

Conditions for comprehensive banking services for individuals

Edition 43



ТИНЬКОФФ

1. Terms and definitions

Subscriber number - a cell phone number provided to the Client by a mobile operator in accordance with the contract for the provision of communication services and provided by the Client to the Bank as the main contact number for information and financial interaction with the Bank as part of the Remote Service.

Subscriber device - a personal computer, smartphone, telephone or other device connected to telecommunication lines (data transmission) for receiving or transmitting Messages by the Bank or the Client.

Authentication data - Access code, unique login, password of the Client, as well as other data used to access and perform transactions, including using the Card through an ATM, Internet Bank, Mobile Bank and Mobile Bank applications and /or other Internet service channels, as well as cellular communication channels. Authentication data is analogous to a handwritten signature (Simple electronic signature) of the Client.

Bank - Joint Stock Company "Tinkoff Bank", 127287, Moscow, st. Khutorskaya 2-ya, 38A, building 26, universal Bank of Russia license No. 2673.

ATM is a software and hardware complex designed for automated (without the participation of an authorized person of the Bank or Bank Partner) withdrawal of cash, replenishment of cash, including using a Card (including a card of a third-party bank), a Token or generated by the Client through the use of a Mobile Bank a unique QR code, as well as performing other operations, if the Bank has the technical capabilities.

Virtual voice assistant (Voice Assistant) is a Bank service that allows, including through the use of the Bank's Mobile application, interaction between the Bank, as well as its affiliates and/or their partners and the Client, including the exchange of information and the performance of individual transactions. The procedure for using the Voice Assistant is determined by these Terms and the Terms of Use of the Bank's Mobile Application.

Time Deposit (hereinafter referred to as the Deposit) - funds in the currency of the Russian Federation and/or foreign currency(s) (multi-currency Deposit), placed by individuals in the Bank for the period established by the Tariff Plan, including capitalized (accrued) interest on amount of the Deposit in accordance with the Agreement contribution.

Demand deposit - funds in the currency of the Russian Federation and/or foreign currency placed by individuals with the Bank for an indefinite period and returned in whole or in part at the request of the Client, including interest capitalized (credited) on the funds placed in accordance with the Savings Account Agreement.

Statement - information on transactions completed during the Billing Period, accrued commissions, fees, interest, amount of Debt, as well as, if applicable, the requirement to repay the Debt and information on the amount and repayment period of the Minimum and/or Regular Payment, and other information on the concluded Agreement (at the discretion of the Bank) provided by the Bank to the Client.

Remote servicing - generation and execution of orders for transactions and/or processing of the Client's applications using Authentication Data and/or Access Codes and/or provision and/or exchange of messages and information, including under agreements concluded between the Client and the Bank, through an ATM, the Bank's contact center by phone and/or website Bank on the Internet and/or Internet Banking and/or Mobile Banking and/or Mobile Applications of the Bank and/or other service channels on the Internet (including email/chat) and/or cellular communication channels, including SMS messages and Push notifications .

Agreement - unless specified separately, any of the agreements:

Deposit Agreement (Savings Account Agreement) is an agreement concluded between the Bank and the Client on the opening, servicing and closing of bank deposits, which includes the relevant Application, Tariffs and General Conditions for opening, servicing and closing bank deposits.

Credit card agreement is an agreement concluded between the Bank and the Client on the issue and servicing of a Credit Card (Credit Cards), which includes the relevant Application, Tariffs and General Conditions for the issuance and servicing of credit cards.

Payment Card Agreement (Account Agreement) - an agreement concluded between the Bank and the Client for opening, maintaining and closing a Card Account (Account), which includes the relevant Application, Tariffs and General Conditions for opening, maintaining and closing accounts for individuals, as well as issuing and servicing payment cards .

Debt restructuring agreement is an agreement concluded between the Bank and the Client in accordance with the General Credit Conditions for the purpose of repaying existing debt under the Credit Card Agreement and the Loan Agreement.

Loan agreement is an agreement concluded between the Bank and the Client for the provision of a loan, including with the condition of securing its execution with collateral provided by the Client, which includes the relevant Application, Tariffs and General Loan Conditions.

Pledge Agreement is an agreement concluded between the Bank and the Pledgor on the provision of the Pledged Subject as collateral to the Bank in order to ensure the fulfillment of obligations under the Loan Agreement, drawn up either in the form of a separate document signed by the parties, or including the relevant Application and General Credit Conditions, and in cases provided for by the General Conditions of Lending, which includes the relevant Application (except when the Application is submitted through Remote Service), the General Conditions of Lending and the Notice of Acceptance of Property as Pledge.

Debt - all amounts of money payable by the Client to the Bank under the Loan Agreement and/or Credit Card Agreement and/or Debt Restructuring Agreement and/or Payment Card Agreement, including under other agreements concluded between the Bank and the Client, as well as monetary amounts, erroneously credited in favor of the Client, and other funds subject to payment and/or return by the Client, which may include the amount of the Loan, accrued interest for using the Loan, commissions, fees, including for additional services and insurance programs, as well as fines in accordance with the applicable Tariffs.

Pledgor is the owner of the Pledged Subject (Client or any other person), who has entered into a Pledge Agreement with the Bank, or a participant in shared construction (Client), who provides/has provided the Rights of Claim as collateral to the Bank.

Application - a proposal (offer) of the Client addressed to the Bank, containing the Client's intention to conclude an Agreement with the Bank and all the essential terms of the relevant Agreement or the procedure for determining them.

Application-Questionnaire - a written proposal (offer) of the Client addressed to the Bank and/or its partners, containing the Client's intention to conclude a Universal Agreement with the Bank, as well as an Application for concluding a separate Agreement (Agreements) within the framework of the relevant General Conditions and/or an application for concluding an agreement (agreements) with the Bank's partner(s), as well as information necessary to identify the Client in accordance with the requirements of the Bank, its partners and the legislation of the Russian Federation.

Internet Bank is a Bank service that allows interaction between the Bank and/or its partners and the Client, including the exchange of information and the performance of individual transactions via the Internet.

Card Account (Account) - a Client's bank account opened exclusively for carrying out transactions using the Payment Card (its details) and/or Remote Service channels and/or for carrying out transactions on settlement documents drawn up and signed by the Bank based on the order of the Client or the Client's Representative.

Client - an individual who has concluded a Universal Agreement with the Bank, as well as one or more Agreements in accordance with the General Conditions.

Access code - PIN code, graphic, digital and/or alphabetic codes that allow the Client to be authenticated when contacting the Bank through Remote Service.

Compromise - loss of Access Codes or Authentication Data, suspicion of loss of Access Codes or Authentication Data, or suspicion of third party access to Access Codes or Authentication Data.

Credit - funds provided to the Client by the Bank in a non-cash manner under the terms of the Credit Agreement, Credit Card Agreement, Debt Restructuring Agreement or Payment Card Agreement (authorized overdraft/credit line).

Credit card (Card) is a bank card issued under the Credit Card Agreement and intended for the Client to carry out transactions using the Credit provided by the Bank without using the Client's bank account.

Mobile application of the Bank - an application for a mobile device (smartphone, tablet, etc.), including Mobile Bank, allowing interaction between the Bank and/or its partners and the Client, including the exchange of information, sending Applications and performing individual transactions at the discretion of the Bank. The terms of use of the Bank's Mobile Application are determined by these Terms and/or the agreement, which the Client reads before using it.

Mobile Bank is a Bank service that allows interaction between the Bank and/or its partners and the Client, including the exchange of information and performance of individual transactions, through special applications for a mobile device (smartphone, tablet, etc.).

Savings account is an account in which the Client's funds are accounted for, providing for the accrual of interest on the balance of funds in accordance with the Savings Account Agreement.

General conditions - unless specified separately, any of the general conditions that are an integral part of these Terms and annex to them:

- General conditions for opening, servicing and closing bank deposits;
- General conditions for opening, maintaining and closing accounts of individuals, as well as issuing and servicing payment cards;
- General conditions for issuing and servicing credit cards;

- General credit conditions for the purpose of repaying existing debt under the Credit Card Agreement and the Loan Agreement;
- General lending conditions;
- General terms and conditions of loyalty programs.

Operational time is the part of the working day established by the Bank during which the Bank accepts and executes Client orders. Information about Operational Time is posted on the Bank's website on the Internet.

Partners are organizations located on the territory of the Russian Federation that have entered into an agreement with the Bank on the acceptance and issuance of funds sent to the Bank's Clients, and information about which is posted on the Bank's website on the Internet at tinkoff.ru .

Transfer of funds - transfer of funds through ATMs, Partners or the settlement network of the Bank of Russia (bank transfer), as well as from accounts (to accounts) opened with the Bank.

PIN code is a digital personal identification number assigned to each Card by the Bank or assigned by the Client independently through Remote Service channels, and serves to identify the Client when conducting transactions using the Card at ATMs, terminals, etc. The method of assigning a PIN code is determined by the Bank.

Payment Application - software installed on the Client's electronic device, provided by the Payment Application provider in accordance with the Federal Law "On the National Payment System" and allowing the Client to issue a Token. The conditions for the Client's use of the Token in the Payment Application are defined in the Terms of Use of bank cards of Tinkoff Bank JSC in Payment Applications.

Rights of claim - property rights acquired/acquired by a participant in shared construction under an agreement for participation in shared construction.

A simple electronic signature is an electronic signature that, through the use of codes or other means, confirms the fact of the formation of an electronic signature by the Client or a representative of the Bank. A simple electronic signature is analogous to a handwritten signature of the Client or a representative of the Bank.

The subject of the pledge is a vehicle (Car), or residential real estate located on the territory of Russia (Real Estate), or the Rights of Claim provided/provided as collateral to the Bank in order to ensure the fulfillment of obligations under the Loan Agreement. Information about the Subject of Pledge is indicated in the relevant Application, Pledge Agreement, equity participation agreement specified in the Application, and/or Notification of acceptance of property as pledge.

PS - payment systems MIR, MasterCard, VISA and UnionPay International.

Payment card (Card) - a bank card issued under the Payment Card Agreement (Account Agreement) and intended for the Client to carry out transactions using the balance of funds on the Card Account and/or the Credit provided by the Bank in the event of insufficient or unavailable funds on the Card Account.

Settlement period - the period between the dates of generation of Statements.

Message - information transmitted by the Bank under the Agreement, through Remote Services, including through the Internet Bank and Mobile Bank, as well as through message services using the identifier provided to the Bank by the Client, Mobile applications and services of the Bank, or using other capabilities of the Subscriber Device, including Push notifications.

Deposit account - account(s) on which funds in the currency of the Russian Federation or foreign currency(s) placed by the Client in accordance with the terms of the Deposit Agreement are accounted.

Tariff plan is a document containing information on the amount and rules for calculating, collecting and accruing interest, commissions, fees and fines, as well as other information that is an integral part of the relevant Agreement.

Tariffs - a set of Tariff plans and other tariffs for the Bank's services, which is an integral part of the Agreement.

Token is an electronic means of payment containing a set of Card details, issued independently by the Client through an electronic device, as well as using the Mobile Bank or Payment Application, which allows the Client to make transactions using contactless payment technology.

Trade organization - an organization or individual entrepreneur, including those cooperating with the Bank under the buyer lending program from whom the Client purchases the Goods and/or the Car on the terms of its full or partial payment using a Loan.

Notice of acceptance of property as collateral is a document containing information about the Bank's acceptance of the Pledged Subject (Car) as collateral, generated by the Bank and sent to the Client via Remote Service to confirm the approval of the Pledged Subject under the Pledge Agreement.

A universal agreement is a comprehensive banking service agreement concluded between the Bank and the Client, which includes these Conditions, Tariffs and the Application Form as integral parts.

Conditions (UKBO) - this document, which is an integral part of the Universal Agreement.

Push notification - information transmitted by the Bank via the Internet to the Client's Subscriber Device using the Mobile Bank and/or the Bank's Mobile Application.

2. Basic provisions

2.1. Within the framework of the Universal Agreement, the Bank provides the Client with the opportunity to conclude separate Agreements in accordance with the General Conditions.

2.2. If any provision of these Terms and Conditions conflicts with the provisions set out in the relevant General Terms and Conditions, then the provisions set out in the General Terms and Conditions shall apply.

2.3. To conclude a Universal Agreement, the Client provides the Bank with a personally signed Application Form, as well as documents and information necessary to identify the Client, the Client's representative, the beneficiary, the beneficial owner in accordance with the legislation of the Russian Federation, the requirements of the Bank and the list posted on the Bank's website in Internet on the page acdn.tinkoff.ru/static/documents/list-of-documents-and-information-provided-client.pdf. In the case of identification using a unified biometric system and the availability of technical capabilities, the Application Form can be signed by the Client with a simple electronic signature of a unified identification and authentication system. To conclude a Universal Agreement, the Application Questionnaire can be provided by the Client in the cases and in the manner provided for by the Conditions of comprehensive banking services for legal entities, individual entrepreneurs and individuals engaged in private practice, without generating a separate document containing the information necessary to identify the Client in accordance with the requirements The Bank, its partners and the legislation of the Russian Federation.

2.4. The universal agreement is concluded by the Bank's acceptance of the offer contained in the Application as part of the Application-Questionnaires. Acceptance is the Bank's performance of the following actions, indicating the Bank's acceptance of such an offer:

- for the Deposit Agreement (Savings Account Agreement) - opening a Deposit Account/Savings Account and crediting funds to it;
- for a Payment Card Agreement (Account Agreement) - opening a Card Account (Account) and the Bank recording the first transaction on the Card Account (Account);
- for the Credit Card Agreement - activation of the Credit Card and receipt by the Bank of the first register of transactions;
- for a Loan Agreement - the Bank credits the Loan amount to the Card Account (Account).

2.5. If the Application contains an offer to conclude several Agreements as part of the Application Form, the moment of concluding the Universal Agreement will be the first acceptance by the Bank of the corresponding offer.

2.6. The Bank makes a decision on providing services to the Client based on the information provided to the Bank by the Client, unless otherwise provided by the legislation of the Russian Federation. In this case, the Bank has the right to request additional information from the Client.

2.7. To conclude individual Agreements within the framework of an already concluded Universal Agreement, the Client submits to the Bank an Application, completed, inter alia, through Remote Service channels using Authentication Data and/or signed with a Simple Electronic Signature in the manner determined by these Terms. The introduction (notification to the Bank) of the Authentication Data by the Client when filling out the Application and/or provision to the Bank of the Application signed with a Simple electronic signature means the conclusion of an Agreement between the Bank and the Client on the terms set out in the Application and the relevant General Conditions, including if we are talking about a Credit agreement, Credit Card Agreement or Account Agreement under which the Permitted Overdraft is provided, confirmation by the Client as of the relevant date that he has been provided with the individual terms of the agreement and understands the information about the full cost of the loan. At the same time, the details of the concluded Agreement, including the Account details, can be provided to the Client through Remote Service channels.

2.8. By concluding the Universal Agreement, the Client provides the Bank with an acceptance to execute orders of the Bank and other creditors to whom the Bank has assigned rights (claims) under the agreement with the Client and/or transferred the rights to the mortgage in accordance with the specified agreement and/or the legislation of the Russian Federation, in relation to all of the Client's accounts opened with the Bank, as well as overpayments under the Credit Card Agreement and electronic funds provided by the Client to the Bank in an amount not exceeding the Client's Debt, in order to fully or partially repay the said Debt.

In case of conclusion between the Client and affiliates of the Bank, including Tinkoff Mobile LLC and Tinkoff Insurance JSC, an agreement for the provision of products and/or services, within the framework and/or in relation to which the Client gave an order to write off funds in payment for relevant products and/or services

using the Card, the Client provides the Bank with an acceptance to execute orders of such affiliates of the Bank in relation to the Client's bank account opened with the Bank to which this Card is linked or was linked, as well as funds (including overpayments) under the Credit Card Agreement (if this Card is a Credit Card issued by the Bank) in an amount not exceeding the cost of such products and/or services and/or debt for payment thereof, for the purpose of full and/or partial payment of the specified cost and/or repayment of the specified debt.

The withdrawal of the above acceptance may be carried out by the Client upon his written application to the Bank.

- 2.9. In order to familiarize Clients with the Conditions (General Conditions) and Tariffs, the Bank publishes the Conditions and Tariffs (Tariff plans), rules for applying Tariffs, as well as tariffs for services for transfers, payments and additional services on the Bank's website on the Internet at tinkoff.ru, at the same time, Tariff plans are also published on the Clients' personal pages in the Internet Bank and are available through the Mobile Bank. Conditions and Tariffs (Tariff plans) can be transferred to the Client at his request in the ways provided for in clause 2.10. of these Terms. The terms of the Tariff Plan may also be provided / communicated to the Client by including them in the individual terms of the contract. Additionally, the Bank may inform the Client in other ways that allow the Client to receive information and establish that it comes from the Bank.

The date of publication of this information is considered to be the date of its first posting on the Bank's website on the Internet at tinkoff.ru.

- 2.10. The Bank provides the Client with information related to the Universal Agreement and/or the Agreement, including including Statements, through mail or available Remote Service channels. In this case, the Client bears all risks associated with the fact that the information provided by the Bank to the Client may become available to third parties. The Client has the right to refuse any specific method or methods of obtaining information from the Bank under the Agreement, provided that at least one channel for obtaining information from the Bank is maintained. The Bank is not responsible if the Client refuses all methods of obtaining information. The Client has the right to request the provision of the specified information by mail or in any other way provided for by these Terms, at the Client's discretion.
- 2.11. From the moment of conclusion of the Agreement, the Tariff plan is applied, which is transferred to
To the Client personally or sent by mail, registered mail, e-mail, courier service or other means according to the details specified by the Client, or the conditions of which are provided/specified in the individual terms of the contract. The delivery method is determined by the Bank. The information contained in the Tariff Plan may be included by the Bank in the individual terms of the agreement, which are handed over to the Client before concluding the Loan Agreement. The rules for applying Tariffs and tariffs for services for transfers, payments and additional services, which are an integral part of the Tariffs, are contained in the Client's Tariff Plan and/or on the Bank's website on the Internet at tinkoff.ru. During the validity of the Agreement, at the request of the Client and with the consent of the Bank, the Tariff plan applied under the Agreement may be changed to another Tariff plan. The Bank has the right to unilaterally change the Tariff plan applied under the Agreement and/or replace it with another Tariff plan, including at the conclusion of the Agreement and/or for a certain period of time at the discretion of the Bank, in order to reduce the interest rate on the loan and/ or improvement of other service conditions, provided that this does not entail the emergence of new or an increase in the size of the Client's existing monetary obligations, as well as reduce or terminate the collection of fees and fines under the Agreement, notifying the Client about this through Remote Service no later than the day of the relevant changes. At the same time, the Bank also has the right at any time to return to the Tariff plan agreed with the Client at the conclusion of the Agreement or that was in force before the relevant changes.
- 2.12. The Bank has the right to change these Conditions, General Conditions and/or Tariffs (Tariff Plans) by sending to the Client corresponding notification no later than the day preceding the day of changes to the Terms, General Conditions and/or Tariffs (Tariff Plans), through Remote Service or by posting information about this on the Bank's website on the Internet at tinkoff.ru, if these changes do not contradict the legislation of the Russian Federation.
- 2.13. For the purpose of executing the Client's orders and the Bank's orders, acceptance for which has been provided
The Bank prepares settlement (payment) documents for the client.
- 2.14. According to Art. 160 of the Civil Code of the Russian Federation for certification of certificates, information and letters under the Universal Agreement and/or Agreements, a facsimile reproduction of the signature of an authorized person of the Bank and a graphic image of the Bank's seal, affixed using mechanical and/or electronic digital reproduction means on the above documents, can be used.
- 2.15. The category (payment system, card type and other characteristics) of the Card is determined at the discretion of the Bank.
- 2.15.1. By contacting the Bank to issue a PS "MIR" Card, the Client agrees to the Client's accession to the Rules loyalty program for Cardholders "Mir" (hereinafter in this paragraph - the Rules), posted on the website of the Joint Stock Company "National Payment Card System" on the Internet at privetmir.ru, and for registration of the issued PS "MIR" Card in the loyalty program for "Mir" Cardholders (hereinafter in this paragraph - the Loyalty Program), and also provides consent to the Bank for the processing of the Client's personal data for the specified purposes, including their transfer to the Joint Stock Company Society "National Payment Card System", location: 115184, Moscow, st. Bolshaya Tatarskaya, 11 (hereinafter in this paragraph - NSPK). To join the Rules and register the MIR PS Card in the Loyalty Program, the Client also agrees to the processing of his personal data by the Bank, NSPK and other third parties for the purposes, on the terms

and in the ways determined by the Rules. At the same time, the Client agrees to receive information about the Loyalty Program, the Client's accession to the Rules, registration of the MIR PS Card in the Loyalty Program, providing the Client with information about the Loyalty Program, promotions within the Loyalty Program, advertising and other information, including on networks telecommunications, including the Internet, as well as telephone and mobile radiotelephone communications.

When issuing any additional PS "MIR" Card to the Client's Card Account and/or Credit Card Agreement, including in the name of the Client or in the name of another individual, the Client agrees that such additional PS "MIR" Card will be registered in the Loyalty Program in the name of the Client. In this regard, the Client confirms and agrees that all transactions performed by another individual using additional PS "MIR" Cards issued in the name of such other individual, including the accrual and/or debiting of premiums under the Loyalty Program, are carried out with the consent of the Client.

The Client agrees that the Bank has the right to register a previously issued PS "MIR" Card in the Loyalty Program with prior notification to the Client through Remote Service, while the Client also agrees to his accession to the Rules and to the processing of his personal data by the Bank, NSPK and other third parties in accordance with this point. The Client has the right to refuse such registration through Remote Service until the date specified in the notification from the Bank.

2.16. Using a Simple Electronic Signature:

2.16.1. A simple electronic signature can be used by the Client to sign an electronic document

(several interconnected electronic documents), including for signing in electronic form an Application and/or Application Form, including individual terms of the agreement, for the purpose of concluding an Agreement and/or other agreements with the Bank and/or its partners, with affiliates Bank, including with Tinkoff Mobile LLC and Tinkoff Insurance JSC, including agreements with the Bank to ensure the fulfillment of obligations of the Client and/or a legal entity in which the Client acts as the sole executive body. The Bank independently determines the list of electronic documents that can be signed by the Client with a Simple Electronic Signature.

2.16.2. A simple electronic signature certifies the fact that the Client has generated and signed a document in an electronic form through the Client's use of the Simple Electronic Signature key. The Simple Electronic Signature Key is a one-time alphanumeric code generated by the Bank (hereinafter referred to as the one-time code) or an Access Code sent by the Bank to the Subscriber Number and/or Subscriber Device while maintaining its confidentiality after authentication of the Client, including by establishing the fact of correct input. The Client provides Authentication Data through Remote Service or the Client presents an identification document. In case of signing agreements with the Bank to ensure the fulfillment of obligations of a legal entity in which the Client acts as the sole executive body, the Simple Electronic Signature Key is sent to the Client after his authentication as the sole executive body in the Mobile Bank/Internet Bank of the legal entity in accordance with the Terms comprehensive banking services for legal entities, individual entrepreneurs and individuals engaged in private practice, Tinkoff Bank JSC. The Simple Electronic Signature key may also be the Client's Authentication Data used for access, including during the initial login, to the Internet Bank, Mobile Bank and/or Mobile Applications of the Bank, while confirmation by the Client of signing an electronic document is carried out by clicking the corresponding button on the Internet -Bank, Mobile Bank and/or Mobile Bank applications.

2.16.3. An electronic document is considered signed by the Client with a Simple Electronic Signature if the one-time code and/or Access Code sent by the Bank to the Subscriber Number and/or Subscriber Device in the Message matches the one-time code and/or Access Code entered and/or provided by the Client, provided that its validity period has not expired, and/or when the Client correctly enters (provides) his Authentication Data. Documents signed by the Client with a Simple Electronic Signature are recognized as equivalent to paper documents signed with the Client's handwritten signature. An electronic document signed with a Simple Electronic Signature may, at the Bank's discretion, be marked with a mark indicating that the document has been signed with a Simple Electronic Signature. The type and content of such a mark are determined by the Bank.

2.16.4. Verification of the Simple electronic signature is carried out by the Bank using its software, hardware and other means by establishing the fact that the Client entered via Remote Service or provided (message) to the Bank and/or the Bank's representative, including the Bank's contact center, and/or the Bank's partner with the correct key Simple electronic signature. In case of a negative result of checking the Simple electronic signature, the Bank refuses to accept the electronic document to the Client.

The fact of creation, signing and sending by the Client to the Bank of an electronic document, as well as verification of the Simple electronic signature and other actions of the Bank and the Client are recorded and stored by the Bank in electronic journals. Extracts from electronic journals and log files (i.e. reports created by the Bank's software and hardware, which record actions and events performed by the Client through Remote Service) are sufficient and acceptable, including for submission to government and judicial authorities, as well as other organizations when resolving disputes, proof of sending the Client a one-time code and/or Access Code (if applicable), signing by the Client of an electronic document using a Simple electronic signature, as well as proof of the contents of the electronic document.

