



Federal Law From 29.07.2004 N 97-Fz "On Amendments To Certain Legislative Acts In Connection With The Adoption Of Federal Law" On Payment Bank Of Russia Individuals' Deposits In Bankrupt Banks Not Participating In The Mandatory Deposit Insurance Personal Bank Federation "

July 29, 2004 N 97-FZ

Article 1

Article 1

Seventh paragraph of paragraph 1 [of Article 64](#) of the Civil Code of the Russian Federation (Collection of Laws of the Russian Federation, 1994, N 32, Art. 3301, 1996, N 9, Art. 773, 2003, N 52, Art. 5034), the words "and the Bank Russia in connection with payments on individuals' deposits in banks in accordance with the law. "

Article 2

Article 2

The Federal Law [of July 10, 2002 N 86-FZ](#) "On the Central Bank of the Russian Federation (Bank of Russia)" (Collected legislation of the Russian Federation, 2002, N 28, art. 2790) as follows:

1) [Article 4 of the](#) complement clause 18.1 as follows:

"18.1) makes payments to the Bank of Russia on deposits of persons in bankrupt banks not participating in the compulsory insurance of individuals' deposits in banks in the Russian Federation, in the cases and under the procedure stipulated by the federal law; ";

2) [paragraph 9](#) of Article 18 add the following paragraph:

"The implementation of the Bank of Russia payments on individuals' deposits in bankrupt banks not participating in the compulsory insurance of individuals' deposits in banks in the Russian Federation, in the cases and under the procedure stipulated federal law; ";

3) the second part [of Article 74](#) , paragraph 8, supplemented as follows:

"8) impose restrictions on the interest rate, which determines the credit institution to a bank deposit contract, concluded (delayed release) in the period of limitation, in the form of the maximum interest rate (but not less than two-thirds of the Bank of Russia refinancing rate on bank deposits in rubles and not below LIBOR rates on bank deposits in foreign currency at the date of limitation), for up to one year. For the purposes of this provision, the calculation of interest rates along with interest includes any non-interest charges that credit organization pays depositors - individuals. ".

Article 3

Article 3

[Article 8 of](#) the Federal Law "On Banks and Banking Activities" (as amended by Federal Law of February 3, 1996 N 17-FZ) (Gazette of the Congress of People's Deputies and Supreme Soviet of the RSFSR, 1990, N 27, art. 357; Laws of the Russian Federation, 1996, N 6, p. 492; 2001, N 26, art. 2586) to add the fifth part as follows:

"Credit institution licensed by the Bank of Russia for attracting deposits from individuals, should disclose the interest rates on bank deposit contracts with individuals (in the whole of the credit institution without disclosure of private individuals) and information about debt credit institution on deposits of individuals. Order the disclosure of such information shall be established by the Bank of Russia. ".

Article 4

Article 4

Paragraph 8 of the second part [of Article 74](#) of the Federal Law of 10 July 2002 N 86-FZ "On the Central Bank of the Russian Federation (Bank of Russia)" as amended by this Federal Law is valid until December 31, 2006.

Article 5

Article 5

1. This Federal Law shall enter into force on the day of its official publication, except for Article 1, paragraphs 1 and 2 of Article 2 hereof.
2. Article 1, paragraphs 1 and 2 of Article 2 of this Federal Law shall enter into force on the date of entry into force of the Federal [Law](#) "On the Bank of Russia payments on individuals' deposits in bankrupt banks not participating in the compulsory insurance of individuals' deposits in banks in the Russian Federation."

President of the Russian Federation
VLADIMIR PUTIN

The Kremlin, Moscow

July 29, 2004

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