles turnover for the calendar th month personifitsirova nnye ESP prohibited is permitted within the balance limit is the recipient of 60,000 rubles and 200 000 rubles turnover for the calendar month is permitted within the balance limit is the recipient of 600,000 rubles and without limitation speed allowed within the limit of the balance of the recipient of 600,000 rubles, and without limitation, speed corporate ESP

prohibited is permitted within the balance limit is the recipient of 60,000 rubles and 200 000 rubles turnover for the calendar month is allowed within the limit of the balance of the recipient of 600,000 rubles and without loss restraints revolutions prohibited Restrictions decreases (transfer, return) of the residue (or part thereof) EMF Forms ESP translation translation translation translation without direction Getting a bank account other bank account opening EMF of the residue (his client banking legal banking execution part) EMF account person account of obligations rubles physical individual entrepreneur to KO people nepersonifitsiro forbidden forbidden is permitted in prohibited allowed allowed in bathrooms, without the limits of the range in the identification of 40,000 rubles MDL 40 000 USING ESP turnover during the calendar month rubles turnover for kalendarog of months AANII prepaid ennoy card within 5000 rubles turnover per day and 40 000 turnover per month nepersonifitsiro permitted in prohibited is permitted in prohibited allowed allowed in bathrooms, with limits within the limits of the simplified 200 000 200 000 200 000 rubles incorporates an authentication rubles turnover in rubles AANII ESP turnover for turnover in prepaid during the calendar for a calendar month ennoy kalendarog card month on month Roedel 5000 rubles turnover per day and 40 000 turnover per month personifitsirova permitted permitted permitted without allowed allowed allowed nnye ESP without no restrictions no no no restrictions limiting th Limitations th restricted s corporate ESP is allowed without restrictions prohibited prohibited prohibited prohibited prohibited

memo about implementation of funds associated with the transfer of clients' operations Operator remittance is NCO Krasnoyarsk Regional Settlement Center Ltd. (hereinafter - NGOs). Registered address: 660098, Krasnoyarsk, ul. Defense, d. 3, office № 333 INN2466155733, tel. (391) 274-95-74 or (391) 275-53-53

License for banking operations issued by the Bank of Russia №3483-K on 28/01/2014.

Bank payment agents are:

1. LLC "YarPlat" Location: 660041, Krasnoyarsk, pr.Svobodny, d.60A; INN: 2463089592, tel. (391) 24-00-171. Between the operator of remittance and «YarPlat" contract "01" on August 2013goda №126-08 / 13.

2. LLC "Telecomservice" Location: 660099, gKrasnoyarsk, ul.Ady Lebedeva, d.152; INN: 2460208499, tel. : +7 (391) 266-03-73, 266-03-27. Between the operator of remittance and «Telecomservice" contract on May 11, 2016 № 146-05 / 2016 of APP.

3. LLC "Factory" Location: 663415, the Krasnoyarsk Territory, the area Motygin, urban village Razdolinsk Str. Day 70; INN: 2426004030, tel. 8 (929) 333-43-69. Between the operator of remittance and OOO "Factory" signed an agreement on 12.02.15 № 137-02 / 15 BPA.

4. "Center of processing of the message," Location: 660049, Krasnoyarsk, ul. Karl Marx d.48; INN: 2466166750, tel. 8 (923) 3331521. Between the operator of remittance and "Center of processing of messages" signed an agreement on September 19, 2017. № 151-09 / 17- FHT.

5. LLC "Discount Club", location: 660017, Krasnoyarsk, ul. Defense, 3, of.333; INN: 2466220527, tel. 8 (391) 232-58-35. Between the operator of remittance and «Discount club" contract of April 04, 2017. ID number 1 APP.

6. LLC "Paragraph", location: 660048, Krasnoyarsk, ul.2 th Bryansk, 59 d, of.313; INN: 2466172168, tel. 8 (902) 924-04-31. Between the operator of remittance and OOO "Para" signed an agreement on January 9 2018g.№ 2-BPA. Claims of the customer presents the following ways:

▶ by a personal appeal by presenting an identity document in the Operator's office money transfer or bank payment agent office (sub-agent);

▶ putem treatment: - by NGOs phone number; - for APP phone number;

► through written complaints by e-mail through the Internet resource www.krasp1at.ru. Details for sending a written claim: NGO Krasnoyarsk Regional Settlement Center Ltd., 660098, Krasnoyarsk, ul. Vodopiyanov, d. 20. Claims time is between seven (7) to thirty (30) calendar days from the receipt of said claim.

1 By PEPs include the following persons: a foreign public official (hereinafter - FPO) - any appointed or elected person holding any office in the legislative, executive, administrative or judicial office of a foreign state or a person exercising a public function for a a foreign country, including for a public agency or public enterprise, or a person who has held public office since the resignation which took place less than 1 year. MPDL - natural person, or accepts service and an officer of a public international organization ("Official of a public international organization") - persons entrusted with or have been entrusted with the important functions of the international organization. Refers to a member of senior management, ie Directors, Deputy Directors and members of the board or equivalent functions. The definition does not apply to middle managers or persons occupying lower positions in the specified category. RPDL - Russian officials - persons holding (occupying) the state posts of the Russian Federation, the positions of members of the Board of Directors of the Central Bank of Russian Federation, the position of the federal public service, the purpose of which, and liberation from which are made by the President of the Russian Federation or the Russian Federation Government, the post in the Central CBR, public corporations and other organizations established by the Russian Federation on the basis of the federal Konov included in the list of positions determined by the President of the Russian