- 2.16.5. The Client is obliged to keep the Simple Electronic Signature key secret and under no circumstances transfer to his third parties. In case of violation of the confidentiality of the key or its loss, the Client is obliged to immediately notify the Bank about this in order to change it. In case of untimely notification of the Bank about the circumstances specified in this paragraph, the Client is responsible for the possible negative consequences of these circumstances.
- 2.16.6. Documents signed by the Client with a Simple Electronic Signature are stored by the Bank in electronic form and provided to the Client through Remote Service or by sending to the Client's email address that was provided to the Bank, and can also be sent to the Client on paper at any time at the Client's request.
- 2.16.7. A potential Client who has provided the Bank and/or a representative of the Bank, including the Bank's contact center, and/or a partner of the Bank with a Subscriber number and details of an identity document, or his last name, first name and patronymic, from the moment the potential Client expresses consent with UKBO (including in the Application Form that does not contain an Application) and/or from the moment of providing the specified data to the Bank and/or the Bank's representative, including the Bank's contact center, and/or the Bank's partner is considered to have entered into an agreement with the Bank on the use of a Simple Electronic Signature, which certifies the fact that the potential Client has generated and signed documents in electronic form under the terms of clause 2.16. UKBO.
- 2.17. The conditions contained in the Application Form, Application and/or in the individual terms of the agreement may be changed by agreement with the Bank, including through Remote Service. Information about changes is brought to the attention of the Client through Remote Service.
- 2.18. If at the time of conclusion of the Agreement, the value of the total cost of the loan stipulated by the Agreement has changed and exceeds the limit established by the legislation of the Russian Federation, the specified limitation is applied as the value of the full cost of the loan established by the Agreement. Information about the established value of the total cost of the loan is brought to the attention of the Client through Remote Service.
- 2.19. The procedure for concluding Agreements and/or sending and signing provided for in these Terms documents, including through Remote servicing using Authentication Data and/or Access Codes and/or Simple Electronic Signature, if technically possible, is also used for concluding agreements and/or sending and signing documents by affiliates of the Bank who are partners of the Bank.
- 2.20. A universal agreement and each agreement separately may have annexes and regulations in its structure and other documents that are an integral part of such agreements, establishing the rules and procedure for the provision of certain services by the Bank and the provision of certain services.
- 2.21. The Client may contact the Bank to change, terminate and/or refuse the agreement concluded between the Client and an affiliate of the Bank, including Tinkoff Insurance JSC and/or Tinkoff Mobile LLC. From the date of such application, the Client trusts the Bank to be its representative to draw up and sign on behalf of the Client all necessary documents for amending, terminating and/or renouncing such an agreement. When the Client contacts affiliates of the Bank, including Tinkoff Insurance JSC and Tinkoff Mobile LLC, to purchase and/or receive their services and/or enter into a service agreement with them, incl. through Remote Service, the Client instructs the Bank to provide such persons with information confirming the existence of a Universal Agreement and/or Agreement between the Client and the Bank and other information necessary for authentication of the Client.
- 2.22. When collecting the Debt in court, the amount awarded by the court, at the request of the Bank, can be indexed to the consumer price index in accordance with Article 208 of the Civil Procedure Code of the Russian Federation. If there is a writ of execution (including a writ of execution from a notary) and/or a court order to collect the Debt in favor of the Bank, the Client instructs the Bank to first direct the incoming funds to execute the specified writs of execution and/or court orders until the Debt is fully repaid according to these documents. The specified order may be withdrawn by the Client by contacting the Bank.
- 2.23. The bank suspends debit transactions with cash or other funds for 5 (five) working days property in accordance with Federal Law No. 115-FZ dated 07.08.2001 "On combating the legalization (laundering) of proceeds from crime and the financing of terrorism," unless the legislation of the Russian Federation provides for a different procedure for limiting such a transaction.
- 2.24. The client gives his consent to the processing of his biometric personal data obtained as a result of photographing and/or voice recording, by any means, including collection, recording, systematization, accumulation, storage, clarification (updating, changing), extraction, use, transfer (providing, access), depersonalization, blocking, deletion, destruction for the purpose of conclusion, execution, changes and/or termination of contracts and/or agreements with the Bank, issuing electronic means of payment, ensuring the security of the Client's funds, as well as implementing measures aimed at preventing third parties from performing actions for the Client through Remote Service.
- 2.25. The Client, registered as an individual entrepreneur and/or being the sole executive body of a legal entity, gives consent to the Bank to receive data in relation to the Client and (if applicable) the legal entity of which the Client is the sole executive body

from third parties, including fiscal data operators and electronic document management operators, for the purpose of checking solvency, offering and/or providing to the Client registered as an individual entrepreneur, and/or a legal entity of which the Client is the sole executive body, products and services of the Bank and its partners, as well as the conclusion, execution and/or termination of contracts. The Client has the right to revoke this consent by contacting the Bank via Remote Service.

3. Rights and obligations of the parties

3.1. In addition to the rights and obligations of the Bank and the Client (hereinafter collectively referred to as the parties) provided for Section 3 of these Conditions, the Bank and the Client have the rights and obligations established by the relevant General Conditions.

3.2. The Bank undertakes:

3.2.1. Maintain confidentiality regarding any information related to the Client. However, the Client agrees that the Bank has the right to transfer and disclose any information relating to the Client to affiliates, telecom operators, agents and partners, as well as other third parties, including credit bureaus and collection agencies, regardless of their location, for confidential use, including including for the purpose of debt collection. The Bank also has the right to disclose any such information in accordance with decisions, orders, resolutions, injunctions, submissions, orders, warrants or other documents emanating from government authorities, as well as the courts of the Russian Federation. In this case, the Client may instruct the Bank to provide information under the Agreement, provided for in the relevant order, to affiliates and partners of the Bank for the purpose of providing them with services to the Client.

3.3. The client undertakes:

3.3.1. Provide the Bank with the necessary and reliable information and submit documents in accordance with the requirements of the Bank, the legislation of the Russian Federation and the list specified in clause 2.3. of these Terms, including documents and information about his status as a tax resident of a foreign state.

3.3.2. Within 7 (seven) calendar days, inform the Bank in writing about all changes related to the information provided by the Client, including in the Application Questionnaire, as well as at least 1 (once) time a year to confirm the validity and relevance of the data provided for the purpose of concluding and/or executing the Universal Agreement. In the event of a change in the tax resident status of the Client, beneficiaries and/or persons directly or indirectly controlling them, the Client is obliged to immediately notify the Bank about this, providing the Bank with relevant documents and information within 15 (fifteen) calendar days. The absence of a written notification from the Client after a year from the date of conclusion of the Universal Agreement and each subsequent year means confirmation by the Client of the validity and relevance of the previously submitted data.

3.3.3. Provide the Bank with reliable information for contacting the Client, and if it changes immediately provide updated information. The Bank's obligation to send the Client notifications provided for by the legislation of the Russian Federation, the Universal Agreement and/or the Agreement, as well as other legally significant messages is considered fulfilled, and the Client is considered duly notified when the Bank sends such notifications and messages via Remote Service or mail in accordance with information available to the Bank for communication with the Client, including when sending them to one of the Client's addresses, information about which is available to the Bank.

3.3.4. Contact the Bank on a regular basis to obtain information about changes and additions made in Conditions (General Conditions) and Tariffs.

3.3.5. Provide secure and confidential storage of QR codes, access codes, key Simple electronic signature and authentication data. In case of Compromise, including access by third parties, Access Codes, Simple Electronic Signature key and Authentication Data, immediately notify the Bank to change them.

3.3.6. Provide documents and information at the Bank's request in cases provided for by law of the Russian Federation and these Conditions (General Conditions), including documents and information about transactions with funds, about the purposes of establishing and the expected nature of business relations with the Bank, about the purposes of financial and economic activities, about financial position, about business reputation, about sources origin of funds and/or other property of the Client.

3.3.7. Independently, before accepting service or before performing a transaction, inform about the beneficiary, i.e. about the person for whose benefit the Client acts, including on the basis of an agency agreement, agency, commission and trust management agreements, when conducting transactions with funds and other property. Failure to provide information about beneficiaries to the Bank is a notification from the Client that there are none.

3.3.8. Self-report the beneficial owner, i.e. about an individual (persons) who, ultimately, directly or indirectly (through third parties) has the ability to control the actions of the Client. The beneficial owner of the Client is considered to be the Client himself, unless the Bank has reason to believe that the beneficial owner is another individual.

- 3.3.9. Within 7 (seven) calendar days, inform the Bank in writing about all changes related to the information provided by the Client about beneficiaries and beneficial owners, as well as at least 1 (once) time a year to confirm the validity and relevance of the provided data. The absence of a written notification from the Client after a year from the date of submission of information about beneficiaries and beneficial owners and each subsequent year means confirmation by the Client of the validity and the relevance of the data provided earlier.
- 3.3.10. Do not transfer the Subscriber number and/or Subscriber device, and also, unless otherwise provided by the General conditions, do not transfer the Card to third parties for use.
- 3.3.11. Follow the Bank's recommendations to reduce the risks of repeating a money transfer transaction without the Client's consent.
- 3.3.12. Provide, at the Bank's request, personally signed documents previously executed using Authentication Data, Access Codes and/or signed with a Simple Electronic Signature in the manner prescribed by these Terms.
- 3.3.13. If the relevant operation is not prohibited by applicable law and/or regulatory legal acts, before performing a transaction, provide the Bank with a loan agreement and other information provided for by the currency legislation of the Russian Federation, if the Client, who is a resident of the Russian Federation, performs a transaction for the purpose of providing a loan to a non-resident of the Russian Federation.

3.4. The Bank has the right:

- 3.4.1. Require submission by the Client and receive from the Client, the Client's representative documents and information, provided for by the list specified in clause 2.3. of these Terms, and the legislation of the Russian Federation, when identifying the Client, the Client's representative, beneficiary, beneficial owner and updating information about them.
- 3.4.2. Check and update any information provided by the Client, including those contained in the Application - Questionnaire or Application, independently and/or with the involvement of third parties. The Bank also has the right, in order to obtain and/or update information about the Client, to use information provided by affiliates of the Bank, if such information was received by these persons from the Client when accepting him for service and/or during the service process. By providing information to the Bank and its affiliates when concluding an agreement and/or during its servicing, the Client agrees that such information may be used by the Bank and its affiliates to obtain and/or update information about the Client.
- 3.4.3. When concluding Agreements, as well as when otherwise contacting the Bank, carry out supervision, photographing, audio and video recording, including recording of telephone conversations, without notifying the Client of such recording. The Client agrees that the Bank has the right to store such records for 5 (five) years from the date of termination of relations with the Client, in order to improve the quality of service and eliminate the risk of unauthorized transactions, as well as use them when conducting any investigations in connection with the Universal Agreement.
- 3.4.4. Request documents and information from the Client in cases provided for by the legislation of the Russian Federation and these Conditions (General Conditions), including documents and information about the tax resident status of the Client, beneficiaries and persons directly or indirectly controlling them, about transactions with funds, about the purposes of establishing and the expected nature of business relations with the Bank, about the goals financial and economic activities, financial position, business reputation, sources of funds and/or other property of the Client.
- 3.4.5. Refuse to conclude a Universal Agreement (Agreement) with an individual in accordance with the internal rules of the Bank in cases provided for by the legislation of the Russian Federation.
- 3.4.6. Terminate the Universal Agreement (Agreement) with the Client in accordance with the internal rules of the Bank in cases provided for by the legislation of the Russian Federation.
- 3.4.7. Refuse to execute the Client's order to perform a transaction, to perform a transaction, including to carry out a transaction based on the Client's order, in the following cases:
- 3.4.7.1. In cases provided for by the legislation of the Russian Federation. If a decision on such a refusal is made as part of the Bank's implementation of the Bank's internal control rules in order to combat legalization (laundering) of proceeds from crime, the financing of terrorism and the financing of the proliferation of weapons of mass destruction, the Bank notifies the Client through Remote Services within 5 (five) working days about the date and reasons for making the relevant decision.
- 3.4.7.2. If the execution of such a transaction is limited due to circumstances beyond the Bank's control, including restrictions on transactions on the Bank's correspondent accounts opened with other banks, denial of service by financial message transmission systems, the establishment of restrictions, prohibitions and/or other measures, acting in relation to the Bank in accordance with the legislation of the Russian Federation, acts of international organizations, legislation of foreign states, including as a result of decisions taken by international organizations and/or foreign states affecting the Bank, and/or actions of third parties in connection with established restrictions, prohibitions, measures and/or taken

international organizations and/or foreign states decisions affecting the Bank (hereinafter referred to as "Restrictions and Prohibitions").

- 3.4.8. Assign, transfer to any third party, including those who do not have a banking license, and dispose of otherwise their rights under agreements with the Client, including the Loan Agreement, Pledge Agreement, Payment Card Agreement, Credit Card Agreement or Debt Restructuring Agreement, unless the Client, in accordance with the individual terms of the agreement, has expressed disagreement with such an assignment. For the purposes of such assignment, the Bank has the right to transfer to any actual or potential assignee any information about the Client and his Debt on confidential terms. Perform other actions in accordance with the General Conditions.
- 3.4.9. Cancel erroneous transactions to repay the Debt or replenish the Deposit Account, Savings account, Card account (Account) without notifying the Client.
- 3.4.10. When canceling erroneous debt repayment transactions, do not accrue interest for the period from the date of processing of the erroneous debt repayment transaction until its cancellation.
- 3.4.11. Block or limit Remote servicing, as well as operations using Cards if the Client fails to provide the Bank with a current and valid Subscriber number, as well as documents and information requested by the Bank, including for the purpose of complying with the legislation of the Russian Federation.
- 3.4.12. When charging commissions and fees, including VAT, do not issue an invoice.
- 3.4.13. Independently determine the functionality of the Bank's Mobile Application, as well as the volume of transactions, committed by the Client through its use.
- 3.4.14. Analyze information about the Client, including information contained in cash receipts in electronic form generated by cash register equipment of an organization or individual entrepreneur (seller) at the time the Client makes a payment using the Card as part of the provision of Bank services and the Client's participation in marketing events and Loyalty programs approved by the Bank and/or the Bank's partners.
- 3.4.15. Collect Debt arising from agreements under which the Client was granted a Loan, according to a notary's writ of execution.
- 3.4.16. If, upon receipt of funds intended for the Client by the Bank, the Bank has doubts about the source of their origin and/or the legal basis for their transfer to the Client, the Bank credits these funds to a separate account for a period not exceeding 5 (five) business days during which the Client undertakes, at the Bank's request, to provide the Bank with information and documents confirming the source of origin of funds and the grounds for their crediting. If, within the established period, the Client does not provide the Bank with the requested information and documents or provides them incompletely, as well as in the case of providing improperly executed documents/information, the Bank refuses to credit the Client with the specified funds in favor of the Client and returns them to the sender of the transfer.
- 3.4.17. To sign any documents (several interconnected electronic documents) sent to the Client in electronic form, use a Simple electronic signature. Documents signed with a Simple electronic signature of a Bank representative are recognized as equivalent to paper documents signed with the handwritten signature of a Bank representative. An electronic document signed with a Simple Electronic Signature may, at the Bank's discretion, be marked with a mark indicating that the document has been signed with a Simple Electronic Signature. The type and content of such a mark are determined by the Bank. The key of a Simple electronic signature can be a PIN code, graphic, digital and/or alphabetic codes that allow authentication of a Bank representative, a unique login, password of a Bank representative used to access the information system/software in which electronic documents are generated and signed with a Simple electronic signature. Verification of a Simple electronic signature is carried out by the Bank

using its software, hardware and other means.

3.5. The client has the right:

- 3.5.1. Change Access Codes and/or Authentication Data by contacting the Bank.
- 3.5.2. At any time, refuse to comply with these Terms by first paying off all outstanding balances. Bank Debt, as well as having claimed all funds and closed all Card Accounts (Accounts), Savings Accounts and Deposit Accounts.
- 3.5.3. Withdraw your consent to receive the credit report provided upon concluding the Settlement Agreement card (Account Agreement) and/or Deposit Agreement (Savings Account Agreement), during the validity period of the consent, if within the specified period the Client was not provided with a Credit, by submitting a corresponding application to the Bank, including through Remote servicing.
- 3.5.4. Make money transfers indicating the code of the type of income according to the recipient's account details through Bank contact center.
- 3.5.5. Set a limit/restriction on spending transactions. Wherein:
- 3.5.5.1. The weekly/monthly/unlimited limit on transactions using the Card is set by the Client through Remote Service and is applied from the moment it is established

Client. The limit on transactions using a Payment Card is established in relation to the Payment Card selected by the Client and linked to the Card Account at the time the limit is established;

3.5.5.2. The daily limit on transactions performed under one Client Agreement through Remote Service is established upon the Client's request to the Bank's contact center and is applied no later than 00.00 Moscow time on the day following the day the Client contacts the Bank's contact center;

3.5.5.3. Restriction on cash withdrawal operations from an ATM when using
The unique QR code generated by the Client through the use of Mobile Banking is installed upon the Client's request to the Bank's contact center and is applied no later than 2 (two) business days from the date of the Client's application to the Bank's contact center.

4. Procedure for remote maintenance

4.1. Remote service channels include:

4.1.1. The Bank's contact center providing telephone services.

4.1.2. Internet Bank, Mobile Bank, Mobile Applications of the Bank and other service channels on the Internet, including applications posted on the Internet sites of the Bank's Partners on the Internet, and Message transmission services.

4.1.3. ATMs.

4.1.4. Informing, Notification about operations, SMS requests.

4.1.5. Voice assistant.

4.2. As part of the Remote Service, the Bank provides the Client with information on the Universal Agreement, by sending it to the Client's contact information specified in the Application Form.

4.3. To carry out transactions and provide services by the Client, including the Bank's partners, through Remote Service channels, Access Codes and/or Authentication Data and/or a Simple Electronic Signature, which are analogous to a handwritten signature, are used. Actions performed by the Client through Remote Service channels after correct entry and/or provision (message) to the Bank and/or the Bank's representative, including the Bank's contact center, Authentication Data, Access Codes, Simple Electronic Signature key, are recognized as the actions of the Client himself. At the same time, the formation and sending of documents through Remote Service channels after correct entry and/or provision (message) of Authentication Data and/or Access Codes and/or a Simple Electronic Signature key is also recognized as the signing of such electronic documents with the corresponding analogue of the Client's handwritten signature, including a Simple electronic signature of the Client.

The fact of creation, signing and sending of an electronic document by the Client to the Bank, as well as verification of the Simple electronic signature and other actions of the Bank and the Client performed through Remote servicing using Authentication Data, Access Codes and Simple electronic signature are recorded and stored by the Bank in electronic journals. Extracts from electronic journals and log files (i.e. reports created by the Bank's software and hardware, which record actions and events performed by the Client through Remote Services) are sufficient and acceptable evidence of the performance of the relevant actions by the Client and the Bank recorded in such magazines and log files, including for submission to government and judicial authorities, as well as other organizations when resolving controversial situations.

4.4. The Client agrees that transactions performed using Authentication Data and/or Access Codes are recognized as completed by the Client and are not subject to challenge, except for cases expressly provided for in the legislation of the Russian Federation.

4.5. The Bank has the right to change the composition of services and/or set restrictions on the provision of services provided through channels of Remote Service, and/or limit the Client's access to Remote Service, including, but not limited to, in the absence of technical capabilities, there are grounds to suspect third parties' access to funds, Authentication Data and/or Client Access Codes, as well as in cases provided for by the rules of internal control of the Bank in order to combat the legalization (laundering) of proceeds from crime, the financing of terrorism and the financing of the proliferation of weapons of mass destruction, and in other cases in accordance with the legislation of the Russian Federation, these Terms and/or the rules of the Bank.

4.6. The Bank has the right to suspend transactions on the Card Account and/or the Client's use of the Card and/or Remote Service for a period not exceeding 2 (two) business days if signs of transactions being carried out without the Client's consent are detected. The Bank resumes the operation and restores the Client's ability to use the Card and/or Remote Service if the Client receives confirmation of the order to carry out the transaction within the period established in this paragraph, as well as after the expiration of this period in the event of failure to receive confirmation of the order to carry out the transaction from the Client or information that the specified operation was performed without the Client's consent.

- 4.7. The bank has the right to suspend the crediting of funds received from the account of a legal entity, opened with a third-party credit institution, to a Card account and/or using Card details for a period of up to 5 (five) business days, in cases provided for by current legislation. At the same time, the Bank notifies the Client of the suspension of the operation and/or restriction of Remote Services and the need to provide documents within the above-mentioned period confirming the validity of receiving the transferred funds. The Bank credits funds to the Card account and/or using the Card details if the Client provides the required documents within the period provided for in this paragraph.
- 4.8. The Client agrees that the Bank is not responsible for failures and failures in the Remote Service, associated with disruptions in the operation of communication equipment and/or communication networks, and losses incurred in this regard.
- 4.9. The Bank has the right to refuse to accept orders from the Client to carry out transactions under the Agreement through Remote Services. In such cases, the Bank accepts only properly executed documents, including settlement documents, on paper.
- 4.10. To use Remote Service, the Client independently provides the connection to electronic channels, incl. mobile radiotelephone communications and/or support for the necessary functions on your devices (phone, smartphone, tablet, computer, etc.) and with your telecom operator, as well as informing the telecom operator of your consent to receive any information under the Agreement during the term his actions. The Client provides the Bank with consent for the Bank to receive from the telecom operator information about the use of the Subscriber Number necessary to pay for the services of the telecom operator and/or for the Bank to implement measures to counter unauthorized actions of third parties.
- 4.11. Telephone service.
- 4.11.1. The client can use the Bank's telephone customer service services to receive information under the Universal Agreement, for obtaining new Loans, issuing Cards, opening a Card Account (Account) and Savings Account, placing a Deposit, as well as other services provided by the Bank.
- 4.11.2. The Client agrees that the use of Authentication data, including personal information and/or Access Codes is a proper and sufficient identification of the Client and an analogue of the Client's handwritten signature.
- 4.11.3. The Client agrees to the transmission of instructions and/or information by telephone, realizing that the telephone lines communications are not a secure channel for transmitting information.
- 4.12. Service via the Internet.
- 4.12.1. The client can use the Bank's services through Internet Banking, Mobile Banking, Bank Mobile Applications and other Internet service channels to obtain information and make transactions.
- 4.12.2. In the cases and in the manner provided for by these Terms, the Client is obliged to make a change Authentication data.
- 4.12.3. The Client agrees that the use of Authentication Data, including unique codes generated by the Bank and sent to the Client to the Subscriber Number and/or Subscriber Device, is a proper and sufficient identification of the Client, confirmation of the right to carry out transactions via the Internet and an analogue of the Client's handwritten signature.
- 4.13. Service through ATMs.
- 4.13.1. The Bank provides the Client with the opportunity to access bank accounts opened with the Bank at an ATM at using the Card, as well as a unique QR code generated by the Client through the use of Mobile Banking.
- 4.13.2. Using the ATM, the Client, if technically possible, can carry out the following operations:
- replenishment of cash and withdrawal of cash in the currency of the Agreement and in a currency other than the currency of the Agreement;
 - payments and money transfers;
 - obtaining information about the balance of funds on the Agreement;
 - and other operations at the discretion of the Bank.
- 4.13.3. Transfers and payments through the ATM are made in the currency of the Russian Federation, regardless of the type of currency in which the Agreement is concluded. If there are no/insufficient funds on the Agreement to make a transfer or payment through an ATM, the debit is not carried out, and the Bank does not provide the service for transfer or payment through an ATM.
- 4.13.4. The Bank informs the Client about the completion of a transaction using ATMs by displaying relevant information on the ATM screen, through Remote Service channels, as well as in another way at the discretion of the Bank.
- 4.13.5. When generating an order to transfer funds through the Bank's ATM, the payer declares and confirms the information that the recipient of the funds is directly payer.

4.14. Informing, Transaction Notifications and SMS Requests.

4.14.1. Informing is a service of the Bank, within the framework of which the Client's Subscriber number and/or Subscriber device Messages are sent to:

- on changes in the status of the Agreement, Application;
- on the implementation of non-financial actions under the Agreement;
- about changes in the Card status;
- other information at the discretion of the Bank.

4.14.2. Transaction notification is a Bank service that is activated at the Client's request and allows the Client to receive in real time to the Subscriber number and/or Subscriber device Messages about completed transactions using the Card/Account or its details, with the exception of debiting Commissions and Fees.

4.14.3. SMS requests are a Bank service available to the Client from the Subscriber number and allowing:

- request the available balance under the Payment Card Agreement (Credit Card Agreement);
- block the Card;
- transfer funds to replenish the balance of the Subscriber number using the balance under the Agreement payment card (credit card agreement).
- The service is provided via short number 2273 for subscribers of Beeline, MegaFon and MTS and the number +7 903 767-22-73 for subscribers of other mobile radiotelephone operators of the Russian Federation.

4.14.4. To use the services, the Client independently ensures support for the SMS and Push notification functions on his Subscriber device (phone, smartphone, tablet, etc.) and his mobile operator.

4.15. The Bank is not responsible for the performance, security and any other consequences of using the Mobile Bank and/or Bank Mobile Applications on Subscriber Devices that use unlicensed software. The Client independently ensures the protection of the Subscriber Devices used from unauthorized access and malicious software, in accordance with recommendations of the Bank posted on the Bank's website on the Internet at tinkoff.ru

4.16. The Client agrees that the Bank has the right to display in the Internet Bank, Mobile Bank and Mobile Applications of the Bank information about products and services offered for purchase and/or purchased by the Client from affiliated persons who are partners of the Bank, including information on concluded and/or concluded The client with such persons under insurance contracts, contracts for the provision of communication services and other contracts.

The Client agrees that affiliates of the Bank, who are its partners, have the right to provide the Client with information about products and services offered by the Bank and/or purchased by the Client from the Bank, including information on agreements concluded and/or concluded by the Client with the Bank, and also have the right to accept from the Client requests, requests, statements, applications (including the Application Form and/or Application), notifications and other documents and information.

The Client agrees that the Bank and its affiliates, who are partners of the Bank, may exchange information about the Client with each other for the purposes of servicing the Client, including within the framework of agreements concluded and/or concluded by the Client with the Bank and with specified persons, including Contracts, insurance contracts and contracts for the provision of communication services, as well as within the framework of ongoing marketing and advertising activities.

The Client has the right to revoke these consents by contacting the Bank via Remote Service.

4.17. The Bank, if technically possible, provides the Client with the opportunity to receive funds funds, as well as carry out transactions for the transfer of funds, indicating as an identifier of the recipient's details the recipient's cell phone number or card number, including that serviced by a third-party credit institution. The Client agrees to receive funds when making a transfer using his Subscriber number or Card number as the details of the recipient of the funds. The Client also agrees and instructs the Bank, when making a transfer using a cell phone number or card number, including if the Client is the recipient of funds, to provide the Bank of Russia, NSPK JSC, credit institutions that are participants in the fast payment service of the Bank of Russia system, to the payer /recipient and other participants in the settlements, the Client's data necessary to complete the funds transfer operation, as well as information about the transfer itself and the Bank's ability to make the transfer using a cell phone number or card number as an identifier of the funds recipient's details. In this case, the Client in any has the right to revoke this consent and instruction by contacting the Bank via Remote Service. Information on the procedure and conditions for making transfers using a cell phone number, including the procedure for crediting funds to the Client and the amount of commission for making these transfers is contained in the tariffs for services for transfers, payments and additional services posted on the Bank's website on the Internet at tinkoff.ru.

4.18. The Bank, if technically possible, provides the Client with the opportunity to receive via Remote servicing cash receipts in electronic form generated by cash register equipment

organization or individual entrepreneur (seller) at the time the Client makes a payment using the Card. The Client hereby agrees and instructs the Bank to receive from fiscal data operators, manufacturers of cash register equipment, including with the involvement of third parties, in particular NSPK JSC, cash receipts in electronic form generated by cash register equipment of an organization or individual entrepreneur (seller)) at the time the Client makes a payment using the Card, and transfer them to the Client through Remote Service channels. For the purposes of fulfilling this instruction, the Client agrees and instructs the Bank to provide NSPK JSC, fiscal data operators, and cash register equipment manufacturers with the information necessary to receive a cash receipt, including on transactions completed before the provision of this instruction. In this case, the Client has the right to revoke this consent and order at any time by contacting the Bank through Remote Service.

- 4.19. The Client agrees and instructs the Bank, in the event of a conclusion between the Client and Tinkoff Mobile LLC, further according to the text of this paragraph - the Communications Operator, the contract for the provision of mobile radiotelephone communication services, to additionally inform the Client about the transactions performed by him on the account for which the Client has given acceptance for the execution of the Operator's orders in order to pay for communication services, provide the Operator with information about such transactions, and also in order for the Client to select the most convenient method of paying for the Operator's services or connecting to the Operator's "Autopayment" service, provide the Operator with information about the Client's products - Account or Card without indicating their full details and/or number. The specified information is provided to the Operator solely for their display in the interface of the Operator's mobile application and for the Client's convenience in using this mobile application. The Client has the right to revoke these consents by contacting the Bank via Remote Service.

If the Communications Operator has the technical capability, the Client may also be given the opportunity to use the Voice Assistant within the framework of the agreement concluded with the Communications Operator for the provision of mobile radiotelephone communication services, including for recording the left voice message for further listening by the Client, as well as for generating and sending The client and the subscriber who made the outgoing voice call receive messages with the voice message converted to text.

The Client agrees that when he makes an outgoing voice call to the telephone number of a subscriber of the Telecom Operator, as well as when a subscriber makes an outgoing voice call to the telephone number of the Client (subscriber of the Telecom Operator) and in the event of the unavailability of the called subscriber of the Telecom Operator, who has the answering machine service activated, Voice the assistant can address the Client making an outgoing voice call by name and patronymic, and/or inform the Client's first and last name when informing the subscriber making an outgoing voice call using the Client's phone number (subscriber of the Telecom Operator) that it is unavailable, and also offer to leave message to the called subscriber of the Telecom Operator, etc.

- 4.20. The Client has the right to apply to the Bank for a change in the procedure for repaying the Debt and/or its restructuring. Such a request is accepted through the Bank's contact center, Mobile Bank/Internet Bank chat and/or via the Bank's email.
- 4.21. The Client agrees that in order to provide the service for making money transfer transactions and its improvement, to provide analytical and statistical data, incl. for marketing purposes, the Bank has the right to display in the Internet Bank, Mobile Bank and Mobile Bank applications information about completed transfers and other interactions of the Client with other Clients, as well as with recipients, payers and other participants in settlements, both to the Client himself and to the specified recipients, payers, other settlement participants and other Clients. The Client has the right to revoke this consent by contacting the Bank via Remote Service.
- 4.22. To a client registered as an individual entrepreneur, the Bank, through Remote Services, may offer to conclude a Current Account Agreement and open a Current Account with the condition of providing an Overdraft in accordance with the Terms of comprehensive banking services for legal entities, individual entrepreneurs and individuals engaged in private practice (hereinafter referred to as UKBO Legal entities) and tariffs for the Bank's services for legal entities, individual entrepreneurs and individuals engaged in private practice (hereinafter referred to as the tariffs of legal entities) posted in the business section on the Bank's website on the Internet at tinkoff.ru. Agreeing with this proposal of the Bank, the Client, acting as an individual entrepreneur, asks the Bank to enter into an agreement with him for comprehensive banking services for legal entities, individual entrepreneurs and individuals engaged in private practice, and a Current Account Agreement under the terms of this paragraph of UKBO, UKBO LE and tariffs YUL. These agreements are concluded by the Bank's acceptance of the offer contained in this clause of the UKBO. Acceptance is the opening of a Current Account for the Client.
- 4.23. The Bank has the right, through Remote Services, to send proposals (offers) to the Client, including to change the terms of agreements concluded between the Bank and the Client. The Client has the right to refuse the Bank's offer received through Remote Service until the date specified in the Bank's offer.

5. Customer loyalty policy

- 5.1. In order to maintain Customer loyalty, the Bank is implementing a set of measures to encourage the use of Cards in accordance with the General Conditions of Loyalty Programs.
- 5.2. In order to maintain Customer loyalty, the Bank has the right to conduct marketing/advertising promotions (hereinafter referred to in the singular as the Promotion). The absence of the Client's direct refusal to participate in the Promotion may

be recognized as an expression of the Client's consent to take part in the Promotion, if the appropriate procedure for participation is provided for by the terms of the Promotion.

5.3. The Bank reserves the right to suspend participation in the Promotion of the Client taking part in the Promotion (hereinafter referred to as the Participant), not to award bonuses/cancel bonuses accrued within the framework of the relevant Promotion, without notifying or explaining the reasons to such Participant in any of the following cases:

- if the Bank considers the Participant's actions/inactions to be fraudulent, dishonest, actions, directed against the Bank and/or third parties, and/or otherwise violating the terms of the Promotion;
- if the Participant provides misleading information and/or incorrect information to the Bank and/or the Bank's partner in the Promotion;
- if the Participant acts in violation of the terms of the Promotion, agreements with the Bank and/or regulations legislation of the Russian Federation;
- if the Participant abuses his rights and/or any privileges and/or incentives, provided to the Participant by the Bank;
- if the Participant makes inappropriate transactions within the framework of the Promotion;
- if the Participant places advertisements, other information, incl. using the symbols of extremist organizations recognized in the Russian Federation, the name of the Bank and/or trademarks used by the Bank to individualize products and/or services, and/or places a hyperlink to the Bank's website on resources prohibited in the Russian Federation (including sites/resources recognized in the Russian Federation as extremist or terrorist organizations);

The Participant also agrees with the possibility of cancellation by the Bank of bonuses accrued for any Promotion and/or with the possibility of collection by the Bank of bonuses provided to the Participant within the framework of any Promotion as Debt in the manner provided for by these Conditions and/or agreements with the Bank.

6. The procedure for making changes and additions to the Universal Agreement

6.1. Amendments and additions to the Universal Agreement (separate Agreements), including approval by the Bank of a new version of the Terms, General Conditions and/or Tariffs, are carried out by the Bank in the manner prescribed by the legislation of the Russian Federation and this section, taking into account the specifics established by the General Conditions.

6.2. The Bank informs the Client about changes and additions made to the Universal Agreement (separate Agreements), including approval of a new version of the Terms, General Conditions and/or Tariffs, in one of the ways specified in clause 2.9 of these Terms.

6.3. In case of disagreement with changes and additions to the Terms, General Conditions and/or Tariffs, the Client has the right to terminate the Universal Agreement, individual Agreements unilaterally by sending a corresponding application to the Bank and repaying all existing Debt, as well as claiming all funds and closing all Card Accounts (Accounts)), Savings Accounts and Deposit Accounts. Failure to submit the specified application to the Bank, carry out debit transactions, as well as the presence of a Savings Account, Deposit Account or Card Account (Account) balance after the entry into force of changes and additions to the Terms, General Conditions and/or Tariffs constitutes the Client's consent to such changes and additions.

6.4. Any changes and additions to the Universal Agreement (separate Agreements), including the new version of the Terms, General Conditions and/or Tariffs (Tariff Plans) approved by the Bank from the date of their entry into force equally apply to all persons who have joined the Terms, General Conditions, including those who acceded to the Terms and General Terms before the date of entry into force of the amendments and additions.

7. Responsibility of the parties

7.1. The parties are responsible for non-fulfillment (improper fulfillment) of their obligations under the Agreement in accordance with the legislation of the Russian Federation.

7.2. The Parties are released from liability for complete or partial failure to fulfill their obligations under the Agreement if the failure is a consequence of force majeure, that is, extraordinary and unpreventable circumstances under the given conditions that arose after the entry into force of the Agreement. The parties undertake to notify each other of the occurrence of force majeure circumstances no later than 5 (five) working days from the date of occurrence of these events. The parties must confirm the effect of force majeure circumstances with documents from the competent authorities, with the exception of Restrictions and Prohibitions, the existence of which the Bank provides information about through the Remote Service within the specified period.

7.3. Such circumstances will include: military actions, riots, natural disasters, power outages, strikes, decisions of state authorities and local governments, restrictions and prohibitions, and other circumstances independent of the will of the parties and making it impossible to fulfill the obligations provided for by the Universal Agreement and/or the Agreement.

7.4. In case of untimely or incomplete notification of the Bank about the circumstances specified in this section, the Client is responsible for the possible negative consequences of these circumstances.

- 7.5. The Bank is not responsible for untimely execution of the Client's orders under the Agreement if transactions on the Bank's correspondent account are not carried out or their execution is delayed as a result of actions (inaction) of the Bank of Russia, its divisions, correspondent banks or other third parties ensuring the execution of transactions on the correspondent account Jar.
- 7.6. The Bank is not responsible for untimely execution of the Client's orders under the Agreement, for blocking, failure to carry out transactions and/or non-return of funds when transferring funds in Russian rubles to the accounts of foreign credit/financial organizations and/or to recipient accounts opened in foreign credit /financial organizations, as well as when making a transfer of funds in foreign currency, if this is caused by force majeure circumstances, including Restrictions and Prohibitions.
- 7.7. The Bank is not responsible for the loss incurred by the Client as a result of the execution of an order issued by unauthorized persons, if, in accordance with the legislation of the Russian Federation and these Conditions, the Bank could not establish the fact that the order was issued by persons unauthorized by the Client.
- 7.8. If within one year the total amount of payments under the Client's obligations under loan agreements exceeds 50% (fifty percent) of the Client's annual income, there is a risk of failure to fulfill his obligations to the Bank and the application of penalties to him.
- 7.9. When providing a Loan (increasing the debt limit), the Bank calculates the debt burden indicator in relation to the Client. For this purpose, the Bank has the right to request from the Client documents confirming his income (for example, a salary certificate from his place of work, etc.), as well as use other information, including that provided with the Client's consent by government authorities. The Client has the right to provide the Bank with other documents confirming his income. In case of failure to provide the specified documents, the Bank, in order to determine the Client's income, has the right to use statistical information on average per capita income in the region of registration of the Client. At the same time, if the debt burden indicator calculated by the Bank is more than 50% (fifty percent), this may negatively affect the terms of the Loan.

8. Dispute resolution

- 8.1. All disputes arising between the Client and the Bank from the Universal Agreement (separate agreements in accordance with the General Conditions) or in connection with it (them), are subject to settlement through negotiations, and in if such a decision is impossible, in court, as well as using the mediation procedure in accordance with the legislation of the Russian Federation.

9. Final provisions

- 9.1. The Bank is a participant in the compulsory deposit insurance system. Insurance of funds held on the Deposit Account, Savings Account and Card Account (Account) is carried out in accordance with the Federal Law "On Insurance of Deposits in Banks of the Russian Federation" from the moment of concluding the Deposit Agreement (Savings Account Agreement), Payment Card Agreement (Account Agreement) and opening a Deposit Account, Savings Account, Card Account (Account). Funds transferred to Partners, but not actually received by the Bank, are not subject to insurance in accordance with the specified Federal Law. Information about insurance (ensuring the return of funds) is posted on stands in the Bank's divisions providing customer service and on the Bank's website at tinkoff.ru
- 9.2. In the event of a non-cash transfer by the Client of funds to repay the Debt on the Credit agreement, Credit Card Agreement, Debt Restructuring Agreement or Payment Card Agreement (Account Agreement) from other credit institutions or Bank Partners, all risks associated with a possible delay in the receipt of these funds through no fault of the Bank are assumed by the Client. The Client hereby understands and agrees that the Bank does not have the ability to control or regulate the timing of receipt funds from third parties.
- 9.3. Change or termination of the Universal Agreement (individual Agreements) does not relieve the Client and/or the Bank from fulfilling their obligations under the Universal Agreement (individual Agreements in accordance with the General Conditions) that arose before such amendment or termination.
- 9.4. The Universal Agreement (individual Agreements) are subject to interpretation in accordance with the law Russian Federation.
- 9.5. If any of the provisions of the Universal Agreement (individual Agreements) becomes illegal, invalid or unenforceable under any applicable law, such provisions of the Universal Agreement (individual Agreements) do not apply in the relationship between the Bank and the Client. The remaining provisions of the Universal Agreement (individual Agreements) remain in full force and effect.

General conditions for opening, servicing and closing bank deposits

Edition 13

1. Basic provisions

- 1.1. These General Terms establish the procedure and conditions for attracting and placing funds on the Deposit Account/Savings Account, calculating interest on the balance of the Deposit Account/Savings Account, paying out the Deposit/Demand Deposit and accrued interest and regulate the relations arising in connection with this between the Client and the Bank.
- 1.2. The Bank does not enter into a Deposit Agreement (Savings Account Agreement) with persons under the age of 14.
- 1.3. The deposit agreement (Savings Account Agreement) is concluded by the Bank's acceptance of the offer contained in the Client's Application. Acceptance is expressed in the opening of a Deposit Account/Savings Account for the Client (subject to the receipt by the Bank of the necessary documents for its opening) and the crediting of the Client's funds to it. The deposit agreement (Savings Account Agreement) is considered concluded on the date of crediting funds to the Deposit Account/Savings Account.
- 1.4. When contacting the Bank to conclude a Deposit Agreement (Savings Account Agreement) and if the Client does not have a Card Account in the currency of the Deposit (Demand Deposit), the Client also applies to the Bank with an Application for concluding a Payment Card Agreement (to open a Card Account) in the appropriate currency on the terms of the Tariff plan chosen by the Bank.

2. Placement and return of funds

- 2.1. The Client deposits into the Bank, and the Bank accepts money from the Client as a Deposit/Demand Deposit funds and undertakes to return the amount of funds and accrued interest in the manner and on the terms provided for in the Deposit Agreement (Savings Account Agreement).
- 2.2. To open a Deposit Account/Savings Account by the Bank, the Client sends to the Bank a completed Application, including using Authentication Data and/or Access Codes, as well as documents and information necessary for opening a Deposit Account (Savings Account) and identifying the Client, the Client's representative, beneficiary, beneficial owner in accordance with the legislation of the Russian Federation, the requirements of the Bank and the list specified in clause 2.3. Terms.
- 2.3. After funds are received into the Deposit Account, the Client is sent a notification indicating the parameters of the Deposit (term, rate, amount, currency(s)), including written notice at the Client's request, as well as the Deposit Account number. In the absence of a refutation from the Client within 30 (thirty) calendar days from the date of sending the specified notification, the parameters of the Deposit are considered agreed upon by the parties from the date of opening the Deposit Account. If the Client does not agree on the specified parameters of the Deposit, the latter is considered to be placed at a rate of 0.1% per annum from the date of receipt of funds to the corresponding Deposit Account.
- 2.4. Remote servicing of the Deposit Account/Savings Account opened at the Bank's office, is not provided.
- 2.5. The term of the Deposit, the amount and procedure for paying interest, as well as the currency(s) of the Deposit are established by the Tariff Plan.
- 2.6. The amount and procedure for paying interest on the Savings Account, as well as the currency of the Savings Account is established by the Tariff plan.
- 2.7. Placement of funds on the Deposit Account/Savings Account is carried out by Transfer of funds or in another way provided for by the legislation of the Russian Federation, in an amount not less than the minimum amount of the Deposit/Demand Deposit established by the Tariff Plan.
- 2.8. If the Tariff Plan establishes a minimum Deposit/Demand Deposit amount, and the amount the initial contribution is less than the minimum amount of the Deposit/Demand Deposit, then the amount of the initial contribution is credited to the Card Account and is not credited to the Deposit Account/Savings Account.
- 2.9. Funds received through the ATM and the Bank's Partners and by transferring funds from card to card using the card details transferred to the Bank to replenish the Deposit Account/Savings Account are credited to the Card Account to the Deposit Account/Savings Account with subsequent crediting to the Deposit Account/Savings account no later than the day following the day the funds are received on the Card account.
- 2.10. Unless otherwise provided by the Tariff Plan, in the absence of a Card Account corresponding to the currency of replenishment of a multi-currency Deposit, funds are credited to the Card Account and Deposit Account in the available currency, according to priority - firstly, Russian rubles; secondly, US dollars; thirdly, the euro; fourthly, pounds sterling.

- 2.11. Conversion of funds received to replenish the Deposit/Demand Deposit in a currency other than Deposit/demand deposit is carried out:
- 2.11.1. At the Bank's rate for replenishing the Deposit/Demand Deposit, effective on the date the Bank processes the transaction, subject to the conditions for crediting the replenishment amount to the Deposit/Demand Deposit.
- 2.11.2. At the Bank's rate for replenishing the Card Account, valid on the date the Bank processed the transaction, in case of non-compliance conditions for crediting the replenishment amount to the Deposit/Demand Deposit.
- 2.12. At the Client's request, upon expiration of the period for which the Deposit was made, as well as in case of early full or partial withdrawal of the Deposit, the Bank pays the Deposit amount by crediting it to the Client's Card account in the appropriate currency opened with the Bank no later than the next business day.
- 2.13. At the Client's request, the Savings Account can be closed at any time by transferring funds to the Card account without losing interest.
- 2.14. On the expiration date of the Deposit, the Deposit is considered extended (rolled over) for a subsequent period equal to the term of the Deposit specified in the Application, at the standard interest rate (unless the Client has specified other parameters for prolonging the Deposit in the Internet Bank/Mobile Bank) for the corresponding amount of the Deposit at this type of Deposit, valid in the Bank on that day, and on the terms provided for in the Deposit Agreement. If on the date of prolongation of the Deposit the Bank does not offer this type of Deposit for registration, including the list of currencies in the structure of the multi-currency Deposit and/or the conditions for extension (prolongation) of the Deposit to be applied, and/or the Bank makes a decision to cancel it, the Deposit Agreement is terminated and the amount The deposit, together with accrued interest, is credited to the Card Account in the appropriate currency, or can be extended under the conditions established by the Bank, with prior notification to the Client of such extension. Replenishment of the extended (prolonged) Deposit, if replenishment is provided for in the Tariff Plan for this type of Deposit, is possible no earlier than the day of Deposit prolongation after the Client receives a notification about the Deposit prolongation.
- If on the date of prolongation the Deposit amount is less than the minimum Deposit amount established by the Tariff plan in force at the time of prolongation, then such Deposit is not prolonged, and the Deposit amount is credited to the Card Account.
- 2.15. For opening and servicing the Deposit Account/Savings Account, as well as for carrying out transactions by the Client pays the Bank commissions, the amounts and payment procedure of which are established by the Tariff plan.

3. Accruals and payments of interest

- 3.1. Interest is accrued on the balance of funds on the Deposit Account/Savings Account from the day following the day funds are credited to the Client's Deposit Account/Savings Account until the expiration date of the Deposit (inclusive) or until they are written off from the Deposit Account/Savings Account on other grounds .
- 3.2. Changes in Tariffs in terms of reducing the interest rate on the Deposit do not apply to existing Agreements deposit until the end of the deposit placement period. When placing new Deposits, as well as prolongation of existing Deposits, the interest rate applicable on the day of such placement or prolongation is applied.
- Changes in Tariffs in terms of changes in the interest rate on the Savings Account can be made by informing the Client no later than the day preceding the day of changes, using one of the methods specified in clause 2.9 of the Terms.
- 3.3. The Client has the opportunity, in agreement with the Bank, to change Deposit tariff plan for the Tariff plan for a multi-currency Deposit. When changing the Tariff Plan, changes in the interest rate on the Deposit Account originally opened under the current Deposit Agreement do not apply until the end of the placement period established by the previous Tariff Plan. Interest rates for currencies other than the currency of the amended Tariff Plan are established by the new Tariff Plan.
- 3.4. When calculating interest, the interest rate is taken into account (in percent per annum) and the actual number of calendar days for which funds were raised. In this case, the actual number of calendar days in a year is taken as the base (365 or 366 days, respectively).
- 3.5. In case of early full or partial withdrawal of the Deposit, the Bank recalculates interest in accordance with the Tariff Plan for the entire period of actual storage of the Deposit, from the date following the date of crediting of funds to the Deposit Account, or from the date of prolongation of the Client's Deposit for a new period.
- 3.6. Subject to renewal (prolongation) of the Deposit, accrued interest is capitalized (added) to the amount of the Deposit, unless otherwise established by the Deposit Agreement.

4. Rights and obligations of the parties

4.1. The client has the right:

- 4.1.1. Submit to the Bank a demand for early full or partial withdrawal of the Deposit.
- 4.1.2. Deposit additional funds into the Deposit/Savings Account, if this option is installed Tariff plan.

4.1.3. Place several Deposits (open several Deposit Accounts/Savings Accounts on the terms established by the Deposit Agreement (Savings Account Agreement), Tariffs:

- through Remote Maintenance;
- at the Bank's office during opening hours of the Bank's operational division.

4.2. The client is obliged:

4.2.1. Grant the Bank the right to draw up a settlement document on its behalf when prolonging and closing the Deposit/Demand deposit, as well as in other cases established by the Deposit Agreement/Savings Agreement accounts.

4.3. The bank has the right:

4.3.1. Draw up settlement documents on behalf of the Client when prolonging and closing the Deposit/Demand Deposit, as well as in other cases established by the Deposit Agreement/Savings Account Agreement.

4.4. The bank is obliged:

4.4.1. Return the Deposit/Demand Deposit and accrued interest upon the Client's first request.

5. Procedure for closing a Deposit/Demand Deposit and terminating the Agreement deposit (Savings account agreement)

5.1. The basis for closing the Deposit Account/Savings Account is the termination of the Deposit Agreement/Agreement savings account.

5.2. The deposit agreement/savings account agreement is valid until its termination at the request of the Client subject to the return to the Client of the amount of the Deposit/Demand Deposit and accrued interest in accordance with the terms of such agreement and the closure of the Deposit Account/Savings Account.

5.3. When the Bank receives an application for inheritance (original with a notarized signature) with the correct details of the heir and a certificate of the right to inheritance (original or notarized copy), the Bank stops accruing interest, recalculates interest in accordance with the Tariff Plan in the order of early withdrawal, sends funds to the heir(s) according to the details specified in the application for inheritance, closes all Deposit Accounts/Savings Accounts and Card Accounts, terminates the Deposit Agreement (Savings Account Agreement).

General conditions for opening, maintaining and closing accounts of individuals, as well as issuing and servicing payment cards

Edition 29

1. Terms and definitions

Authorization - permission provided by the Bank to conduct transactions using the Payment Card and/or its details.

Holder - the Client, the Client's Representative or another individual to whom, at the Client's direction, an additional Payment Card was issued and delivered.

Final demand is a document generated by the Bank and sent to the Client, containing a requirement to repay all Debt under the Technical Overdraft and/or Permitted Overdraft, including accrued interest, fees and fines, as well as information on the amount of such Debt.

Credit line - a loan provided by the Bank to the Client in Russian rubles within the Credit Line Limit.

Credit Line Limit - the maximum permitted amount of Debt under the Credit Line.

Overdraft limit - the amount of funds within which the Client is provided with an Permitted Overdraft.

Online transactions - transactions using a Payment card and/or its details, which, in accordance with the rules of the PS or the Bank, are processed immediately at the time of Authorization.

Payment limit - the amount of funds available to the Holder for carrying out transactions on the Card Account (Account), including using the Payment Card and/or its details, equal to the amount of the balance of funds on the Card Account (Account) minus the amounts of transactions for which settlements have yet to be made not completed by the Bank.

Order - an order from the Client and/or the Client's Representative to carry out a transaction on the Card Account (Account).

Client's representative is a person who, when performing a transaction, acts on behalf, in the interests and at the expense of the Client, whose powers are based on a power of attorney, agreement, act of an authorized state body or local government body, as well as the law.

Permitted overdraft - A loan provided by the Bank to the Client in the event of insufficient or absent funds on the Client's Card Account (Account), as well as to repay the Technical Overdraft, within the Overdraft Limit.

Transaction register is a document or a set of documents containing information about transactions made using a Payment Card and/or its details for a certain period of time.

Technical overdraft - execution by the Bank of the Client's Orders and/or completion of settlements under the Payment Card Agreement (Account Agreement), including erroneous transactions, in the event of insufficient or lack of funds on the Client's Card Account (Account), in the absence of an Overdraft Limit.

2. Basic provisions

2.1. These General Terms establish the procedure for opening, maintaining and closing a Card Account/Account (hereinafter referred to as the Card Account), the procedure for accepting funds, as well as the procedure for issuing and servicing Payment Cards and regulate the relations arising in connection with this between the Client and the Bank, including issues of provision by the Bank of other services provided for by these General Conditions.

2.2. The commencement date of the Payment Card Agreement (Account Agreement) is the date the Bank reflects the first transaction on the Card Account opened with the Bank.

3. Issue of Payment cards

3.1. To make payments using the Card Account, the Bank may provide the Client with a Payment Card. One or more additional Payment Cards may be issued to the Client's Card Account. The Client can independently issue one or more Tokens for the Payment Card.

3.2. The Payment Card is the property of the Bank, which has the right to refuse the Holder to issue a Payment Card/Tokens/virtual Payment Card (card without tangible media)/virtual image of the Payment Card (Payment Card without tangible media, the details of which correspond to the Payment Card with tangible media), its activation or replacement, limit the number of Payment Cards/Tokens/virtual Payment Cards/virtual images of Payment Cards issued in the name of one Holder, and in cases provided for by these General Terms, suspend or terminate their validity.

3.3. Procedure for issuing a Payment Card/Tokens/virtual Payment Card/virtual image of a Payment Card

card is determined by the Bank. When deciding to issue and activate a Payment Card/Token/virtual Payment Card/virtual image of a Payment Card, the Bank issues a Payment Card/Token/virtual Payment Card/virtual image of a Payment Card and provides settlements on the Card Account using this Payment Card/Token/virtual Payment Card card/virtual image of the Payment card.

3.4. The payment card is handed over personally to the Client or Holder. The possibility of transferring the Card to the authorized representative of the Client or by delivering it by registered mail, courier service to the address specified by the Client in the Application Questionnaire, or in another way that makes it possible to clearly establish that the Payment Card was received by the Client, the Holder or the authorized representative of the Client is provided at the discretion of the Bank. The Virtual Payment Card, as well as a virtual image of the Payment Card, is transferred to the Client or Holder by providing its details in the Internet Bank or Mobile Bank. From the moment these details are provided, the virtual Payment Card, as well as the virtual image of the Payment Card, is considered activated.

The list of operations available to be performed using a virtual image of the Payment Card (including the possibility of issuing a Token) is determined by the Bank.

3.5. The payment card is transferred not activated (with the exception of the virtual payment card and the virtual image of the Payment card).

The Payment Card is activated by the Bank at the time of its delivery to the Holder or when the Client contacts the Bank through Remote Service channels, if the Client provides the correct Access Codes and/or Authentication Data, as well as other information allowing the Bank to identify the Client. Contacting the Bank through Remote Service channels to activate the Payment Card means the Client's agreement with the Tariffs provided to him.

3.6. Transactions using the Token, Payment Card and/or its details can be carried out both with Authorization and without Authorization in cases provided for by these General Terms and Conditions and PS rules, while the transaction amount at the time of Authorization may differ from the transaction amount at the time of processing by the Bank Register of transactions.

3.7. In order to identify the Holder when conducting transactions using the Payment Card to the Client

A PIN code is provided. The PIN code is analogous to the Holder's handwritten signature. The Client agrees that the use of the Payment Card and the correct PIN code is proper and sufficient identification of the Payment Card Holder.

3.8. Operations performed:

- with the presence of a Payment card with the entry of the corresponding PIN code or with the entry of the code provided
By the bank within the framework of 3D-Secure technology, or
- with the presence of a Payment card without entering a PIN code, or
- using Payment card details, or
- using Authentication data, including at an ATM, Internet Banking, Mobile Banking
or the Bank's Mobile application,
- using a Token,
- using a unique QR code generated by the Client through the use of Mobile
Jar,
- within the framework of an SMS request from the Subscriber number, or
- using the Subscriber number and identification module (SIM card) provided by
Tinkoff Mobile LLC to the Client in accordance with the terms of provision of communication services of Tinkoff Mobile LLC, incl.
when sending confirmation to the Bank of the transaction via SMS message, they are recognized as completed by the Client (Holder)
and with his consent.

3.9. Transactions made using the Token, Payment Card and/or its details by a person who is not the Holder, including the Client's child to whom the Client provided the Token, Payment Card and/or its details, are also considered to have been completed by the Client.

3.10. For carrying out transactions using the Payment Card and/or its details and other transactions on the Card Account, the Bank charges a fee in accordance with the Tariffs. Remuneration is charged in the Card Account currency.

3.11. The category (payment system, card type and other characteristics) of the Payment card is determined exclusively at the discretion of the Bank.

3.12. The payment card/Token is valid until the last day of the month of the year indicated on the front side
Payment card. The expiration of the Payment Card does not lead to the termination of the Payment Card Agreement.

3.13. Upon expiration of the validity period, the Payment Card is issued for a new period at the discretion of the Bank. Statement
There is no requirement to reissue the Payment Card for a new term. By agreement with the Bank, it is possible to extend the validity period of the Payment Card for the period established by the Bank.

- 3.14. Early reissue of the Payment Card is carried out in cases of loss/theft, damage, unauthorized use, change of the Holder's name and/or surname on the basis of a written or oral application from the Client submitted to the Bank. When submitting an oral application for re-issuance of a Payment Card, the Bank has the right to require, within up to 30 (thirty) days, to provide a written application for re-issuance of a Payment Card.
- 3.15. Upon the Client's application submitted to the Bank on paper or through Remote Service, at the discretion of the Bank, an additional Payment Card may be issued.
- 3.16. The Bank does not enter into a Payment Card Agreement (Account Agreement) with persons under the age of 14 years.
- 3.17. The Client undertakes to familiarize Holders of additional Payment Cards with these General Conditions and Tariff Plan and pay the Bank all expenses incurred using additional Payment Cards.
- 3.18. The Client has the right to set a limit for conducting debit transactions using the Payment Card.
- 3.19. The Client bears full responsibility for transactions performed by Additional Card Holders.

4. Opening and maintaining a Card account. Payment procedure

- 4.1. The Bank opens a Card Account for the Client solely for making settlements on transactions using the Payment Card and/or its details and/or Token, for the management of funds located on the Card Account through Remote Services using Access Codes and Authentication Data, including within the framework of programs attracting funds from individuals into deposits and issuing loans to individuals, as well as for carrying out transactions on settlement documents drawn up and signed by the Bank on the basis of an order from the Client or the Client's Representative.
- 4.2. To open an Account by the Bank, the Client sends to the Bank a signed Application-Questionnaire or Application, completed, inter alia, using Authentication Data and/or Access Codes, as well as documents and information necessary for opening a Card Account and identifying the Client, the Client's representative, the beneficiary, beneficial owner in accordance with the legislation of the Russian Federation, the requirements of the Bank and the list specified in clause 2.3. Terms.
- 4.3. A card account can be opened by the Bank in the currency of the Russian Federation and/or foreign currency in accordance with Tariff plan.
- 4.4. The Card Account number is determined by the Bank.
- 4.5. From the moment of conclusion of the Payment Card Agreement (Account Agreement), the Tariff Plan specified in the Application Form. During the validity of the Payment Card Agreement (Account Agreement), at the request of the Client and with the consent of the Bank, as well as in other cases specified in these General Conditions, the Tariff plan applied under the Payment Card Agreement (Account Agreement) may be changed to another Tariff plan.
- 4.6. The Bank accrues interest on the balance of funds on the Card Account, the calculation procedure and amount of which are established by the Tariff Plan. The Bank does not charge interest for the use of funds on the Card Account unless the Tariff Plan establishes the procedure for calculating and the amount of interest accrued on the balance of funds on the Card Account.
- 4.7. The Bank withholds tax from the amount of income received by the Client in the form of interest credited to the Card Account, in cases established by the legislation of the Russian Federation.
- 4.8. The Client can replenish the Card Account by Transferring funds and other methods provided for legislation of the Russian Federation and the Payment Card Agreement.
- 4.9. Processing of the Card Account replenishment transaction is carried out by the Bank no later than 1 (one) business day next after the day of actual receipt of funds by the Bank, except for cases provided for by the Conditions and these General Conditions.
- 4.10. For the correct and timely crediting of funds to Card accounts when transferring funds funds, the necessary details must be correctly indicated in accordance with the legislation of the Russian Federation. The bank has the right not to credit received funds and return them to the sender of the payment due to for insufficiency, inaccuracy or inconsistency of the details of the payment document, as well as in other cases established by the legislation of the Russian Federation.
- 4.11. The Client disposes of the funds on the Card Account without restrictions, with the exception of cases provided for by the legislation of the Russian Federation and the Payment Card Agreement (Account Agreement).
- 4.12. In the case of transfer of funds from the Card Account by order of the Client, the Bank's obligation to the Client to Transfer funds from the Card Account is considered fulfilled at the moment the corresponding amount is credited to the recipient's bank account, and in the case of transfer of funds to an account with the Bank - at the time the funds are credited to the appropriate account.
- 4.13. Date of actual transaction by the Holder using the Payment Card and/or its details may not coincide with the date of its processing by the Bank.

4.14. When Transferring funds in a currency other than the currency of the Client's Card Account, the Bank converts the transfer amount in the Card Account currency at the Bank's exchange rate in effect at the time the Bank processed the transaction. Transfers of funds made in foreign currency are carried out in accordance with the currency legislation of the Russian Federation.

4.15. Transactions are reflected in the Card Account currency. Wherein:

4.15.1. For different transactions, the Bank sets different rates for converting currencies into the Card Account currency.

4.15.2. For Card Account transactions (without using a Payment Card and/or its details), conversion rate is established at the time of the transaction.

4.15.3. For transactions using a Payment card and/or its details, except for Online transactions, the conversion rate is set on the day of processing (receiving) information about the operation from the PS.

For Online transactions, the conversion rate is set at the time of processing (receiving) information about the transaction from the PS.

4.15.4. The procedure for converting currencies into Card Account currency for transactions using a Payment Card and/or its details:

- in case of a transaction in a currency other than the Card Account currency and which is one of the settlement currencies of the PS, the transaction amount is converted into the Card Account currency at the Bank's exchange rate;
- in case of a transaction in a currency other than the Card Account currency and not one of the settlement currency of the PS, the transaction amount is converted into the settlement currency of the PS at the PS rate (at the same time, the Bank cannot influence the size and timing of establishing the PS conversion rate) and is provided to the Bank, the presented amount is converted into the Card Account currency at the Bank's rate.

4.15.5. The settlement currencies of the PS are:

- Russian rubles (settlements in the Russian Federation) - MIR, Visa, MasterCard, UnionPay International;
- Russian rubles (settlements outside the Russian Federation) - MIR;

The Client agrees that information on exchange rates posted on the Bank's website on the Internet at tinkoff.ru, is for informational purposes only. The exact exchange rate is brought to the attention of the Client immediately before conducting a transaction in the Internet Bank/Mobile Bank or through the Bank's contact center and is considered to be proper information to the Client.

4.16. The Client is obliged to control all transactions carried out on the Card Account, for which the Client is obliged to save all payment documents related to transactions on the Card Account and/or using the Payment Card and/or its details and present them at the request of the Bank in the event of controversial issues.

4.17. Funds received to the Card Account in accordance with the Deposit Agreement are transferred by the Bank using the details received during the transfer from the Deposit Account, without an additional Order from the Client.

4.18. When the Client receives payments to be credited to the Card Account at the expense of the budget system funds of the Russian Federation, subject, in accordance with the current legislation of the Russian Federation, to be credited to bank accounts, transactions on which are carried out only using national payment instruments (cards of the MIR payment system), the Client instructs the Bank to open such an account for him in the currency of the Russian Federation (in the absence of client of this account) and credit the amount of the specified payments to it. Only a Payment Card of the MIR payment system can be issued for this account (no fee is charged for servicing the Card Account, issuing the Card, as well as for withdrawing cash from the Bank's ATMs using it). The tariff plan applicable to the Card Account is posted on the Bank's website on the Internet at tinkoff.ru

The Client also gives the Bank an order to transfer funds credited to the account opened in accordance with this clause to the above Card Account. The revocation of this order can be carried out by the Client upon his application sent to the Bank through the Remote Service channels.

5. Provision and repayment of Technical/Permitted overdraft/Credit lines

5.1. To receive an Authorized Overdraft, the Client submits to the Bank a corresponding application completed through Remote Service channels using Authentication Data and/or Access Codes, as well as through remote service channels of Tinkoff Mobile LLC in the manner determined by the terms of provision of communication services of Tinkoff Mobile LLC. When the Client makes transactions on the Card Account (Account) in excess of the balance of funds on the Card Account (Account), the Bank is considered to have provided the Client with a Credit (Article 850 of the Civil Code of the Russian Federation) in the amount of the Permitted Overdraft.

5.2. The amount of the established Overdraft Limit is communicated by the Bank to the Client and can be changed by the Bank unilaterally. The Bank provides information about changing the Overdraft Limit to the Client through Remote Service.

- 5.3. The Bank provides a Technical/Permitted overdraft in the Card Account currency for a period not exceeding validity of the Payment Card Agreement (Account Agreement).
- 5.4. The Bank has the right to limit the list of transactions performed using the Technical/Permitted overdraft in accordance with the legislation of the Russian Federation.
- 5.5. The day of provision of the Permitted/Technical overdraft is the day the Bank credits the transaction amount to the Card Account, provided that the Client's own funds on the Card Account are absent or insufficient for the Bank to write off the specified amount.
- 5.6. The document confirming the provision by the Bank of the Technical/Permitted overdraft is the Card Account Statement.
- 5.7. The Bank does not charge interest for using the Technical Overdraft.
- 5.8. For using the Permitted Overdraft the Bank charges a fee in accordance with the Tariff Plan.
- 5.9. The Client has the right to refuse the Overdraft Limit by sending a corresponding application to the Bank and paying off existing Debt under the Payment Card Agreement (Account Agreement).
- 5.10. The Client is obliged to repay the Technical/Permitted overdraft amount in full within 25 (twenty five) calendar days from the date of generation of the Statement for the Billing Period in which the corresponding Debt arose, or within another period established by the Tariff Plan, or within the period specified in clause 5.12. these General Conditions.
- 5.11. The date the Client fulfills his obligations under the Payment Card Agreement (Account Agreement) is the date the Bank writes off funds from the Card Account to repay the Debt under the Payment Card Agreement (Account Agreement).
- 5.12. The Client is obliged to repay the entire Debt under the Final Demand within the period specified in the Final Demand, but not less than within 30 (thirty) calendar days from the date of sending the Final Demand.
- 5.13. The Bank has the right to suspend the accrual of interest, commissions, fees and fines on the Permitted Overdraft from the date of formation of the Final Request.
- 5.14. Provision and repayment of the Credit Line.
- 5.14.1. To establish the Credit Line Limit, the Client submits to the Bank a corresponding application completed through Remote Service using Authentication Data and/or Access Codes. The Bank has the right to refuse to set a Credit Line Limit to the Client without specifying reasons.
- 5.14.2. The credit line limit is set by the Bank at its sole discretion without agreement with the Client. The size of the established Credit Line Limit is communicated by the Bank to the Client and can be changed by the Bank unilaterally. The Bank provides information about changes to the Credit Line Limit to the Client through Remote Service.
- 5.14.3. The Client agrees that the Bank provides a Credit Line, sets and changes the Credit Line Limit solely at its discretion. If the Bank increases the Credit Line Limit, the Client has the right to contact the Bank through Remote Service with a request to reduce the Credit Line Limit to the size before its increase.
- 5.14.4. The Bank sets the Credit Line Limit for a period not exceeding the validity period of the Payment Card Agreement.
- 5.14.5. The Bank has the right to limit the list of transactions performed using the Credit Line in accordance with the legislation of the Russian Federation, including by setting a limit for conducting debit transactions using the Credit Line.
- 5.14.6. The Client can use the Credit Line Limit either in full or in parts, including when making by the Client of transactions on the Card Account in excess of the balance of the Client's own funds on the Card Account (unless the corresponding option is disabled by the Client through Remote Service). The credit line is provided by crediting funds by the Bank to the Client's Card account. The day the Credit Line is provided is the day the Bank credits funds to the client's Card account.
- 5.14.7. The document confirming the provision of the Credit Line by the Bank is the Card Account Statement.
- 5.14.8. The Bank charges a fee for using the Credit Line in accordance with the Tariff Plan. Promotion fees for using the Credit Line and/or changing the procedure for determining it, establishing additional fees are carried out only with the consent (acceptance) of the Client, which can be oral using the Remote Service, written or silent (for example, the Client or the Holder making a debit transaction using the Credit Line). The form of acceptance is determined by the Bank's offer. The Bank notifies Clients in writing about an increase in the fee for using the Credit Line and/or a change in the procedure for determining it, or the establishment of additional commissions (by posting the relevant information in the Statement or sending an information letter to the postal address or e-mail address) or on the Bank's website on the Internet.

- 5.14.9. The Client has the right to refuse the Credit Line Limit by sending a corresponding application to the Bank and repaying existing Debt under the Credit Line.
- 5.14.10. The Client is obliged to repay the amount of the Debt under the Credit Line in full, together with the fee accrued in accordance with the Tariff Plan for using the Credit Line within 25 (twenty-five) calendar days from the date of generation of the Statement for the Billing Period in which the corresponding Debt arose, or within another period established by the Tariff Plan, or within the period specified in clause 5.14.12. of these General Conditions, but in any case not later than the date of termination of the Payment Card Agreement. The amount of the Debt to be paid is indicated in the Statement and/or in the Final Request. The Client may repay the Debt under the Credit Line by Transferring funds or other means in accordance with the legislation of the Russian Federation.
- 5.14.11. The date the Client fulfills his obligations to repay the Debt under the Credit Line is the date the Bank writes off funds from the Card Account to repay such Debt.
- 5.14.12. The Client is obliged to repay the entire Debt under the Credit Line under the Final Demand within the period specified in the Final Demand, but not less than within 30 (thirty) calendar days from the date of sending the Final Demand.
- 5.14.13. The Bank has the right to suspend the accrual of interest, commissions, fees and fines on the Credit Line from the date formation of the Final Requirement.
- 5.15. The Bank has the right to collect the Debt under the Permitted Overdraft and/or Credit Line under the executive notary's inscriptions.

6. Compromise

- 6.1. If the Payment Card is lost, stolen or damaged and/or there are suspicions that the Payment Card or its details, as well as the PIN code, QR code, Access codes, Authentication data, Subscriber number may have been lost or stolen, as well as in the event withdrawal of the Payment Card from an ATM or trade and service enterprise and in the event of a change in the name or surname of the Holder, the Client must immediately notify the Bank, including by calling 8 800 555-25-50 or +7 495 645-59-19 (24 hours a day) and block Payment card and/or Internet Bank and/or Mobile Bank, as well as submit an application for early reissue of the Payment card. Upon an oral statement, the Bank will only take measures to block the Payment Card and/or Internet Banking and/or Mobile Banking.
- 6.2. If a Payment Card previously declared lost is found, the Holder is obliged to return it to the Bank.
The use of this Payment Card is prohibited in the future.

7. Rights and obligations of the parties

7.1. The client has the right:

- 7.1.1. Manage funds within the Payment Limit.
- 7.1.2. Receive information about the status of the Card Account and transactions carried out on the Card Account through Remote Service after the Bank has carried out the procedure for identifying and authenticating the Client, including using Access Codes and/or Authentication Data.
- 7.1.3. Open no more than one Card Account in one currency or several Card Accounts in different currencies. At the discretion of the Bank, several accounts may be opened for the Client in the same currency and/or in different currencies.
- 7.1.4. When opening a Card Account, refuse to issue a Payment Card/Token.

7.2. The client undertakes:

- 7.2.1. Pay the Bank a fee for servicing the Card Account in accordance with the Tariff Plan.
- 7.2.2. Carry out operations on the Card Account, including using the Payment Card and/or its details and/or Token only within the Payment limit.
- 7.2.3. Do not make transactions using the Card Account:
- 7.2.3.1 related to violation of the legislation of the Russian Federation and not to allow such transactions to be carried out Representative of the Client;
- 7.2.3.2 related to the implementation of business activities, with the exception of activities carried out by the Client using the special tax regime "Professional Income Tax".
- 7.2.4. In case of compromise and/or use of the Payment Card or its details or Internet Banking, Mobile Banking, Subscriber Number or Subscriber Device without the consent of the Holder, immediately after discovery of the specified facts, but no later than the day following the day of receipt of notification from the Bank about the transaction, send a written notification to the Bank in the form posted on the Bank's website tinkoff.ru, with all necessary documents attached by registered mail (with acknowledgment of receipt and description of the contents) or by courier service.

The Bank has the right to charge a fine in the amount of 1,000 (one thousand) rubles for each contested transaction if, during the consideration of the application, it is established that the Client is involved in this transaction, or the transaction became possible due to the Client's violation of these General Conditions and the procedure for using the Payment Card , ATM, Internet Banking and/or Mobile Banking.

7.2.5. Control all transactions performed on the Card Account and verify your data with the Statement. When disagreement with the information specified in the Statement, the Client is obliged to report his disagreement to the Bank within 30 (thirty) calendar days from the date of generation of the Statement. After the expiration of the above period, in the absence of claims from the Client, the information in the Statement is considered confirmed by the Client. At the same time, the Client agrees that the Statement may indicate a transaction indicating the amount at the time of Authorization and the amount at the time of its completion, including one that differs from the amount at the time of Authorization. In this case, the transaction amount The amount is recognized at the time of the transaction.

7.2.6. Provide, upon the Bank's first request, information and documents (copies) necessary for carrying out investigations into disputed transactions.

7.2.7. When carrying out currency transactions, no later than the deadlines established by current legislation, including at the request of the Bank, provide information to the Bank through Remote Service channels and documents on foreign exchange transactions.

7.2.8. Provide, at the request of the Bank, documents and information about transactions with funds, about the purposes of establishing and the expected nature of business relations with the Bank, about the purposes of financial and economic activities, about financial position, about business reputation, about the sources of origin of funds and (or) other property the Client, as well as written explanations confirming the compliance of the nature of the transactions carried out with the Card Account regime defined by these General Conditions.

7.2.9. Return the Payment Card to the Bank:

- after the expiration of the Payment Card;
- upon termination of the Payment Card Agreement;
- in case of refusal to accede to these General Conditions.

7.2.10. Keep the PIN code, Access codes, Authentication data secret, separately from the Payment card and under no circumstances disclose them to third parties.

7.3. The bank has the right:

7.3.1. Refuse the Client to issue, activate, re-issue or unblock a Payment Card and/or Token at his own discretion discretion and without specifying reasons.

7.3.2. Consider the Client's claims to dispute transactions within 30 (thirty) days for transactions carried out on the territory of the Russian Federation, and 60 (sixty) days for transactions carried out outside the territory of the Russian Federation, from the date of receipt of the Client's written application and the necessary documents.

7.3.3. Refuse to consider a claim if it is presented:

- to a completed transaction after the expiration of one day from the date of receipt of notification from the Bank about its completion;
- to the commission (fee, remuneration, fine) accrued by the Bank after the expiration of 2 (two) years from the date of its accrual (write-off).

7.3.4. Request from the Client documents and information about transactions with funds, about the purposes of establishing and the expected nature of business relations with the Bank, about the purposes of financial and economic activities, about financial position, about business reputation, about the sources of origin of funds and (or) other property of the Client , as well as written explanations confirming the compliance of the nature of the transactions carried out with the Card Account regime defined by these General Conditions.

7.3.5. Block the operation of the Payment Card/Token, including setting limits on transactions on the Payment Card/Token and limit transactions on the Card Account, give orders to confiscate the Payment Card and take all necessary measures for this:

- in case of refusal of the Client to join these General Conditions;
- in case of non-fulfillment or improper fulfillment by the Holder of the obligations provided for by the Conditions and these General Conditions;
- in case of suspicion of unauthorized use of the Payment Card;
- and in other cases at the discretion of the Bank.

7.3.6. Without the Client's Order to write off from the Card Account:

- the amount of Debt under the Payment Card Agreement (Account Agreement) and under other agreements between the Bank and the Client;
- amounts of taxes in accordance with the legislation of the Russian Federation;
- funds for payment by the Client to the Bank of commissions (fees) and remunerations in accordance with the Tariff Plan;

- funds incorrectly credited to the Card account;
- funds to repay the Client's debt to the Bank, including those arising from obligations under loan agreements, guarantee agreements, agreements on the issuance of an independent/bank guarantee, under the Bank's recourse claims to the Client and/or from obligations under other agreements concluded between the Bank and The Client, including agreements under which the Client acts as a party as an individual entrepreneur or an individual engaged in private practice;
- funds collected from the Client on the basis of enforcement documents, as well as in other cases established by the legislation of the Russian Federation;
- the amount of pensions transferred in excess by pension authorities;
- other funds subject to payment and/or return by the Client.

If there is a Debt of the Client to the Bank on the grounds specified in this paragraph, in a currency other than the Card Account currency, the funds debited from the Card Account are converted by the Bank into the currency of the Debt at the Bank's exchange rate at the time of the transaction and sent by the Bank to repay the specified Debt.

7.3.7. Use the funds available on the Card Account, guaranteeing the Client's right to freely dispose of these funds in accordance with these General Conditions.

7.3.8. Unilaterally change the Card Account number in cases and in the manner provided for by the legislation of the Russian Federation.

7.3.9. Refuse the Holder to carry out transactions on the Card Account and/or block the operation of the Payment Card/Token, Internet Bank, Mobile Bank without prior notification to the Client (Holder), and also set a restriction on carrying out transactions through Remote Service and/or using the card, if:

- the Bank did not receive the document necessary to carry out the operation and executed in accordance with the requirements legislation of the Russian Federation;
- the Bank has doubts that the Order was received from the Client or the Client's Representative;
- the operation contradicts the requirements of the legislation of the Russian Federation or these General Conditions;
- if the Bank has any suspicions that the transaction being carried out is related to the conduct by the Client or Representative Client business activity;
- the Client's rights to manage funds on the Card Account are limited in the manner and cases, provided for by the legislation of the Russian Federation, the Terms and these General Conditions;
- The holder has not fulfilled the obligations stipulated by these General Conditions.

In these cases, operations on the Account are carried out by the Bank only on the basis of written orders submitted by the Client directly at the Bank's office at 127287, Moscow, st. Khutorskaya 2-ya, 38A, building 26.

7.3.10. Refuse the Client or the Client's Representative to carry out transactions on the Card Account, including using a Payment Card, if there are not enough funds on the Card Account to carry out the transaction, including taking into account the commission charged by the Bank for this transaction.

7.3.11. Refuse the Client or the Client's Representative to transfer funds from the Card Account using Remote Service channels if at the time of the Transfer of funds (or the transaction) there is no technical possibility, or there are grounds to suspect access of unauthorized third parties to the Client's funds, as well as in accordance with the Terms.

7.3.12. Draw up settlement documents on behalf of the Client based on the relevant information received from the Client Errands.

7.3.13. Provide a Technical/Permitted overdraft if the Client has a need to make payments, as well as as part of settlements for erroneous transactions, or in the event of insufficient or absent funds on the Card Account.

7.3.14. Unilaterally refuse to comply with these General Conditions in relation to the Client's Card Account in case of absence of funds on the Card Account and transactions on this Card Account within 2 (two) years. The payment card agreement (Account Agreement) is considered terminated upon expiration of 2 (two) months from the date the Bank sends the relevant notice to the Client in writing or through Remote Service, if no funds have been received to the Card Account within this period.

7.3.15. Refuse the Client or the Client's Representative to credit funds to the Client's Card Account or write them off from the Client's Card Account, in cases provided for by current legislation and these Terms.

7.4. The Bank undertakes:

7.4.1. Open a Card Account (Card Accounts) for the Client in the currency of the Russian Federation and foreign currency in accordance with Tariff plan.

- 7.4.2. Inform the Client about the completion of each transaction under the Payment Card Agreement (Account Agreement) by providing the Client with information as part of the Remote Service.
- 7.4.3. Upon receipt of the Client's (Holder's) application, block the Payment Card/Token and/or Internet Bank and/or Mobile Bank due to the loss of the Payment card and/or PIN code and/or Subscriber number and/or Subscriber device or due to the fact that the PIN code and/or Payment card details and/or Access codes and/or Authentication data has become known to a third party.
- 7.4.4. Carry out transactions on the Card Account within the time limits and in the manner established by these General Conditions in accordance with the requirements of the legislation of the Russian Federation.
- 7.4.5. If the Client refuses to accede to these General Conditions, expressed by transfer to the Bank corresponding application, return to the Client after the settlement of financial obligations between the Bank and the Client the balance of funds on the Card Account, in the manner specified by the Client.

8. Termination of the Payment Card Agreement (Account Agreement)

- 8.1. The Client has the right to refuse to join these General Conditions at any time. In that case, the Client is obliged to submit a corresponding application to the Bank in writing, through Remote Service or through remote service channels of Tinkoff Mobile LLC in the manner determined by the terms of provision of communication services of Tinkoff Mobile LLC, and also to return to the Bank all Payment Cards issued to his name and in the name of the Client's Representative to carry out transactions on this Card Account, on the day of submitting the specified application and pay to the Bank all amounts due under the Payment Card Agreement (Account Agreement). The Client has the right to withdraw the submitted application before the end of the period for settling financial obligations between the Bank and the Client in writing or through Remote Service, incl. through remote service channels of Tinkoff Mobile LLC (depending on the form of submission of the initial application). If the Bank receives a revocation of the application within the specified period, the Payment Card Agreement (Account Agreement) continues to be valid.

Upon receipt of the application, the Bank terminates all Payment Cards/Tokens (blocks Payment Cards) issued to the Client for carrying out transactions on the Card Account.

- 8.2. The Payment Card Agreement (Account Agreement) is considered terminated no later than the date of the Statement in the Settlement Period in which the financial obligations between the Bank and the Client were settled, within the time limits specified in clause 8.3 of these General Conditions.
- 8.3. The period for settling financial obligations between the Bank and the Client is 30 (thirty) calendar days days:
- from the date of termination of all Payment Cards issued to the Card Account;
 - from the expiration date of all Payment Cards issued to the Card Account.
- 8.4. When the Bank receives an application for inheritance (original with a notarized signature) with the correct details of the heir and a certificate of inheritance (original or notarized copy), the Bank sends funds to the heir(s) according to the details specified in the application for inheritance, closes all Card Accounts, terminates the Payment Card Agreement (Account Agreement).
- 8.5. If, upon termination of the Payment Card Agreement (Account Agreement) after the settlement of all financial obligations between the Bank and the Client, the Client's funds are on the Card Account (Account), the Client instructs the Bank to send the specified funds to pay for communication services in relation to the Subscriber number, and if inability to pay for communication services or if the amount of the specified balance exceeds 1000 (one thousand) rubles, return them by postal order or other method agreed upon between the Bank and the Client. At the same time, the Bank has the right to withhold from the amount of such a transfer a commission for the transfer of funds in the amount provided for in the Tariffs for transfers, payments and additional services.

General conditions for issuing and servicing credit cards

Edition 29

1. Terms and definitions

Authorization - permission provided by the Bank to conduct transactions using the Credit Card and/or its details.

Annual/Monthly Fee - Credit Card servicing fee.

Holder - the Client or other individual to whom, at the Client's direction, an additional Credit Card was issued and delivered.

Additional services are independent services provided by the Bank under the Credit Card Agreement (cash issuance, Information, connection to the insurance protection program and other services specified in the Tariffs, as well as connection to the Insurance Program for property risks associated with the use of bank cards).

Final invoice is a document generated by the Bank and sent to the Client, containing a requirement to repay all Debt under the Credit Card Agreement, including the Loan and interest thereon, fees and fines, as well as information on the amount of such Debt.

Commission is a fee for Additional Services written off by the Bank against the Debt Limit, which is not subject to the interest-free lending period in accordance with the Tariff Plan.

Debt limit is the maximum permitted amount of Debt under the Credit Card Agreement.

Minimum payment - the amount of funds that the Client is obliged to pay monthly and send to repay the Debt under the Credit Card Agreement in the amount and within the period established by the Bank.

Fee - a fee for Additional Services written off by the Bank against the Debt Limit, which is subject to the interest-free lending period in accordance with the Tariff Plan.

Installment plan - A loan provided to the Client at the expense of the Debt Limit for the purchase of goods (work, services) in a Trade Organization, as well as for other purposes provided for in the Credit Card Agreement.

Regular payment - the amount of money that the Client is obliged to send monthly to repay the Debt by Installments. The amount and payment term of the Regular Payment are indicated in the Statement.

Transaction register is a document or a set of documents containing information about transactions made using a Credit Card and/or its details over a certain period of time.

2. Basic provisions

- 2.1. These General Terms and Conditions determine the procedure for issuing and servicing Credit Cards and regulate the relations arising in this regard between the Client and the Bank, including regarding the provision of Credit by the Bank.
- 2.2. The credit card agreement is concluded by the Bank's acceptance of the offer contained in the Application Form or Client's request. Acceptance is carried out by activating the Credit Card by the Bank and receiving the first Transaction Register by the Bank.
- 2.3. The Client has the right to refuse to enter into a Credit Card Agreement by notifying this in writing and returning all Credit Cards to the Bank. Before concluding the Credit Card Agreement, the Bank also has the right to cancel or refuse to activate the Credit Card issued to the Client if the Client has not expressed a desire to activate the Credit Card within 6 (six) months from the date of its issue. The Bank has the right to require the Client to compensate for the costs of issuing and delivering the Credit Card.
- 2.4. The Client agrees that the Bank issues a Credit Card, provides and changes the Debt Limit solely at your own discretion.
- 2.5. The Bank makes a decision to provide the Client with a Debt Limit based on information provided to the Bank by the Client.
- 2.6. Increasing interest rates on the Loan and/or changing the procedure for determining them, establishing additional commissions is carried out only with the consent (acceptance) of the Client, which can be oral using the Remote Service, written or silent (for example, the Client or the Holder making a debit transaction using a Credit Card). The form of acceptance is determined by the Bank's offer. The Bank notifies Clients in writing about increasing interest rates on the Loan and/or changing the procedure for determining them, establishing additional commissions (by posting the relevant information in the Statement or sending an information letter to the postal address or e-mail address) or on the Bank's website on the Internet.

- 2.7. The procedure for providing information about the Installment Plan, its provision and repayment of debt on it is determined by the Conditions for the provision of Installment Plans for the Bank's credit cards, posted on the Bank's website on the Internet at tinkoff.ru.
- 2.8. Together with the Credit Card, the Client may be given an unnamed and non-activated Payment Card for the possibility of concluding a Payment Card Agreement. This Payment Card can be activated directly through a representative of the Bank at the time of its receipt by the Client or later through Remote Service. The Client undertakes to ensure the safety of such Payment Card and not transfer it to third parties.

3. Issue of Credit Cards

- 3.1. To make payments under the Credit Card Agreement, the Bank provides the Client with a Credit Card.
For a Credit Card, the Client can independently issue one or more Tokens.
- 3.2. Upon the Client's application submitted to the Bank on paper or through Remote Service, within the framework of the Credit Card Agreement, the Bank may issue one or more additional Credit Cards.
- 3.3. An additional Credit Card may be issued for use by a Holder who is at least 18 years of age.
- 3.4. The Bank identifies the Holder when issuing an additional Credit Card based on the information and documents of the Holder provided by the Client and the Holder when submitting an application for issuing an additional Credit Card.
- 3.5. The Client has the right to set a limit for spending transactions using a Credit Card.
- 3.6. The Credit Card is the property of the Bank, which has the right to limit the number of Credit Cards/Tokens issued in the name of one Holder, and in cases provided for by these General Conditions, suspend or terminate the operation of the Credit Card/Tokens.
- 3.7. The procedure for issuing a Credit Card/Token/virtual image of a Credit Card (Credit Card without a tangible medium, the details of which correspond to a Credit Card with a tangible medium) is determined by the Bank independently. When deciding to issue a Credit Card/Token/virtual image of a Credit Card, the Bank issues a Credit Card/Token/virtual image of a Credit Card and provides payments using this Credit Card/Token/virtual image of a Credit Card.
- 3.8. The credit card is handed over personally to the Client or Holder. Possibility of transferring a Credit card to the authorized representative of the Client or by delivering it by registered mail, courier service to the address specified by the Client in the Application Questionnaire, or in another way that makes it possible to clearly establish that the Credit Card was received by the Client, the Holder or the authorized representative of the Client, is provided at the discretion of the Bank.
- At the Client's request, the Bank may issue a virtual image of the Credit Card, which is transferred to the Client or Holder by providing his details in the Internet Bank or Mobile Bank. From the moment you provide these details, the virtual image of the Credit Card is considered activated.
- The list of operations available to be performed using a virtual image of a Credit Card (including the possibility of issuing a Token) is determined by the Bank.
- 3.9. For the purpose of identifying the Holder when conducting transactions using a Credit Card/Token to the Client A PIN code is provided. The PIN code is analogous to the Holder's handwritten signature. The Client agrees that the use of the Credit Card/Token and the correct PIN code constitutes proper and sufficient identification of the Credit Card/Token Holder.
- 3.10. The use of the Credit Card/Token and/or its details by a person other than the Holder is prohibited.
- 3.11. The Client undertakes to familiarize Additional Credit Card Holders with these General Conditions and Tariffs (Tariff Plan) and pay the Bank all expenses incurred using additional Credit Cards.
- 3.12. The Credit Card is transferred to the Client not activated (except for the virtual image of the Credit Card cards). The Credit Card is activated by the Bank at the time of its delivery to the Holder or when the Client contacts the Bank through Remote Service channels, if the Client provides the correct Access Codes and/or Authentication Data, as well as other information allowing the Bank to identify the Client. Contacting the Bank through Remote Service channels to activate the Credit Card means the Client's agreement with the individual terms of the agreement and Tariffs provided to him.
- 3.13. The category (PS, type of card and other characteristics) of the Credit Card/Token is determined solely at the discretion of the Bank.
- 3.14. The credit card is valid until the last day of the month of the year indicated on its front side. Expiration of the Credit Card does not lead to termination of the Credit Card Agreement.

- 3.15. Upon expiration of the validity period, the Credit Card is issued for a new term at the discretion of the Bank. Statement
There is no requirement to reissue the Credit Card for a new term. By agreement with the Bank, it is possible to extend the validity of the Credit Card for the period established by the Bank.
- 3.16. Early reissue of the Credit Card is carried out in cases of loss/theft, damage, unauthorized use, change of the Holder's name and/or surname based on a written or oral application from the Client. When submitting an oral application for re-issuance of a Credit Card, the Bank has the right to require, within up to 30 (thirty) days, to provide a written application for re-issuance of the Credit Card.

4. Transactions and payments

- 4.1. Transactions using the Token, Credit Card and/or its details can be carried out
both with Authorization and without Authorization in cases provided for by the PS rules, while the transaction amount at the time of Authorization may differ from the transaction amount at the time the Bank processed the Transaction Register.
- 4.2. The date of processing by the Bank of a Credit Card/Token transaction may not coincide with the date of its completion
Holder.
- 4.3. Operations performed:
- with the presence of a Credit card by entering the appropriate PIN code or by entering the code provided
By the bank within the framework of 3D-Secure technology, or
 - with the presence of a Credit card without entering a PIN code, or
 - using Credit Card details, or
 - using Authentication data, including at an ATM, Internet Banking or Mobile Bank, or
 - using a Token, or
 - using a unique QR code generated by the Client through the use of Mobile Bank, or
 - within the framework of an SMS request from the Subscriber number,
- are recognized as committed by the Client (Holder) and with his consent.
- 4.4. For carrying out transactions using the Token, Credit Card and/or its details and other transactions
within the framework of the Credit Card Agreement, the Bank charges remuneration in accordance with the Tariffs. The remuneration is charged in the Credit currency.
- 4.5. The Client may repay the Debt under the Credit Card Agreement by Transferring funds or other means in accordance with the legislation of the Russian Federation.
- 4.6. The Client undertakes to pay all expenses incurred by the Bank as a result of the Client's use of the Credit card/Token in violation of these General Conditions. Payment by the Client of these expenses can be carried out at the expense of the Loan provided by the Bank.
- 4.7. For correct and timely processing by the Bank of the operation to repay the Debt during Transfer funds, the Client must indicate his last name, first name and patronymic, Credit Card Agreement number or Credit Card number. The Bank has the right not to credit received funds and/or return them to the sender of the payment due to insufficiency, inaccuracy or contradiction of the details of the settlement document for the Debt repayment transaction, as well as in other cases established by the legislation of the Russian Federation, including funds received by mistake operations.
- 4.8. In the event of a transaction using a Credit Card/Token in foreign currency and/or outside the Russian Federation, the Bank records transactions on the Credit Card in the following order:
- in case of a transaction in a currency other than the currency of the Credit Card Agreement and which is one of the settlement currencies of the PS, the transaction amount is converted into the currency of the Credit Card Agreement at the Bank's exchange rate;
 - in case of a transaction in a currency other than the currency of the Credit Card Agreement and not one of the settlement currencies of the PS, the transaction amount is converted into the settlement currency of the PS at the PS rate (in this case, the Bank cannot influence the size and timing of establishing the PS conversion rate) and is provided to the Bank, the presented amount is converted into the currency of the Credit Card Agreement at the Bank's rate.

The settlement currencies of the PS are:

- Russian rubles (settlements in the Russian Federation) - MIR, Visa, MasterCard, UnionPay International;
- Russian rubles (settlements outside the Russian Federation) - MIR;

The Client agrees that information on exchange rates posted on the Bank's website on the Internet at tinkoff.ru, is for informational purposes only. The exact exchange rate is brought to the attention of the Client immediately before carrying out the transaction in the Internet Bank/Mobile Bank or through the Bank's contact center and is considered to be proper information to the Client.

5. Provision and servicing of the Loan

- 5.1. The debt limit under the Credit Card Agreement is established by the Bank at its sole discretion without agreement with the Client.
- 5.2. The Holder must carry out transactions within the Debt Limit, taking into account the cost of the Bank's services in accordance with the Tariff plan.
- 5.3. The Bank provides information about the credit limit of the card before its activation, including through Internet Banking, Mobile Banking, and the Bank's contact center.
- 5.4. The Bank provides the Client with a Credit to pay for all debit transactions made by the Client using a Credit Card or its details, as well as for the Client to pay the Commissions and Fees provided for in the Credit Card Agreement, as well as for the return of erroneously received funds and other funds subject to payment and/or return by the Client.
- 5.5. The Bank has the right to provide the Client with the opportunity to make debit transactions, including write-offs erroneously received funds and other funds subject to payment and/or return by the Client in excess of the Debt Limit, unless the Client refuses this opportunity.
- 5.6. The Bank charges interest on the amount of the loan provided. Interest is accrued at the rates specified in the Tariff Plan up to and including the day the Final Invoice is formed.
- 5.7. The Bank generates and sends a Statement to the Client on a monthly basis. The Client is notified of the day of the month on which the Statement is generated when the first Credit Card is issued. If there is no such date in the current month, the Statement is generated on the last calendar day of the month. At the Bank's discretion, the date of the month on which the Statement is generated may be changed without prior notice to the Client.
- 5.8. The amount of the Minimum Payment is determined by the Bank in accordance with the Tariff Plan, but cannot exceed the full amount of the Debt under the Credit Card Agreement.
- 5.9. If the Statement is not received within 10 (ten) calendar days from the date of generation of the Statement, the Client is obliged to contact the Bank by phone to obtain information about the amount of the Minimum Payment and the date of its payment. Failure to receive the Statement does not relieve the Client from fulfilling his obligations under the Credit Card Agreement.
- 5.10. The Client is obliged to pay the Minimum Payment and Regular Payments monthly in the amount and on time specified in the Statement. In case of non-payment of the Minimum Payment/Regular Payment, the Bank has the right to block all Credit Cards/Tokens issued under the Credit Card Agreement. To resume operations on the Credit Card/Token, the Client must pay the resulting debt for the Minimum Payment/Regular Payment. If the Minimum Payment/Regular Payment is not paid, the Client must pay a fine for failure to pay the Minimum Payment/Regular Payment in accordance with the Tariff Plan. The Bank considers any received payment from the Client as recognition by the Client of this fine in the amount of the received payment, but not more than the amount of the fine determined by the Tariff Plan.
- 5.11. The term for repayment of the Loan and payment of interest is determined by the date of formation of the Final Invoice, which is sent to the Client no later than 2 (two) business days from the date of its formation. The Client is obliged to pay the Final Invoice within the period specified in the Final Invoice, but not less than 30 (thirty) calendar days from the date of sending the Final Invoice.
- 5.12. When performing an incoming transaction, the Bank sends the amount of such transaction to repay the Debt under the Credit Card Agreement or considered as an overpayment.
- 5.13. Interest accrued on the amount of the Loan provided for settlements on transactions disputed by the Client, reflected in the Client's Statement are not subject to return to the Client.
- 5.14. The Bank has the right, at its discretion, to provide the Client with a Loan on terms other than those stipulated this Section in accordance with the Installment Program Terms.
- 5.15. Based on the Client's request and in agreement with the Bank for a period from 1 (one) to 12 (twelve) months it is possible to suspend the Client's obligation to repay the Debt, to pay Minimum Payments, Regular Payments and/or other payments. During the specified period, the Bank has the right to suspend the accrual of interest and other amounts provided for in the Credit Card Agreement.

6. Compromise

- 6.1. If a Credit Card is lost, stolen or damaged and/or there are suspicions that the Credit Card or its details, as well as the PIN code, QR code, Access Codes, Authentication Data, Subscriber Number, Subscriber Device may have been lost or stolen, and also in the event of withdrawal of the Credit Card from an ATM or trade and service enterprise and in the event of a change in the name or surname of the Holder, the Client must immediately notify the Bank by phone at 8 800 555-10-10 or +7 495 645-59-19 (24 hours a day) and block the Credit Card card and/or Internet Banking and/or Mobile Banking, as well as submit an application for early reissue of the Credit Card. Upon an oral statement, the Bank will only take measures to block the Credit Card and/or Internet Banking and/or Mobile Banking.

- 6.2. If a Credit Card previously declared lost is found, the Holder is obliged to return it to the Bank.
The use of this Credit Card is prohibited in the future.

7. Rights and obligations of the parties

7.1. The client has the right:

- 7.1.1. Pay interest and/or repay the Loan during the entire term of the Credit Card Agreement.
- 7.1.2. Receive information about transactions carried out using a Credit Card/Token through Remote Service, after the Bank has carried out the procedure for identifying and authenticating the Client, including using Access Codes and/or Authentication Data.

7.2. The client undertakes:

- 7.2.1. Repay the Debt and pay for the Bank's services in full in accordance with the Credit Card Agreement, including in the event of claims for transactions performed until a final decision is made to satisfy such claims.
- 7.2.2. Monitor compliance with the Debt Limit.
- 7.2.3. Control all transactions made using Credit Cards/Tokens and verify your data with the Statement. In case of disagreement with the information specified in the Statement, the Client is obliged to report his disagreement to the Bank within 30 (thirty) calendar days from the date of generation of the Statement. After the expiration of the above period, in the absence of claims from the Client, the information in the Statement is considered confirmed by the Client. At the same time, the Client agrees that the Statement may indicate a transaction indicating the amount at the time of Authorization and the amount at the time of its completion, including one that differs from the amount at the time of Authorization. In this case, the amount transactions, the amount is recognized at the time of the transaction.
- 7.2.4. In case of compromise and/or use of the Credit Card or its details or the Internet Bank, Mobile Bank, Subscriber number or Subscriber device without the consent of the Holder, the Client is obliged immediately after discovery of the specified facts, but no later than the day following the day of receipt of notification from the Bank about the committed transactions, send a written notification to the Bank in the form posted on the Bank's website tinkoff.ru, with all necessary documents attached by registered mail (with acknowledgment of receipt and description of the contents) or by courier service.

The Bank has the right to charge a fine in the amount of 1,000 (one thousand) rubles for each contested transaction if, during consideration of the application, it is established that the Client is involved in this operation or the operation became possible due to the Client's violation of these General Conditions and the procedure for using the Credit Card, ATM, Internet Banking and/or Mobile Banking.

- 7.2.5. Provide, upon the Bank's first request, information and documents (copies) necessary for carrying out investigations into disputed transactions.
- 7.2.6. Do not carry out transactions related to violation of the legislation of the Russian Federation.
- 7.2.7. Return the Credit Card to the Bank:
- after the expiration of the Credit Card;
 - upon termination of the Credit Card Agreement;
 - in case the Client refuses to join these General Terms and Conditions.
- 7.2.8. Do not transfer the Credit Card and/or Subscriber Number and/or Subscriber Device for use by a third party persons.
- 7.2.9. Keep the PIN code, Access Codes, Authentication Data secret, separate from the Credit Card and under no circumstances disclose them to third parties.

7.3. The bank has the right:

- 7.3.1. Refuse the Client to issue, activate, re-issue or unblock a Credit Card, as well as in granting/renewing the Debt Limit at its own discretion and without specifying reasons.
- 7.3.2. Change the Debt Limit in any direction at any time without prior notice to the Client. Moreover, if the Bank increases the Debt Limit, the Client has the right to contact the Bank through Remote Service with a request to reduce the Debt Limit to the amount preceding it increase.
- 7.3.3. Refuse to perform a transaction in excess of the Debt Limit.
- 7.3.4. Consider the Client's claims to dispute transactions within 30 (thirty) days for transactions carried out on the territory of the Russian Federation, and 60 (sixty) days for transactions carried out outside the territory of the Russian Federation, from the date of receipt of the Client's written application and the necessary documents.

7.3.5. Refuse to consider a claim if it is presented:

- to a completed transaction after the expiration of one day from the date of receipt of notification from the Bank about its completion;
- to the Commission (Fee, Annual/Monthly fee, fine) accrued by the Bank after the expiration of 2 (two) years from the date of its accrual (write-off).

7.3.6. Block the operation of the Credit Card/Token, give an order to confiscate the Credit Card and take all necessary measures for this:

- in case of refusal of the Client to join these General Conditions;
- in case of non-fulfillment or improper fulfillment by the Holder of the obligations stipulated these General Conditions;
- in case of suspicion of unauthorized use of the Credit Card/Token;
- and in other cases at the discretion of the Bank.

7.3.7. Refuse the Holder to carry out a transaction using a Credit Card/Token, as well as block validity of the Credit Card/Token without prior notice to the Holder and at its own discretion, if:

- the Bank did not receive the document necessary to carry out the operation and executed in accordance with the requirements legislation of the Russian Federation;
- the operation contradicts the requirements of the legislation of the Russian Federation or these General Conditions;
- in case of failure by the Holder to fulfill the obligations provided for by these General Conditions;
- and in other cases at the discretion of the Bank.

7.3.8. Collect debt according to a notary's writ of execution.

7.4. The Bank undertakes:

7.4.1. Inform the Client about the completion of each transaction under the Credit Card Agreement by sending relevant notification within the framework of Remote Service.

7.4.2. Upon receipt of the Client's (Holder's) application, block the Credit Card/Token and/or Internet Bank and/or Mobile Bank due to the loss of the Credit Card and/or PIN code and/or Subscriber number and/or Subscriber device or due to the fact that the PIN code and/or Credit card details and/or Access codes and/or Authentication data has become known to a third party.

7.4.3. Direct the received funds to repay the Debt no later than the next business day after the day of receipt of funds, upon receipt of the relevant supporting documents.

8. Termination of the Credit Card Agreement

8.1. The Bank has the right to terminate the Credit Card Agreement unilaterally at any time in cases where provided for by the legislation of the Russian Federation, as well as:

- if the Bank identifies unreliable information specified by the Client in the Application Form or Application;
- if the Holder has not used the Credit Card for more than 6 (six) months and there is no Debt under the Credit Card Agreement;
- in cases of failure by the Client to fulfill its obligations under the Credit Card Agreement;
- and in other cases at the discretion of the Bank.

In these cases, the Bank blocks all Credit Cards/Tokens issued under the Credit Card Agreement. The credit card agreement is considered terminated from the day the Bank generates the Final Invoice, which is sent to the Client. If at the time of termination of the Credit Card Agreement the Client has no debt to the Bank, the Bank has the right to terminate the Credit Card Agreement without sending a Final Invoice, informing the Client of its decision in any way at the Bank's discretion.

8.2. When forming the Final Account, the Bank has the right to accrue interest on the amount of the Loan provided to the Client from the date of formation of the previous Statement. Interest is calculated at the rates specified in the Tariff Plan.

8.3. The Client has the right to terminate the Credit Card Agreement by notifying this in writing or through a Remote service by fully paying the Bank all Debt under the Credit Card Agreement and returning all Credit Cards to the Bank within 30 (Thirty) calendar days from the date of filing such an application. The Credit Card Agreement is considered terminated no later than the date of Statement in the Billing Period following the Billing Period in which the Client has fully repaid all Debt under the Credit Card Agreement and returned all Credit Cards to the Bank.

8.4. The Client has the right to withdraw the submitted application for termination before the expiration of the period specified in this paragraph in writing or through Remote Service (depending on the form of submission of the initial application). If the application is withdrawn within the specified period, the Credit Card Agreement continues to be valid.

8.5. If, upon termination of the Credit Card Agreement, the Client's funds are in the Bank, excessively transferred by it when repaying the Debt, the Bank shall return such funds at the Client's order by postal order or in another way specified in the Client's order. At the same time, the Bank has the right to withhold from the amount of such a transfer a commission for the transfer of funds in the amount provided for in the Tariffs for transfer services, payments and additional services using Remote Service channels.

8.6. If the Bank does not receive the Client's order to transfer funds within 120 (one hundred and twenty) days from the date the Bank processed the Client/Holder's last transaction and, if the balance of funds does not exceed 1000 rubles, the specified balance is considered to be transferred to the Bank free of charge.

If the Bank does not receive the Client's order to transfer funds within 3 (three) years from the date the Bank processed the Client's/Holder's last transaction, the specified funds are considered transferred to the Bank free of charge.

General lending conditions

Edition 21

1. Terms and definitions

Regular payment - the amount of funds that the Client is obliged to send to repay the Debt under the Loan Agreement. The regular payment includes part of the Loan, interest accrued for using the Loan, as well as commissions and fees provided for in the Tariff Plan. The amount and deadline for payment of the Regular Payment are indicated in the Application Form or Application and/or Statement.

Goods - property, work, service purchased/paid for in a Trade organization in whole or in part at the expense of a loan.

2. Basic provisions

2.1. These General Conditions determine the procedure for the provision of a Loan by the Bank and the return of the Loan by the Client, interest, commissions, fees and fines in accordance with the Tariffs and regulate the relations arising in connection with this between the Client and the Bank. If more than one individual acts on the Client's side, then these individuals are jointly and severally liable. These General Conditions also determine the procedure for the provision by the Pledgor (Client) of the Pledged Subject in order to ensure the fulfillment of obligations under the Loan Agreement.

2.2. The Loan Agreement and the Pledge Agreement, if the relevant Application provides for a pledge condition, are concluded by the Bank's acceptance of the offer contained in the Application Questionnaire or the Client's Application. Acceptance is carried out by crediting the Bank with the amount of the Credit to the Card Account (Account). If the Application stipulates that information about the Pledged Subject is provided by the Client through Remote Service, as well as if the Client fills out an Application for a Loan Agreement to receive a Car Loan through Remote Service, the acceptance of the Pledge Agreement is the sending by the Bank to the Client of a Notice of Acceptance of the Property as Pledge.

2.3. Crediting by the Bank to the Card Account (Account) of the Loan amount under the Loan Agreement, fulfillment of obligations which is secured by a mortgage (mortgage of Real Estate), possibly either at a time in the amount of the entire amount of the Loan after registration by Rosreestr of the mortgage on the Subject of Collateral, or by agreement with the Bank in installments before said registration. The period for issuance and the size of the Loan portion, as well as their quantity, are determined by the Bank and agreed upon with the Client before the provision of the Loan portion. The Bank has the right to refuse to provide part of the Loan and demand early repayment of the Debt under the Loan Agreement if, within the time period established by law, the mortgage agreement in favor of the Bank was not registered for any reason, including due to failure to submit for registration the mortgage agreement in connection with the receipt Bank information that prevents the registration of a mortgage.

2.4. The Bank credits the Card Account (Account) with the amount of the Loan under the Loan Agreement, the fulfillment of obligations under which is secured by the pledge of a Car that is not purchased using the Loan, both before and after the Bank receives in relation to such a Car a certificate of registration of a notification of the occurrence of a pledge in the register notifications of pledge of movable property.

2.5. At the time of concluding the Pledge Agreement, the value of the Pledge Subject agreed upon by the parties is indicated in the Application or the Pledge Agreement, and in its absence in the Application or Pledge Agreement, the value of the Pledge Subject agreed upon by the parties is determined by the Parties as the total amount of the Loan under the Loan Agreement. The owner of the Pledged Subject guarantees that the Pledged Subject is not a pledge under another agreement, is free from debts, is not in dispute, wanted or under arrest, and is also free from other encumbrances and rights of third parties to it.

2.6. By concluding a Loan Agreement, the Client grants the Bank the right without obtaining additional consent write off funds from the Card Account (Account), as well as from any other accounts opened for the Client with the Bank, to repay the Debt under the Loan Agreement, including when grounds for early collection of the Debt arise.

2.7. Changes in Tariffs regarding the interest rate on the Loan do not apply to the existing Loan the contract until the end of its validity period. New Loans are provided in accordance with the interest rate in effect on the day the new Loan is provided.

2.8. The provisions of these General Conditions apply to Loans for the purchase of Real Estate (including at the construction stage) to the extent that does not contradict the legislation of the Russian Federation and Section 6 of these General Conditions.

3. Provision and repayment of the Loan

3.1. The Bank provides the Client with a Loan for consumer purposes, including for the purchase of Goods and/or Car, in accordance with the legislation of the Russian Federation.

3.2. Due to the Bank's lack of cash offices to serve Clients, the Credit is provided to the Client by crediting it to the Card Account (Account).

- 3.3. The Bank charges interest on the amount of each loan provided in accordance with the Tariff Plan.
- 3.4. The loan is provided by the Bank to the Client in the amount and for the period specified in the Application Form or Application, or agreed upon by the parties before the provision of the Loan through Remote Service.
- 3.5. Repayment of the Debt is carried out by the Bank directly writing off the amount of the Regular Payment, commissions, fines and other fees in accordance with the Tariff Plan from the Card Account (Account), and if there are insufficient funds on the Card Account (Account) - from other accounts of the Client opened with the Bank.
- 3.6. Repayment of Debt to the Bank is carried out by the Client in Russian rubles.
- 3.7. Debt repayment is carried out monthly in equal Regular payments, while the amount of the last Regular Payment may differ from the amount of other Regular Payments.
- 3.8. To repay the Debt, the Client is obliged to ensure the availability of funds on the Card Account (Account) no less than the amount of the Regular Payment and no later than the date of payment of the Regular Payment.
- 3.9. If there are Regular Payments that have not been paid on time, the Client is obliged to immediately provide on the Card Account (Account) an amount of funds that is not less than the amount of the Regular Payments that were not previously paid, accrued interest and fines.
- 3.10. The amount of the Regular Payment not paid earlier is debited by the Bank from the Card Account (Account) no later than the date following the date of receipt of funds to the Card Account (Account).
- Fines for non-payment of the Regular Payment are written off by the Bank from the Card Account (Account) no later than the date following the date of receipt of funds to the Card Account (Account).
- 3.11. The Client has the right to repay the Debt early by paying the Bank the amount of the outstanding Loan, accrued interest, commissions and fees provided for in the Tariff Plan, at any time by crediting the required amount of funds to the Card Account (Account) and notifying the Bank of the need for early repayment. In case of partial early repayment, the term of the Loan or the amount of the Regular Payment at the Client's choice is reduced, while the Client is not exempt from paying the next Regular Payment payment.

When the Client contacts the Bank to make a partial early repayment before or on the date of payment of the next Regular Payment, the Client may be offered to make a partial early repayment with repayment of the next Regular Payment and a subsequent reduction in the term of the Loan or the amount of the Regular Payment at the Client's choice. In this case, only the interest accrued before the date of such partial early repayment and the amount of the outstanding Loan included in the next Regular Payment are presented for payment, and the commissions and fees paid together with the next Regular Payment, provided for in the Tariff Plan, are sent for their early (preliminary) payment. Interest accrued for the use of the Loan from the date of partial early repayment until the due date of payment of the next Regular Payment repaid is included in the next Regular Payment. If the amount of the next Regular Payment is fully repaid as a result of such partial early repayment, the Client is not required to pay it. If the amount of the next Regular payment is not fully repaid as a result of such partial early repayment, the Client is not exempt from paying the corresponding part of the amount of the next Regular payment on the due date of its payment.

If there are Regular Payments that have not been paid on time, the Client instructs the Bank, after paying the previously unpaid Regular Payments, accrued interest and fines, to carry out partial early repayment of the Debt with repayment of the next Regular Payment and a subsequent reduction in the term of the Loan or the amount of the Regular Payment at the Bank's option at the expense of funds located and/or credited to the Card Account (Account) until the amount of such next Regular payment is fully paid.

- 3.12. The extract is provided to the Client in the following order:
- 3.12.1. In the absence of unpaid Regular payments - through Remote Service.
- 3.12.2. In case of non-payment of the Regular Payment - through Remote Service and at the discretion of the Bank to the address Client via postal service.
- The Client's failure to receive the Statement or refusal to receive it does not relieve the Client from the obligation to repay the Debt in full.
- 3.13. Based on the Client's request and in agreement with the Bank for a period from 1 (one) to 12 (twelve) months, it is possible to suspend the Client's obligation to repay the Debt, pay Regular Payments and/or other payments. During the specified period, the Bank has the right to suspend the accrual of interest and other amounts provided for in the Loan Agreement. In this case, the remaining loan repayment period is extended by the agreed period of suspension of the Client's obligation to repay the Debt, pay Regular Payments and/or other payments.
- 3.14. Based on the Client's request and in agreement with the Bank, it is possible to change the date of the Regular payment. When changing the date of the Regular payment, the loan repayment period may be increased or decreased and/or the date of generation of the Statement under the Payment Card Agreement (Account Agreement) may be changed, which the Bank informs the Client about when he applies to change the date of the Regular payment.

4. Rights and obligations of the parties

4.1. The Bank undertakes:

4.1. The Bank undertakes:

- 4.1.1. Provide the Client with a Loan in accordance with the concluded Loan Agreement.
- 4.1.2. Within 30 (thirty) calendar days from the date of receipt of the Pledgor/Client's request for repayment mortgage registration record in connection with the Client's fulfillment in full of all his obligations under the Loan Agreement, submit an electronic application to Rosreestr for repayment of the mortgage registration record.

4.2. The client undertakes:

- 4.2.1. Repay the loan, pay accrued interest, as well as commissions, fees and fines in accordance with the Tariff plan within the period specified in the Loan Agreement.
- 4.2.2. Repay the Debt in the amount specified in the Statement within the period specified therein.
- 4.2.3. When making full, including early, repayment of the Debt under the Loan Agreement contact the Bank to clarify the amount of the Debt.
- 4.2.4. In the event of a refusal by the Client, a Trade Organization or another seller of the Car to fulfill the purchase and sale agreement concluded between them, as well as in the case of a full or partial return of the Goods (Car), notify the Bank of such refusal within 1 (one) calendar day from the date of refusal and/or return, and ensure that the Trade Organization or other seller of the Car returns to the Card Account (Account) the funds transferred as payment for the cost of the fully or partially returned Goods (Car) and make early repayment of the Debt. In case of replacement of the Car, the Client is obliged to enter into a Pledge Agreement with the Bank for the Car received from a Trade Organization or another seller of the Car as a replacement for the Car, within 3 (three) business days from the date of replacement of the Car.

In case of refusal of the Client and/or the seller to fulfill the agreement concluded between them for the purchase and sale of Real Estate using a Loan or an agreement for participation in shared construction, notify the Bank of such refusal within 1 (one) calendar day from the date of refusal, and ensure the return to the Card Account (Account) of funds transferred as payment for the cost of the Real Estate or Rights of Claim and carry out early repayment of the Debt.

- 4.2.5. Ensure the safety of the Pledged Subject, bear the risk of its accidental loss and damage, use
The subject of the pledge in accordance with its purpose and comply with the requirements for operation and maintenance.
- 4.2.6. Within 3 (three) business days, upon the Bank's request, provide any documents and information about the Item pledge, including confirming its value and ownership of the Pledged Subject.
- 4.2.7. Not to commit or carry out any actions that could lead to the termination of the pledge as a result of loss and/or damage to the Pledged Subject and for other reasons.
- 4.2.8. Without the prior written consent of the Bank, do not transfer the Pledged Subject into a subsequent pledge, not to encumber it in any other way (including not to transfer it for temporary possession and/or use), not to alienate it, not to make it as a contribution to the authorized capital, not to make any transaction to dispose of the Subject of Pledge, and also not to use it in commercial activities. When transferring the Pledged Subject (Car) to a third party for temporary possession and/or use, alienation and/or other disposal of the Pledged Subject (Car), the Client undertakes to notify such third party about the presence of the Pledged Subject (Car) in pledge with the Bank and available in connection with these rights of the Bank, including the rights provided for in clause 4.3. and section 5 of these General Conditions.
- 4.2.9. Immediately notify the Bank of all circumstances that may affect the proper execution
The Client of his obligations under the Loan Agreement, including the circumstances of loss, theft, damage or other deterioration of the Collateral Subject, the occurrence of an insured event under the insurance agreement, and the conclusion (amendment/ termination) of agreements in relation to the Collateral Subject.
- 4.2.10. Reimburse the Bank for all expenses actually incurred by it or persons engaged by it related to
with forced collection of the Debt, as well as related to the exercise of the Bank's rights to foreclose on the Pledged Subject.
- 4.2.11. At the Bank's request, ensure the possibility of conducting an inspection of the Pledged Subject, the conditions of its storage and/or use, including by providing access to the Pledged Item and its location and/or storage (parking), with the right for the Bank to photograph and/or video record the Pledged Item and the conditions of its storage and use.
- 4.2.12. Fully repay the Debt no later than 30 (thirty) calendar days (15 (fifteen) calendar days - for a Loan secured by Real Estate) from the date of occurrence of the grounds for early demand for the Debt, and in the event of arrest, seizure, foreclosure of the Pledged Subject, as well as termination ownership rights to the Pledged Item (including when returning it to the Trade Organization) - no later than 2 (two) business days from the date of occurrence of any of the specified events.

4.2.13. At the request of the Bank and within the period specified therein, provide the necessary documents confirming the intended use of the Loan provided for specific purposes.

4.3. The Bank has the right:

4.3.1. Require the Client to repay the Loan, charge the Client interest for using the Loan, commissions, fees and fines provided for in the Tariff Plan.

4.3.2. Write off funds for repayment from the Card Account (Account) without additional order from the Client Debts, as well as to collect debts according to a notary's writ of execution.

4.3.3. Satisfy your requirements under the Loan Agreement upon receipt from the insurance company to the Bank and/or to the Client's Card Account (Account) of the insurance payment under the insurance agreement for the Collateral Subject, as well as under the Client's personal insurance agreement. In this case, the Bank writes off the amount of the insurance payment against the early repayment of the Debt under the Loan Agreement without any additional order from the Client. If the received amount of insurance payment is insufficient to fully repay the Client's Debt under the Loan Agreement, the Bank carries out partial repayment of the Debt with a decrease in the amount of the Regular Payment or a reduction in the term of the Loan.

4.3.4. Transfer (enter) information regarding the Pledged Subject to the credit history bureau, as well as to the register notifications of pledge of movable property.

4.3.5. Demand full early repayment of the Debt and/or foreclosure on the Pledged Subject in cases where established by these General Conditions and the current legislation of the Russian Federation.

4.3.6. Transfer to any other person, as well as pledge or otherwise dispose of any of your rights under the Loan Agreement and the Pledge Agreement.

4.3.7. In case of violation by the Client of obligations under the Loan Agreement and/or Pledge Agreement, including early collection of the Debt, prohibit the Client from using the Car until the violations are eliminated and/or foreclose on the Pledged Subject.

4.3.8. Require the Client to provide documents confirming the intended use of the Loan provided for specific purposes.

4.3.9. In order to ensure the safety of the Pledged Item (Car) and check the condition and conditions of its use and/or storage, install technical means that make it possible to obtain information about the location and movements of the Pledged Item (Car), and to monitor the movement of the Pledged Item (Car), including with the involvement of third parties. collateral (Car) using the monitoring service of JSC GLONASS and/or the specified technical means and/or control of the condition of the specified technical means, as well as check from documents and/or the actual presence, condition, conditions of use and/or storage of the Pledged Subject (Car), including by inspection, photography and/or video recording The subject of collateral (Car) and/or its location (storage).

4.4. The client has the right:

4.4.1. Repay early, including partially, the Debt to the Bank without limiting the minimum amount
repayment.

4.4.2. At any time, withdraw your order provided for in paragraph. 3 clause 3.11 of these General Conditions by contacting the Bank via Remote Service.

5. Final provisions

5.1. For Loans, with the exception of Loans secured by Real Estate, interest is charged upon expiration of the Loan term are not accrued, the Loan Agreement is considered terminated on the expiration date of the Loan term.

5.2. After termination of the Loan Agreement, the Bank has the right to demand the amount accumulated at the time of termination Debts.

5.3. After repayment of the entire amount of the Debt, the Loan Agreement is considered terminated, and the Client's obligations to the Bank are fulfilled in full.

5.4. Early collection of the Debt by the Bank may be carried out on the grounds provided for current legislation of the Russian Federation, including in case of violation by the Client of the terms of the Loan Agreement, as well as in case of loss of the Pledged Subject or deterioration of its conditions. In this case, the fact of the occurrence of grounds for early collection of the Debt is established by the Bank.

5.5. Foreclosure of the Pledged Subject is carried out at the discretion of the Bank in judicial or extrajudicial in accordance with the legislation of the Russian Federation.

5.6. When grounds arise for foreclosure on the Pledged Subject, the Bank has the right to send to the Client and the Pledgor is notified of the commencement of foreclosure on the Pledged Subject, which may also contain a requirement to transfer the Pledged Subject to the Bank. The Client's right to use the Car is terminated from the date of such notification. The transfer of the Car, originals of title, technical or other documents, sets of keys and other means is carried out by the Client no later than the date specified in the Bank's notification,

and is formalized by the parties signing a transfer and acceptance certificate. All costs associated with transportation, maintenance and storage of the Car and other expenses are borne by the Client. In this case, the Bank has the right to transfer the Car for storage to a third party.

5.7. If the Client and/or the Pledgor violates the terms of the Loan Agreement and/or the Pledge Agreement, including in case of delay in fulfillment by the Client and/or the Pledgor of their obligations, in case of failure to ensure the safety of the Car, creating a threat to the safety of the Car, deterioration of its technical condition, in case of repeated (more than 2 -x times within 30 (thirty) calendar days) violation of traffic rules involving the Car, a single violation of the established terms of maintenance of the Car, and/or in the event of any damage to the Car, regardless of the conditions and causes of such damage, as well as in the case of early to recover the Debt and/or in order to prevent the removal of the Car from the Pledgor's possession and/or to prevent the sale, including the loss of the Car, regardless of the grounds for such sale and loss, the Bank has the right:

5.7.1. Limit the rights of the Client and/or the Pledgor to own and use the Car;

5.7.2. Place your pledge signs and prohibition signs on the Car and/or install, independently and/or with the involvement of third parties, technical means, including a GPS monitoring system and/or the monitoring service of GLONASS JSC, which allows you to obtain information about the location and movements of the Car, monitor the condition and movement of the Vehicle, as well as the condition of these technical means until the specified violation is eliminated; and/or

5.7.3. Change the location of the Car and take it to your territory or take it into custody storage (including transferring it for safekeeping to a third party - a custodian) with attribution to the account of the Client and/or the Pledgor of any costs associated with the implementation of these actions, including costs of transportation and storage. From the moment the location of the Car changes, the Bank is liable for complete or partial loss and/or damage to the Car only if there is intent to cause such damage. In this case, the Client and/or the Pledgor is obliged, at the request of the Bank, to transfer to him the Car, the originals of title documents for it, all technical and other documents necessary for the sale of the Car, extending, if necessary, the validity of such documents, as well as sets of keys and activation tools and/or disabling the Vehicle's anti-theft systems.

When exercising the right in accordance with clause 5.7.3. of these General Conditions, the Bank, through Remote Service, sends a notification to the Client and/or the Pledgor no later than on the day of removal or acceptance of the Car for safekeeping or on the next business day.

5.8. The implementation of the Pledged Subject is carried out by selling it, provided that the Debt is not repaid in full. The sale of the Pledged Subject may be carried out by the Bank, including with the involvement of partners. When foreclosure is applied to the Pledged Subject, the initial sale price is determined by the Pledge Agreement. If the value of the Pledged Subject specified in the Pledge Agreement exceeds the Debt, the initial selling price is determined based on the Bank's assessment, or, at the Bank's discretion, on the basis of the assessment report.

5.9. By agreement with the Bank, the collateral (Car) may be replaced with other property. To replace the Collateral (Car), the Client must send to the Bank via Remote Service information that allows the Bank to identify the property to be replaced. If the Bank agrees to replace the Pledged Subject (Car) with other property, the Bank sends the Client, via Remote Service, a Notice of Acceptance of the Property as Pledge. The new property is considered to be pledged to the Bank under the Pledge Agreement from the moment the Bank sends the specified notice.

5.10. Under the Loan Agreement, the fulfillment of obligations under which is secured by a mortgage (mortgage of Real Estate), The Bank is not responsible for losses incurred by the Client due to Rosreestr's failure to comply with the deadlines for state registration of property rights and/or mortgages established by law, including for reasons of technical failures on the side of Rosreestr, technical failures in confirming payment to Rosreestr of the state fee for registering a mortgage of the State Information system of state and municipal payments.

5.11. By submitting an Application for a Loan Agreement to receive a Loan to pay for a Car through Remote servicing, the Client hereby agrees and asks the Bank to enter into a Pledge Agreement with him for the Car purchased using the Loan, under the conditions stipulated by the General Credit Conditions and the Notice of Acceptance of Property as Pledge. To conclude a Pledge Agreement, the Client provides the Bank with information about the Subject of Pledge (Car) through Remote Service. Acceptance of the Pledge Agreement in this case is the sending by the Bank to the Client of a Notice of acceptance of the property as collateral.

5.12. The Client agrees that in the event that, by agreement with the Client, the repayment procedure has been changed Debt under the Loan Agreement, the fulfillment of obligations under which is secured by the pledge of the Car, and/or the restructuring of the said Debt has been carried out, as well as when concluding a Debt Restructuring Agreement with the Client in order to repay the existing Debt under the Loan Agreement, the fulfillment of obligations under which is secured by the pledge of the Car, the pledge of the Car is secured fulfillment of the Client's obligations on such amended terms (including under the specified Debt Restructuring Agreement).

6. Features of Loans for the purchase of Real Estate

(including during the construction phase)

- 6.1. Crediting by the Bank to the Card Account (Account) of the amount of the Loan under the Loan Agreement, the fulfillment of obligations under which is secured by the pledge of the acquired Real Estate / pledge of the Rights of Claim, is possible at a time before registration of the mortgage by Rosreestr in the amount of the entire amount for subsequent payment of the cost of the Collateral Subject, subject to availability on the Card Account (Account) funds in the amount of no less than the difference between the amount of the Loan and the value of the Pledged Subject.
- 6.2. The client undertakes:
- 6.2.1. Do not assign the pledged Rights of Claim without the prior written consent of the Bank.
- 6.2.2. Repay the Debt in full no later than 15 (fifteen) calendar days from the date of occurrence of the grounds for early collection of the Debt, and in case of arrest, seizure, foreclosure of the Pledged Subject, as well as termination of the Rights of Claim/ownership of the Real Estate no later than 2 (two) business days from the date of occurrence of any of these events.
- 6.2.3. Do not change the terms of the Real Estate insurance contract without prior approval from the Bank.
- 6.2.4. Within 10 (ten) calendar days from the date of receipt of the Bank's notification about the need to change beneficiary in the Real Estate insurance contract in connection with the transfer of rights under the Loan Agreement and/or a mortgage, fulfill the specified requirement, indicating the new creditor as the beneficiary.
- 6.2.5. No later than 10 (ten) calendar days from the date the Client receives from state authorities or local government bodies a notification about the planned demolition of the house/building/structure in which the Pledged Subject is located, notify the Bank about this, and also provide the Bank with information about the compensation offered to the Client (real estate provided in exchange or monetary compensation). In the case of providing monetary compensation, the Client undertakes to provide Card Account (Account) details at the Bank of the local administration or other institution (organization) organizing resettlement, buyout, exchange, payment of monetary compensation in connection with the demolition (seizure) of the house/building/structure in which The collateral is located.
- 6.2.6. If an agreement is reached with the Bank on replacing the Pledged Subject with other real estate owned by the Client, take measures and perform the actions necessary to formalize a pledge in favor of the Bank for the specified property, including concluding a Pledge Agreement with the Bank in accordance with the procedure established by the Bank, signing for this, all the necessary documents and applications, appear at the place and time designated by the Bank for notarization (if the need for notarization is provided for by law) and/or state registration of the pledge, pay the fees established for carrying out the above actions, and also reimburse the Bank for all expenses, arising in connection with the need to replace the Pledged Subject.
- 6.2.7. No later than 10 (ten) calendar days from the date of change in the regime and/or structure of ownership of the Pledged Subject, provide the Bank with the documents on the basis of which such change was registered and confirming the state registration of the corresponding change.
- 6.2.8. Sign additional documents, including if there is a need to eliminate obstacles to state registration of a mortgage arising on the basis of law (agreement) and/or ownership of the Pledged Subject.
- 6.3. The Bank has the right:
- 6.3.1. Independently determine the time for drawing up a mortgage until the loan is fully repaid: how to simultaneously with state registration of the mortgage, and after registration of the mortgage on the Real Estate/Rights of Claim.
- 6.3.2. Check the documents and actual availability, condition and conditions of maintenance of the Real Estate, take photographs of the Real Estate, request photos and video files depicting the Real Estate, the house and territory on which the Pledged Subject is located, provide photographs to the appraiser when foreclosure on the Pledged Subject, its sale (including when assisting the Pledgor in its sale), post photographs of the Real Estate and advertisements for its sale on specialized electronic sales sites.
- 6.3.3. Require the Client to properly use the Pledged Item and take measures necessary for its safety.
- 6.3.4. Demand foreclosure of the Pledged Subject upon presentation to the Client of a request for early return of the Loan amount, accrued interest on the Loan, the amount of fines and penalties provided for by the Loan agreement in the following cases:
- a) if the Client is overdue for the next Regular payment by more than 15 (fifteen) calendar days;
- b) in case of non-fulfillment or improper fulfillment by the Client of the obligations stipulated by the Credit contract, Real Estate insurance contract, Client statements, letters and other documents provided by the Client, other agreement between the Bank and the Client containing monetary and/or other

obligations of the Client, as well as in case of refusal and/or evasion from re-signing the Loan Agreement, other agreements, statements and documents in the event that the Bank discovers technical errors and/or clerical errors in the documents signed between the Client and the Bank;

- c) upon the occurrence or threat of occurrence of any of the insured events provided for real estate insurance contract;
- d) in case of gross violation of the rules for using the Pledged Item, the rules for its maintenance and repair, the obligation to take measures to preserve the Pledged Item, if such a violation creates a threat of its loss or damage;
- e) in case of termination or restriction of the right of ownership to the Subject of Pledge on the grounds, provided for by the legislation of the Russian Federation, including in the case of demolition of a house/building/ the structure in which the Pledged Subject is located, and/or when making a decision on its upcoming demolition;
- f) if the mortgage in favor of the Bank was not registered for any reason;
- g) in other cases provided for by the legislation of the Russian Federation.

6.3.5. Assign rights (claims) under the Loan Agreement, including simultaneously with the transfer of rights under the mortgage, under the terms of the Loan Agreement. In this case, the rights and obligations are transferred to the new creditor/ to the mortgagee.

6.4. The client has the right:

6.4.1. Send a request to the Bank to repay the mortgage registration record after full fulfillment of obligations under the Loan Agreement.

6.4.2. Rent out the Pledged Item for rent/hire, register third parties in it (give permission for registration third parties), unless otherwise provided by the Tariff Plan.

6.4.3. Carry out redevelopment of the Pledged Subject in accordance with the requirements of the legislation of the Russian Federation without the prior written consent of the Bank, while simultaneously complying with the following conditions:

- preservation of real estate in kind;
- lack of a real estate section in kind;
- the presence of a positive decision of the body that coordinates the redevelopment at the site location of the Property;
- registration and registration of the redevelopment carried out in accordance with the legislation of the Russian Federations;
- providing the Bank with documents confirming the registration of the redevelopment performed.

6.4.4. Transfer the Pledged Subject to a subsequent mortgage subject to the prior written consent of the Bank.

6.5. In the event that third parties present to the Pledgor a demand for recognition of their ownership or other rights to the Subject of Pledge, for the seizure (claim) or encumbrance of the Subject of Pledge, and/or other requirements, the satisfaction of which may entail the termination or limitation of the Rights of Claim and/or ownership rights to the Pledged Subject, decrease in value or deterioration of the Pledged Subject, the Pledgor undertakes to immediately notify the Bank about this, and if a claim is brought against the Pledgor in court, he undertakes to attract the Bank

to participate in the case.

6.6. The initial sale price of the Pledged Subject upon its sale is established by agreement between the Client and the Bank, and in its absence, the court. The Bank's claims are satisfied from the value of the sold Collateral to the extent that they exist at the time of their satisfaction:

6.6.1. Requirements for the return of the actual amount of the Loan received under the Loan Agreement.

6.6.2. Requirements for payment of interest under the Loan Agreement accrued for the entire period of actual use loan until the Bank's requirements are satisfied.

6.6.3. Requirements for payment of a penalty/fine for non-performance, late performance, or other improper performance obligations under the Loan Agreement and other agreements between the Client and the Bank.

6.6.4. Requirements for reimbursement of expenses for making a writ of execution by a notary, legal costs of the Bank, including expenses for the services of its representatives, transportation and other expenses incurred as a result of ensuring the participation of Bank representatives in court.

6.6.5. Requirements for payment of interest for the unlawful use of other people's funds.

6.6.6. Requirements for reimbursement of expenses for the sale of the Pledged Subject, including the costs of its evaluation.

6.6.7. Requirements for reimbursement of the Bank's expenses incurred in connection with the need to exercise its rights, provided for by the legislation of the Russian Federation and the terms of the Loan Agreement, including expenses

for the maintenance and protection of the Pledged Subject, or the costs of repaying the Client's debt for taxes, fees and/or utility bills related to the Pledged Subject.

6.6.8. Requirements for reimbursement of the Bank's expenses incurred in connection with the obligation to pay any taxes or fees related to the Bank's satisfaction of its claims at the expense of the value of the Pledged Subject.

6.6.9. Requirements for reimbursement of other expenses of the Bank caused by the foreclosure of the Pledged Subject.

6.7. By signing the Loan Agreement, the Client confirms and guarantees that the conclusion of the Loan Agreement does not violate the rights and legitimate interests of third parties; The client is not deprived of legal capacity and is not limited in it, is not under guardianship, trusteeship, or patronage, no bankruptcy proceedings have been initiated against him and no decision has been made by the arbitration court to declare the citizen bankrupt; The client is not on the list of organizations and individuals for whom there is information about their involvement in extremist activities and/or terrorism.

6.8. By signing the Loan Agreement, the Client (if applicable) provides consent to the collection and processing of AO "DOM.RF" of personal data for the purpose of implementation by JSC "DOM.RF" of the measures provided for by the Rules for compensation to Russian credit institutions, mortgage agents and the Joint Stock Company "DOM.RF". RF" of lost income on issued (purchased) housing mortgages (loans) provided to citizens of the Russian Federation with children, or the Rules for compensation to credit and other organizations of lost income on housing (mortgage) loans (loans) issued to citizens of the Russian Federation, approved by the relevant resolutions of the Government of the Russian Federation.

General lending conditions for the purpose of repaying existing debt under the Credit Card Agreement and Loan Agreement

Edition 10

1. Terms and definitions

Final invoice is a document generated by the Bank and sent to the Client, containing a requirement to repay all Debt under the Debt Restructuring Agreement, including interest thereon, as well as information on the amount of such Debt.

Minimum payment - funds that the Client is obliged to send to repay the Debt under the Debt Restructuring Agreement.

Offer is a written document sent to the Client for the purpose of concluding a Debt Restructuring Agreement and being an integral part of the Debt Restructuring Agreement, which contains the essential terms of the Debt Restructuring Agreement.

2. Basic provisions

- 2.1. These General Conditions determine the procedure for providing and repaying the Loan for the purpose of repayment Debts under the Credit Card Agreement and Loan Agreement.
- 2.2. The debt restructuring agreement is concluded by the Client's acceptance of the Offer sent to the Client by the Bank. Acceptance is expressed in the Client making the first payment according to the details of the Debt Restructuring Agreement. From the date the Bank receives the first such payment, Debt Restructuring Agreement is considered concluded.
- 2.3. From the date of conclusion of the Debt Restructuring Agreement, the Tariff Plan specified in the Offer is applied. The full cost of the loan under the Tariff Plan is indicated by the Bank in the Offer. Acceptance of the Offer is equivalent to written confirmation of the Client's familiarization with the full cost of the loan.
- 2.4. Changes in Tariffs regarding the interest rate on the Loan do not apply to the current Agreement debt restructuring before the end of its term. New Loans are provided in accordance with the interest rate in effect on the day the new Loan is provided.
- 2.5. In the event of concluding a Debt Restructuring Agreement in order to repay the existing Debt under the Loan Agreement, the fulfillment of obligations under which is secured by the pledge of the Car, in accordance with clause 5.12. of the General Credit Conditions, the provisions of the General Credit Conditions also apply to such Debt Restructuring Agreement and the Pledge Agreement securing the fulfillment of obligations under the said Debt Restructuring Agreement.

3. Provision and repayment of the Loan

- 3.1. The Bank provides the Client with a Loan to repay the Client's existing Debt under the Credit Card Agreement and the Loan Agreement, with the exception of accrued fines under the Credit Card Agreement and the Loan Agreement agreement.
- 3.2. The Bank accrues interest on the amount of the granted Loan at the rates specified in the Tariff Plan until the day formation of the Final Account inclusive.
- 3.3. The Bank generates and sends a Statement to the Client on a monthly basis. About the day of the month on which the Statement is generated, The Client is notified in the Offer. If the corresponding date is not available in the current month, the Statement is generated on the last calendar day of the month.
- 3.4. The amount of the Minimum Payment is determined by the Bank in accordance with the Tariff Plan, but cannot exceed the full amount of the Debt.
- 3.5. If the Statement is not received within 10 (ten) calendar days from the date of generation of the Statement, the Client is obliged to contact the Bank by telephone to obtain information about the amount of the Minimum Payment and the date of its payment. Failure to receive the Statement does not relieve the Client from fulfilling his obligations under the Agreement. debt restructuring.
- 3.6. The deadline for repayment of the Loan and payment of interest is indicated in the Final Invoice, which is sent to the Client no later than 2 (two) working days from the date of its formation.
- 3.7. In order to repay the Debt under the Debt Restructuring Agreement, the Client transfers funds using the details specified in the Offer. The date of the Transfer of funds is the date of processing by the Bank of this operation, regardless of the actual date of its implementation.

- 3.8. The Client is obliged to pay the Minimum Payment monthly in the amount and on time specified in the Statement. At failure to pay the Minimum Payment The Client must pay a fine for failure to pay the Minimum Payment in accordance with the Tariff Plan. The Bank considers any received payment from the Client as recognition by the Client of this fine in the amount of the received payment, but not more than the amount of the fine determined in accordance with the Tariffs.
- 3.9. Based on the Client's request and in agreement with the Bank for a period from 1 (one) to 12 (twelve) months it is possible to suspend the Client's obligation to repay the Debt, to pay the Minimum Payments and/or other payments. During the specified period, the Bank has the right to suspend the accrual of interest and other amounts provided for in the Debt Restructuring Agreement.

4. Rights and obligations of the parties

4.1. The Bank undertakes:

- 4.1.1. Provide the Client with a Loan in accordance with the concluded Debt Restructuring Agreement.

4.2. The client undertakes:

- 4.2.1. Pay the Minimum Payment monthly in the amount and on time specified in the Statement.
- 4.2.2. In case of non-payment of the Minimum Payment, pay a fine for non-payment of the Minimum Payment in accordance with the Tariffs.
- 4.2.3. Pay off all Debt within 30 (thirty) calendar days after the date of formation Final account.

4.3. The Bank has the right:

- 4.3.1. Require the Client to repay the Loan, charge the Client interest for using the Loan, commissions, fees and fines provided for in the Tariffs.
- 4.3.2. Write off funds from any Client's account opened with the Bank, without the Client's order, to repay the Debt, as well as collect the Debt according to a notary's writ of execution.

4.4. The client has the right:

- 4.4.1. Repay the Debt to the Bank ahead of schedule.

5. Amendments and additions to the Debt Restructuring Agreement

- 5.1. The Bank has the right to terminate the Debt Restructuring Agreement unilaterally at any time in cases provided for by the legislation of the Russian Federation, including:

- if the Bank identifies inaccurate information specified by the Client in the Application Form or Application under the Credit Card Agreement/Loan Agreement or the relevant notifications of the Bank by the Client;
- in cases of failure by the Client to fulfill its obligations under the Debt Restructuring Agreement;
- in other cases at the discretion of the Bank.

In this case, the Bank sends the Client a Final Invoice.

- 5.2. If, upon termination of the Debt Restructuring Agreement, the Bank has the Client's funds that were transferred in excess by him when repaying the Debt, the Bank returns such funds by postal order to the address specified by the Client in the Application Form or Application under the Credit Card Agreement/Loan Agreement or in the corresponding notification to the Bank by the Client, or in another way as agreed with the Client. At the same time, the Bank has the right to withhold from the amount of such a transfer a commission for transferring funds in the amount of 2% of the transfer amount (minimum 90 rubles, but not more than the transfer amount).

- 5.3. If the Bank does not receive the Client's order to transfer funds within 120 (one hundred and twenty) calendar days from the date the Bank processed the last transaction under the Debt Restructuring Agreement and, if the balance of funds does not exceed 1,000 rubles, the specified balance is considered to be transferred free of charge to the Bank.

If the Bank does not receive the Client's order to transfer funds within 3 (three) years from the date the Bank processed the Client's last transaction, the specified funds are considered transferred to the Bank free of charge.

6. Final provisions

- 6.1. The debt restructuring agreement is considered terminated after full repayment of the Debt Client.

Information leaflet for insurance contracts concluded on the basis of the General Conditions of Accident Insurance.

The personal insurance contract concluded by the Insured is not a necessary condition for the issuance of a loan by the bank, is not long-term in nature, and the obligations under it are borne by the Insurer.

The beneficiary under a personal insurance contract is the insured person, and in the event of his death - his legal heirs.

The duration of the "cooling-off period" and the conditions for the return of the insurance premium are determined in accordance with the Directive of the Bank of Russia dated November 20, 2015 N 3854-U "On the minimum (standard) requirements for the conditions and procedure for the implementation of certain types of voluntary insurance."

The contract does not provide for the return of part of the insurance premium upon its termination, except for the cases specified in law.

Information leaflet for insurance contracts concluded on the basis of the rules of combined insurance against accidents, illnesses and financial risks associated with loss of employment (hereinafter referred to as the Rules).

The personal insurance contract concluded by the Insured is not a necessary condition for the issuance of a loan by the bank and the obligations under it are borne by the Insurer.

The insurance contract is not long-term in nature, except for cases where it specifies an insurance period (period) exceeding one month - in this case, the insurance contract may provide for the obligation of the Policyholder or the insured person to regularly pay insurance premiums.

The beneficiary under a personal insurance contract is the insured person, and in the event of his death - his legal heirs.

The duration of the "cooling-off period" and the conditions for the return of the insurance premium are determined in accordance with the Directive of the Bank of Russia dated November 20, 2015 N 3854-U "On the minimum (standard) requirements for the conditions and procedure for the implementation of certain types of voluntary insurance."

In cases where the Rules provide for the return of the insurance premium, it is calculated in proportion to the unexpired insurance period in days, minus the Insurer's expenses for conducting the business (except for the return of the insurance premium during the "cooling period"), the amount of which is specified in the Rules.

Conditions of insurance under the “Insurance Protection Program for Borrowers of the Bank”

Valid from April 1, 2023

Insurance conditions apply to:

- “Insurance Protection Program for Bank Borrowers” (Special Insurance Conditions No. 1 and Special Insurance Conditions No. 2)
- “Insurance protection program for Bank borrowers v1” (Special insurance conditions No. 3)
- “Insurance protection program for Bank borrowers v2” (Special insurance conditions No. 4)
- “Insurance protection program for Bank borrowers v3” (Special insurance conditions No. 5)

Based on the consent expressed by the Client to participate in the “Insurance Protection Program for Borrowers of the Bank”, “Insurance Protection Program for Borrowers of the Bank v1”, “Insurance Protection Program for Borrowers of the Bank v2” or in the “Insurance Protection Program for Borrowers of the Bank v3” (hereinafter referred to as the Insurance Program), The Client becomes a participant in the Insurance Program. In relation to the Insured person, during each insurance period (coincides with the Calculation Period, except for the first from the moment of consent to participate in the Insurance Period Program), the version of the Insurance Program valid on the first day of the corresponding insurance period is applied, and all versions of the Insurance Program are posted on the Insurer's website. The terms of the Insurance Program are determined by the Collective Insurance Agreement for loan borrowers between the Tinkoff Bank Joint Stock Company and the Tinkoff Insurance Joint Stock Company (hereinafter referred to as the Insurance Agreement), concluded on the basis of the “General Conditions of Voluntary Accident Insurance” (regarding the risks provided for in clause. clauses a–d clause 3.1 of these Terms) and the “Rules for combined insurance against accidents, illnesses and financial risks associated with loss of employment” (in terms of the risk provided for in clauses e clause 3.1 of these Terms) of the Insurer as amended, effective on the first day of the corresponding insurance period (hereinafter separately or jointly - the Insurance Rules).

1. Basic definitions:

1.1. **The insurer** is Tinkoff Insurance JSC.

1.2. **Policyholder or Bank** - JSC Tinkoff Bank.

1.3. **Insured persons or Insured persons** are capable individuals who have entered into a Credit agreement and/or Credit Card Agreement with the Insured and who have expressed consent to participate in this Insurance Program, as well as other capable individuals who have applied to the Insured and who have confirmed their consent to inclusion in this Insurance Program on the terms provided for this category of individuals.

1.3.1. Persons who:

- a. are individual entrepreneurs, members of production cooperatives, founders commercial organizations;
- b. sentenced by a court decision to correctional labor, as well as to punishment in the form of imprisonment;
- c. undergo full-time training in educational institutions.

1.4. **Temporary deductible** - the period of time from the Date of initial connection to the Insurance Program (in the absence of an Insurance Break of more than 90 (ninety) days) or from the Date of updated connection after a break (in the case of an Insurance Break of more than 90 (ninety) days) and until the start of the insurance period protection, during which insurance coverage in respect of the Insured Person is not valid. Events that occurred during a given period of time are not insured, and the Insurer does not have an obligation to make an insurance payment.

1.5. **Beneficiary** - Insured person. In the event of his death, the Beneficiaries are recognized as heirs of the Insured person in accordance with the current legislation of the Russian Federation. If there is an application for insurance payment from several heirs, insurance payment is made to all heirs in equal shares (regardless of their proportion of inherited shares).

1.6. **Accident** - not being a Disease, which actually occurred during the period of validity of the insurance coverage in relation to the Insured person, regardless of the will of the Insured person and/or the Policyholder and/or the Beneficiary, a sudden, short-term, unforeseen event external to the Insured person (including illegal actions of third parties, including terrorist acts), nature, the time and place of which can be unambiguously determined, which resulted in the establishment of disability of group I or II for the Insured person or the death of the Insured person, and which is not a consequence of illness or medical procedures.

Acute or chronic diseases and their complications (both previously diagnosed and newly identified), in particular myocardial infarction, stroke, aneurysms, tumors, functional organ failure, congenital anomalies of organs, are not considered an accident.

- 1.7. **Illness** is a violation of the body's vital functions that first arose and was first diagnosed by a doctor during the period of insurance coverage for the Insured Person, not caused by and not being an Accident, as defined in these Insurance Conditions, which resulted in the death of the Insured Person.
- 1.8. **Insurance period** - a period of time, the start and end dates of which correspond to the start dates (except for the first insurance period from the moment of the Insured's consent to participate in the Program) and the end of the Calculation Period, and during which insurance protection is valid for the Insured Person. The insurance period is also the period of time during which there is no debt of the Insured person to the Bank under the Credit Card Agreement as of the Monthly Connection Date, if the Insured was previously included in the Insurance Program and was not excluded from the Insurance Program. The billing period is determined in accordance with the Terms of comprehensive banking services for individuals of Tinkoff Bank JSC.
- 1.9. **The monthly connection date** is the first day of the relevant Insurance Period.
- 1.10. **Date of initial connection to the Insurance Program** - the date of the very first connection to the Program insurance. The fact and date of connection to the Insurance Program of the Insured person is recorded in the Application Form and/or Application submitted by the Insured person to the Policyholder for the purpose of concluding a Loan Agreement, and/or in another way established by the Parties.
- 1.11. **Credit card agreement** is an agreement on issue and servicing concluded between the Bank and the Client Credit card (Credit Cards), including the relevant Application, Tariffs and General Conditions for issuing and servicing credit cards, which are regulated by the Terms of Comprehensive Banking Services for Individuals of the Policyholder, posted on the website of the Policyholder.
- 1.12. **Loan agreement** is an agreement concluded between the Bank and the Client for the provision of a loan, including with the condition of securing its execution by the collateral provided by the Client, which includes the relevant Application, Tariffs and General Lending Conditions, which are regulated by the Terms of Comprehensive Banking Services for Individuals of the Insured, posted on the Internet — the Insured's website.
- 1.13. **Initial loan amount** - funds provided by the Policyholder to the Insured under the terms of the Loan Agreement.
- 1.14. **Sum Insured** is a monetary amount established for each Insured Person, within the limits of which the Insurer undertakes to make Insurance Payments upon the occurrence of an Insured Event. Special insurance conditions are established for the Insured who have entered into a Credit Card Agreement or a Loan Agreement.
- 1.15. **Special insurance conditions** are special conditions of the Insurance Program that apply only if expressly stated in these Conditions. Within the framework of these Conditions, the following options for Special Insurance Conditions are provided:
- 1.15.1. **Special insurance conditions No. 1** - apply to Insured persons who have entered into with the Policyholder Credit card agreement;
- 1.15.2. **Special insurance conditions No. 2** - apply to Insured persons who have entered into a Loan Agreement with the Insured;
- 1.15.3. **Special insurance conditions No. 3** - apply to Insured persons who have entered into with the Policyholder Loan agreement, which is proposed to connect to the Insurance Protection Program for Borrowers of the Bank v.1;
- 1.15.4. **Special insurance conditions No. 4** - apply to Insured persons who have entered into with the Policyholder Loan agreement, which is offered to connect to the Insurance Protection Program for Borrowers of the Bank v.2;
- 1.15.5. **Special insurance conditions No. 5** - apply to Insured persons who have entered into with the Policyholder Loan agreement, which is offered to connect to the Insurance Protection Program for Borrowers of the Bank v.3.
- 1.16. **Pensioner** is a person who, in accordance with the legislation of the Russian Federation, has been assigned insurance old-age pension (including early) and (or) funded pension, or old-age or long-service pension under state pension provision.
- 1.17. **The date of renewed connection after the break** is the first day of the Insurance Period following Insurance interruption for more than 90 (ninety) days.
- 1.18. **Insurance break** - a period of time during which the Insured was not included in the List The Insured (during which the Insured Person was not covered by insurance) after the end of the last Insurance Period. The period of time during which there is no Debt of the Insured Person to the Bank under the Credit Card Agreement as of the Monthly Connection Date is not considered an Insurance Interruption.

Other terms specified in these Conditions with a capital letter have the same meaning as in the current Conditions of comprehensive banking services for individuals of the Policyholder, posted on the website of the Policyholder tinkoff.ru .

2. General provisions of the Insurance Program:

Participation in the Insurance Program is voluntary for Clients and/or other capable individuals, carried out only at their own request and is not a prerequisite for concluding a Loan Agreement, Credit Card Agreement and/or other agreement with the Bank. These persons are free to choose insurance organizations and can insure themselves at will in any insurance organizations. Non-participation of the Client and/or other capable individuals in the Insurance Program is not a basis for changing the terms of lending and/or the conditions for the provision of other services of the Bank or for refusing to issue a loan (providing another service of the Bank) or refusing to conclude a Loan Agreement, Credit Card Agreement and /or other agreement with the Bank.

To the insured included in the Insurance Program, the Policyholder also provides the following settlement and guarantee services:

- carrying out settlements with the Insurer, including in the event of insured events;
- fulfillment by the Insured of the Insurer's obligations to pay insurance compensation in cases provided for in the Insurance Agreement (Insurance Program) in the event of non-fulfillment or improper fulfillment of these obligations by the Insurer.

If the Client and/or another capable individual refuses to connect and/or participate in the Insurance Program, he can be included in the Insurance Program by contacting the Bank by phone at 8 800 555-10-10, via the Internet Bank or Mobile Bank. The insurance coverage begins on the day following the end of the Billing Period in which such person agreed to join the Insurance Program.

The insured may refuse to participate in the Insurance Program at any time by contacting the Bank by phone at 8 800 555-10-10, as well as through the Internet Bank or Mobile Bank, while the Insurance Program for this person ends on the day the Statement is generated for The calculation period in which he refused to participate in the Insurance Program, if before the date of his refusal to participate in the Insurance Program there were no events that had signs of an insured event.

The Bank informs the Insured about the amount of the fee for inclusion in the Insurance Program and the timing of its payment. If the Insured has not paid the fee for inclusion in the Insurance Program within the time period specified by the Bank, the Insured is excluded from the Insurance Program from the day following the end of the last paid Insurance Period. The insured is obliged to promptly pay the fee for inclusion in the Insurance Program.

The insured may also apply to the Bank for a refund of the fee for inclusion in the Insurance Program within 14 (fourteen) calendar days from the date of generation of the Statement containing information about the deduction of the fee for inclusion in the Insurance Program for the Calculation period in which the Program began insurance, provided that there are no events in a given period that have signs of an insured event. In this case, the Bank returns to such person the withheld fee for inclusion in the Insurance Program within 7 (seven) working days from the date of receipt of the relevant application. In case of failure to provide, provision of incomplete or unreliable information about the Insurance Program, the Insured has the right to apply to the Bank to refuse insurance and return the insurance premium (less part of the insurance premium, calculated in proportion to the time during which the insurance was in force). The insurance premium is refunded within 7 working days from the date of receipt of the relevant application from the Insured.

In the event of full early repayment of the debt under the Loan Agreement by the Insured, the Bank, within 7 (seven) business days from the date of receipt of the Insured's application to exclude him from the list of Insured Persons under the Insurance Agreement, returns the insurance premium in full for the Insurance Period in which the full amount occurred. early repayment of debt under the Loan Agreement, subject to the absence of events that have signs of an Insured Event. Insurance premiums for previous periods of insurance are non-refundable.

When making an insurance payment or returning the paid insurance premium or part thereof to the Insured Person (Beneficiary) - an individual, the taxation procedure is determined in accordance with Art. Art. 207, 210, 211, 213, 224, 226 of the Tax Code of the Russian Federation (TC RF). If the amount of tax due (if any, taking into account Article 213 of the Tax Code of the Russian Federation) was not withheld by the Insurer as a tax agent, the Insured person (the Beneficiary) pays the tax independently according to the data submitted by the Insurer to the tax authorities. Legal entities pay their own taxes in accordance with Art. Art. 253, 263 Tax Code of the Russian Federation.

3. Insurance coverage under the Insurance Program:

3.1. Within the framework of the Insurance Program, the Insured persons are provided with insurance protection in case of occurrence of the following events:

- a. Death of the Insured Person occurring during the Insurance Period established for the Insured Person persons as a result of an Accident that occurred during the Insurance Period;
- b. Death of the Insured Person occurring during the Insurance Period established for the Insured Person persons as a result of a Disease first diagnosed during the Insurance Period.
- c. Establishment of Group I disability for the Insured Person during the Insurance Period established for this Insured Person, resulting from an Accident that occurred during the Insurance Period;
- d. Establishment of a Group II disability for the Insured Person during the Insurance Period established for this Insured Person, resulting from an Accident that occurred during the Insurance Period.
- e. According to the risk "Loss of work" - loss of permanent income upon dismissal of the Insured for the following reasons:
 - Termination of an employment contract at the initiative of the employer in cases of liquidation of the organization or termination of activities by an individual entrepreneur (clause 1, part 1, article 81 of the Labor Code of the Russian Federation (hereinafter referred to as the Labor Code of the Russian Federation)) or termination of a service contract in connection with the abolition of a state body (clause 8.3 Part 1 Article 37 of the Federal Law of July 27, 2004 No. 79-FZ "On the State Civil Service of the Russian Federation" (hereinafter referred to as Law No. 79-FZ));
 - Termination of an employment contract at the initiative of the employer due to staff reduction or staff of an organization, an individual entrepreneur (clause 2, part 1, article 81 of the Labor Code of the Russian Federation) or termination of a service contract due to the reduction of civil service positions in a government body (clause 8.2, part 1, article 37 of Law No. 79-FZ);
 - Termination of an employment contract (service contract) due to circumstances beyond one's control parties, in connection with the recognition of the Insured person as completely incapable of working in accordance with a medical report issued in the manner established by federal laws and other regulatory legal acts of the Russian Federation (clause 5, part 1, article 83 of the Labor Code of the Russian Federation, clause 2; p. 2 Part 2 Article 39 of Law No. 79-FZ);
 - Termination of an employment contract for reasons beyond the will of the parties, in connection with the reinstatement of an employee who previously performed this work, by decision of the state labor inspectorate or court (clause 2, part 1, article 83 of the Labor Code of the Russian Federation) or termination of a service contract in connection with the reinstatement of a civil servant who previously held this position in the civil service, by court decision (clause 2, part 1, article 39 of Law No. 79-FZ);
 - Termination of an employment contract for reasons beyond the control of the parties, due to death employer - an individual, as well as recognition by the court of the employer - individual as deceased or missing (clause 6, part 1, article 83 of the Labor Code of the Russian Federation).

3.1.1. Insured event for the risks provided for in paragraphs. A. clause 3.1., pp. b. clause 3.1. of these Terms is recognized also the death of the Insured person that occurs within 365 days from the date of the Accident or Illness that occurred or was first diagnosed during the validity of the Insurance Agreement in relation to the Insured person, and of which it is a consequence.

3.1.2. Insured event for the risks provided for in paragraphs. With. clause 3.1., pp. d. clause 3.1. of these Terms is recognized also establishing disability of group I or II, which occurred within 365 days from the date of the Accident that occurred during the Insurance Period in relation to the Insured Person.

3.1.3. Insurance coverage for the risk provided for in paragraphs. b clause 3.1. of these Terms applies to events occurred during the Insurance Period established for this Insured Person in the List of Insured Persons as a result of a Disease first diagnosed to the Insured Person no earlier than the Date of initial connection to the Insurance Program (in the absence of an Insurance Break of more than 90 (ninety) days) or the Date of renewed connection after the break (in case of an Insurance Interruption of more than 90 (ninety) days).

3.1.4. Insurance coverage for the risks provided for in paragraphs. from paragraph 3.1 and paragraphs. d clause 3.1 of these Conditions, applies to events that occurred during the Insurance Period established for this Insured person in the List of Insured Persons, provided that the Accident occurred no earlier than the Date of initial connection to the Insurance Program (in the absence of an Insurance Interruption of more than 90 (ninety) days) or Date of renewed connection after a break (in the case of an Insurance Break of more than 90 (ninety) days).

3.1.5. Insurance coverage for the risks provided for in paragraphs. and clause 3.1, pp. from paragraph 3.1, paragraphs. d clause 3.1 of these Terms applies to Accidents that occurred as a result of the Insured person engaging in sports at a professional level, including competitions and training.

Professional sports within the framework of the Insurance Program means engaging in any sport, preparing for sports competitions, participating in sports competitions, conducting educational and training activities as one's main activity, aimed at achieving sports records and/or receiving remuneration or wages.

3.1.6. The establishment of a Group I or II disability for the Insured person as a result of an Illness is not included in the insurance coverage and is not an Insured Event.

- 3.1.7. For the risk "Loss of work", a Temporary deductible is established, which is 65 (sixty-five) days from the date of initial connection to the Insurance Program (in the absence of an Insurance Break for more than 90 (ninety) days) or from the Date of renewed connection after a break (in the case of an Insurance Break more than 90 (ninety) days).
- 3.1.8. The date of the Insured Event for the risk "Loss of work" is the date of termination (termination) of the employment contract/ service contract with the Insured person, provided that the termination (termination) of the employment contract/ service contract occurred after the expiration of the Temporary Franchise.
- 3.1.9. Persons who are disabled people of groups II, III as of the date of initial connection to the Insurance Program, are accepted for insurance only for the risks "Loss of work" and "Death of the Insured person resulting from an Accident". Persons who are group I disabled persons on the date of initial connection to the Insurance Program are accepted for insurance only for the risk "Death of the Insured Person resulting from an Accident."
- 3.2. The insurance amount is established:
- 3.2.1. In relation to the Insured persons who have entered into a Credit Card Agreement with the Policyholder (Special Insurance Conditions No. 1) - in the amount of 160% (one hundred and sixty percent) of the Insured Person's Debt under the Credit Card Agreement as of the start date of the corresponding Insurance Period of the Insured Person.
- 3.2.2. In relation to the Insured Persons who have entered into a Loan Agreement with the Policyholder (Special Conditions insurance No. 2) - in the amount of the Initial loan amount under the Loan Agreement.
- 3.2.3. In relation to the Insured Persons who have entered into a Loan Agreement with the Policyholder (Special Conditions insurance No. 3) - in the amount of 160% (one hundred and sixty percent) of the Initial loan amount under the Credit agreement.
- 3.2.4. In relation to the Insured persons who have entered into a Loan Agreement with the Policyholder (Special Insurance Conditions No. 4) - in the amount of 125% (one hundred twenty-five percent) of the Initial loan amount under the Loan Agreement.
- 3.2.5. In relation to the Insured Persons who have entered into a Loan Agreement with the Policyholder (Special Conditions insurance No. 5) - in the amount of 75% (seventy-five percent) of the Initial loan amount under the Loan Agreement.
- 3.3. The insurance payment is made in the amounts specified in these Conditions, but not more than the Insurance Sum determined in relation to each Insured Person (clause 3.2 of these Conditions).
- 3.4. The insurance payment is made in the following amount and no more than the amounts established in clause 3.3. of these Conditions in relation to the Insured Persons who have entered into a Credit Card Agreement with the Policyholder (Special Insurance Conditions No. 1):
- 3.4.1. For the "Death" risk: in the amount of 160% of the Insured Person's Debt under the Credit Card Agreement as of the date occurrence of an insured event;
- 3.4.2. For the "Disability" risk: in the amount of 160% of the Insured Person's Debt under the Credit Card Agreement on the date of initial determination of disability group I or II for the Insured person;
- 3.4.3. For the risk of "Loss of work": for each day of absence of employment of the Insured person, starting from the 61st (sixty-first) day after termination of the employment contract/service contract with the Insured person - in the amount of 1/30 (one thirtieth) of 115% (one hundred and fifteen percent)) the average monthly income of the Insured person, confirmed by a 2-NDFL certificate, for the last 6 months of his employment preceding the date of the insured event for the risk "Loss of work", within 120,000 (one hundred and twenty thousand) rubles, but not more than 160% of the amount of the Debt The insured person under the Credit Card Agreement on the date of the insured event.
- 3.4.3.1. The maximum number of calendar days for which insurance payment is made in relation to each Insured person for the risk "Loss of work" is 91 (ninety-one) calendar days.
- 3.5. The insurance payment is made in the following amount and no more than the amounts established in clause 3.3. of these Terms in relation to the Insured persons who have entered into a Loan Agreement with the Policyholder (Special Insurance Conditions No. 2):
- 3.5.1. For the "Death" risk: in the amount of the Initial loan amount of the Insured person under the Loan Agreement;
- 3.5.2. For the risk "Disability": in the amount of the Initial loan amount of the Insured person under the Credit agreement;
- 3.5.3. For the risk of "Loss of work": for each day of absence of employment of the Insured person, starting from the 61st (sixty-first) day after termination of the employment contract/service contract with the Insured person - in the amount of 1/30 (one thirtieth) of 115% (one hundred and fifteen percent)) the average monthly income of the Insured person, confirmed by a 2-NDFL certificate, for the last 6 months of his employment preceding the date of the insured event for the risk "Loss of work", within 120,000 (one hundred and twenty thousand) rubles, but not more than the Initial loan amount of the Insured person under the Loan Agreement.

3.5.3.1. The maximum number of calendar days for which insurance payment is made in relation to each Insured person for the risk "Loss of work" is 91 (ninety-one) calendar days.

3.6. The insurance payment is made in the following amount and no more than the amounts established in clause 3.3. of these Conditions in relation to the Insured persons who have entered into a Loan Agreement with the Policyholder (Special Insurance Conditions No. 3):

3.6.1. For the risk "Death": in the amount of 160% of the Initial loan amount of the Insured person under the Credit agreement;

3.6.2. For the risk "Disability": in the amount of 160% of the Initial loan amount of the Insured person under the Credit agreement;

3.6.3. For the risk of "Loss of work": for each day of absence of employment of the Insured person, starting from the 61st (sixty-first) day after termination of the employment contract/service contract with the Insured person - in the amount of 1/30 (one thirtieth) of 115% (one hundred and fifteen percent)) the average monthly income of the Insured person, confirmed by a 2-NDFL certificate, for the last 6 months of his employment preceding the date of the insured event for the risk "Loss of work", within 120,000 (one hundred and twenty thousand) rubles, but not more than 160% of the Initial amount loan of the Insured person under the Loan Agreement.

3.6.3.1. The maximum number of calendar days for which insurance payment is made in relation to each Insured person for the risk "Loss of work" is 91 (ninety-one) calendar days.

3.7. The insurance payment is made in the following amount and no more than the amounts established in clause 3.3. of these Terms in relation to the Insured persons who have entered into a Loan Agreement with the Policyholder (Special Insurance Conditions No. 4):

3.7.1. For the risk "Death": in the amount of 125% of the Initial loan amount of the Insured person under the Credit agreement;

3.7.2. For the "Disability" risk: in the amount of 125% of the Initial loan amount of the Insured person under the Credit agreement;

3.7.3. For the risk of "Loss of work": for each day of absence of employment of the Insured person, starting from the 61st (sixty-first) day after termination of the employment contract/service contract with the Insured person - in the amount of 1/30 (one thirtieth) of 115% (one hundred and fifteen percent)) the average monthly income of the Insured person, confirmed by a 2-NDFL certificate, for the last 6 months of his employment preceding the date of the insured event for the risk "Loss of work", within 120,000 (one hundred and twenty thousand) rubles, but not more than 125% of the Initial amount loan of the Insured person under the Loan Agreement.

3.7.3.1. The maximum number of calendar days for which insurance payment is made in relation to each Insured person for the risk "Loss of work" is 91 (ninety-one) calendar days.

3.8. The insurance payment is made in the following amount and no more than the amounts established in clause 3.3. of these Conditions in relation to the Insured persons who have entered into a Loan Agreement with the Policyholder (Special Insurance Conditions No. 5):

3.8.1. For the risk "Death": in the amount of 75% of the Initial loan amount of the Insured person under the Credit agreement;

3.8.2. For the risk "Disability": in the amount of 75% of the Initial loan amount of the Insured person under the Credit agreement;

3.8.3. For the risk of "Loss of work": for each day of absence of employment of the Insured person, starting from the 61st (sixty-first) day after termination of the employment contract/service contract with the Insured person - in the amount of 1/30 (one thirtieth) of 115% (one hundred and fifteen percent)) the average monthly income of the Insured person, confirmed by a 2-NDFL certificate, for the last 6 months of his employment preceding the date of the insured event for the risk of "Loss of work", within 120,000 (one hundred and twenty thousand) rubles, but not more than 75% of the Initial amount loan of the Insured person under the Loan Agreement.

3.8.3.1. The maximum number of calendar days for which insurance payment is made in relation to each Insured person for the risk "Loss of work" is 91 (ninety-one) calendar days.

3.9. After the occurrence of an Insured Event:

3.9.1. for one of the risks specified in subparagraph. a., b. clause 3.1. Programs, validity of insurance coverage under the Program insurance in relation to a specific Insured Person is terminated;

3.9.2. at the risk specified in subparagraph. c. clause 3.1. Programs, validity of insurance coverage under the Insurance Program in relation to a specific Insured Person during the Insurance Periods subsequent to the occurrence of the Insured Event, it continues only for the risk specified in sub-clause. a clause 3.1. Programs;

- 3.9.3. at the risk specified in subparagraph. d. clause 3.1. Programs, validity of insurance coverage under the Insurance Program in relation to a specific Insured Person during the Insurance Periods subsequent to the occurrence of the Insured Event, it continues only for the risks specified in sub-clause. a. and e. clause 3.1. Programs;
- 3.9.4. at the risk specified in subparagraph. e. clause 3.1. Programs, validity of insurance coverage under the Insurance Program in relation to a specific Insured Person during the Insurance Periods subsequent to the occurrence of the Insured Event, the Insurance Period continues for all risks specified in clause 3.1. Programs.
- 3.10. If two or more insurance risks materialize as a result of one event, then the insurance payment according to the data realized risks cannot exceed:
- 3.10.1. In relation to the Insured persons who have entered into a Credit Card Agreement with the Policyholder, (Special Insurance Conditions No. 1) - 160% of the Insured Person's Debt under the Credit Card Agreement as of the date occurrence of an insured event.
- 3.10.2. In relation to the Insured Persons who have entered into a Loan Agreement with the Policyholder, (Special Insurance Conditions No. 2) - the amount of the Initial Loan Amount of the Insured Person.
- 3.10.3. In relation to the Insured persons who have entered into a Loan Agreement with the Policyholder, (Special Insurance Conditions No. 3) - 160% of the Initial Loan Amount of the Insured Person.
- 3.10.4. In relation to the Insured Persons who have entered into a Loan Agreement with the Policyholder, (Special Insurance Conditions No. 4) - 125% of the Initial Loan Amount of the Insured Person.
- 3.10.5. In relation to the Insured persons who have entered into a Loan Agreement with the Policyholder, (Special Insurance Conditions No. 5) - 75% of the Initial Loan Amount of the Insured Person.
- 3.11. If, as a result of one event, several risks provided for in clause 3.1 were simultaneously realized. Insurance programs, insurance payment is made in the following order:
- The amount of insurance payment for each realized risk is calculated;
 - The maximum amount of the amounts calculated in accordance with clauses is subject to payment. "a" clause 3.11 of these Terms.
- 3.12. Establishment of group I or II disability of the Insured person resulting from an Accident, is recognized as insured events if:
- The accident from which it resulted occurred within the Insurance Period established in relation to this Insured Person.
- 3.13. The death of the Insured Person is recognized as an insured event if:
- The accident from which it resulted occurred within the Insurance Period established in relation to this Insured Person.
 - The disease from which it resulted was diagnosed during the Insurance Period established in relation to this Insured Person and not earlier than the Date of initial connection to the Insurance Program (in the absence of an Insurance Break of more than 90 (ninety) days) or the Date of renewed connection after the break (in the case Insurance interruption for more than 90 (ninety) days).

4. Upon the occurrence of an insured event, the Insured person or his relatives must:

- Notify the Policyholder (Bank) about such an event within 30 (thirty) calendar days from the day it became aware of the occurrence of an insured event;
- Provide the Policyholder (Bank) with the documents necessary for insurance payment in accordance with the section "Documents for insurance payment" indicated below;
- Register with the state Employment Center and obtain unemployed status, and if the Insured is a Pensioner, register with the state employment service in order to find a suitable job (at the risk of "Loss of a job").

5. Exclusions from insurance coverage:

- 5.1. Insurance coverage for the risks "Death" and "Disability" does not apply to events that occurred as a result of and/or during the period:
- actions committed by the Insured person in a state of alcohol, drug and/or toxic intoxication; as a result of his use of narcotic, potent medications and psychotropic substances without a doctor's prescription (or as prescribed by a doctor, but in violation of the dosage specified by him); illness of the Insured person directly related to drug addiction, substance abuse, chronic alcoholism;
 - control by the Insured person of a source of increased danger (any means of transport or other motor machines, devices, devices, etc.) without the right to such control and/or in a state

alcohol, toxic or drug intoxication, as well as deliberate transfer of control to a person who did not have the right to drive and/or was in a state of alcohol, drugs and/or toxic intoxication;

- c. mental illness, mental or severe nervous disorders, if the Insured person suffered by them no less than within 1 (one) year before the Date of initial connection to the Program;
- d. illness of the Insured person, first diagnosed before the Date of initial connection to the Program insurance (in the absence of an Insurance Interruption of more than 90 (ninety) days) or until the Date of renewed connection after the interruption (in the event of an Insurance Interruption of more than 90 (ninety) days);
- e. suicide or attempted suicide, except in cases where the duration of the Program insurance in respect of this Insured person at the time of the event exceeded two years from the date of initial connection to the Insurance Program, and with the exception of cases (confirmed by documents of the competent authorities) when the Insured person was driven to suicide by criminal actions of third parties;
- f. participation in any air flights, with the exception of flights as a passenger on an air flight, licensed to carry a passenger and flown by a certified pilot;
- g. execution of a judicial act and/or stay in prison;
- h. undergoing compulsory military service or military training.

5.2. Insurance coverage for the risks "Death" and "Disability" also does not apply to events that occur as a result of surgery and (or) hospitalization that are directly related to:

- a. with congenital anomalies or diseases resulting from them;
- b. with gender reassignment, sterilization, infertility treatment, non-medical termination of pregnancy indications;
- c. with cosmetic or plastic surgery, unless the operation is performed as a result of an event that is recognized as an Accident.

5.3. Insurance coverage for the risk "Loss of work" does not apply to cases if they occur due to the following reasons:

- a. The employment contract with the Insured Person was terminated for reasons other than those provided for in paragraph. e clause 3.1. these Terms;
- b. Termination of a fixed-term employment contract with the Insured Person, except in cases of termination of a fixed-term employment contracts concluded for the duration of the duties of an absent employee, who, in accordance with the legislation of the Russian Federation, retains his place of work
- c. Termination of a civil contract or a contract for the provision of services with the Insured Person;
- d. Completion of seasonal work, for which an employment contract was concluded with the Insured Person/ service contract;
- e. As a result of termination of the employment contract with the Insured person who is the owner/shareholder/founder of the organization with which the employment contract was terminated, or its general director or deputy general director;
- f. The employment contract with the Insured person was terminated during the probationary period of the Insured person or, if at the time of termination the employment contract with the Insured person was valid for less than 6 (six) months;
- g. If the Insured person is not assigned the status of "unemployed" in accordance with the current legislation of the Russian Federation, except for cases when the Insured is a Pensioner;
- h. If the Insured, who is a Pensioner, is not registered with the state employment service authorities in order to search for a suitable job;
- i. If the Insured was sent a written message before the Date of initial connection to the Insurance Program (in case there was no Insurance Break for more than 90 (ninety) days), before the Date of updated connection after the break (in case of Insurance Break for more than 90 (ninety) days) or during the validity of the Temporary Franchise notification from the employer of termination of the employment contract.

6. Documents for receiving insurance payment:

6.1. In the event of DEATH of the Insured Person as a result of an ACCIDENT, the following documents:

- a. A copy of the death certificate;
- b. A copy of the postmortem autopsy report, extract from the postmortem autopsy report, forensic autopsy report, medical death certificate. These documents must contain the definitively established causes of death;

- c. A copy of the death certificate, posthumous epicrisis;
- d. Documents from the competent authorities confirming the circumstances of the occurrence of the insured event - resolution refusing to initiate a criminal case, documents on the results of the investigation (resolution on suspending a criminal case, terminating a criminal case, etc.), certificate from the traffic police, protocol on initiating administrative proceedings, resolution on bringing to administrative liability or termination of administrative proceedings, court decision, sentence, etc.;
- e. A copy of the Industrial Accident Report (form N-1), in case of an industrial accident;
- f. A document proving the identity and powers of the Beneficiary or his representative (including passport, power of attorney, documents confirming inheritance rights);
- g. A copy of a medical document indicating the results of a chemical toxicological study (CTI) of biological objects, blood, urine, for the presence of alcohol and its surrogates, narcotic drugs, psychotropic and other substances that cause intoxication and their metabolites (if such studies were carried out).

6.2. In the event of DEATH of the Insured Person as a result of ILLNESS, the following documents must be provided:

- a. A copy of the death certificate;
- b. A copy of the pathological autopsy report (if no autopsy was performed, a copy of the application relatives refusing an autopsy and a copy of a certificate from the pathological department, on the basis of which a death certificate is issued), extracts from the pathological autopsy report, forensic autopsy report, medical death certificate. These documents must contain definitively established causes of death;
- c. A copy of the death certificate, posthumous epicrisis;
- d. Documents from the competent authorities confirming the circumstances of the occurrence of the insured event - resolution refusing to initiate a criminal case, documents on the results of the investigation (resolution on suspending a criminal case, terminating a criminal case, etc.), certificate from the traffic police, protocol on initiating administrative proceedings, resolution on bringing to administrative liability or termination of administrative proceedings, court decision, sentence, etc.;
- e. A copy of the outpatient card of the Insured person, an extract from the outpatient card of the Insured person, a copy of the certificate with the primary diagnosis of the disease;
- f. A document proving the identity and powers of the Beneficiary or his representative (including passport, power of attorney, documents confirming inheritance rights).

6.3. If the Insured Person is diagnosed with Group I or II DISABILITY as a result of an ACCIDENT, the following documents must be provided:

- a. A copy of the certificate from the medical and social expert commission (MSEC) establishing the disability group;
- b. A copy of the Industrial Accident Report (form N-1), in case of an industrial accident;
- c. A copy of a document issued by the relevant medical institution indicating the diagnosis and date diagnosing a disease (injury) that led to the establishment of a disability group and allowing one to draw a conclusion about the causes of permanent incapacity (disability): extracts from an outpatient card, medical history, referral for a medical and social examination, a protocol for conducting a medical and social examination;
- d. Documents from the competent authorities confirming the circumstances of the occurrence of the insured event - resolution refusing to initiate a criminal case, documents on the results of the investigation (resolution on suspending a criminal case, terminating a criminal case, etc.), certificate from the traffic police, protocol on initiating administrative proceedings, resolution on bringing to administrative liability or termination of administrative proceedings, court decision, sentence, etc.;
- e. A copy of a medical document indicating the results of a chemical toxicological study (CTI) of biological objects, blood, urine, for the presence of alcohol and its surrogates, narcotic drugs, psychotropic and other substances that cause intoxication and their metabolites (if such studies were carried out).

6.4. In case of loss of work by the Insured person:

- a. Identity document of the Insured person (Beneficiary);
- b. For the representative of the Insured person (Beneficiary) - a power of attorney for the right to represent interests of the Insurer;
- c. Work book, which contains a record of the dismissal of the Insured person indicating the corresponding article of the Labor Code of the Russian Federation or Law No. 79-FZ;
- d. Employment contract with the Insured person and all additional agreements thereto;
- e. A copy of the order of dismissal of the Insured Person;

f. Certificate from the State Employment Center:

- A document confirming the assignment of the "unemployed" status to the Insured person - if the Insured is not a Pensioner;
- A document confirming the Insured's lack of employment (confirming registration and being registered with the state employment service in order to find a suitable job) - if the Insured is a Pensioner;

A certificate from the state Employment Center must contain information about the period the Insured was in the "unemployed" status or about the period of absence of employment for the Insured - Pensioner, for which, if the event is recognized as an insured event, an insurance payment can be made.

g. Documents confirming the liquidation of an organization or termination of activities by an individual entrepreneur;

h. Certificate 2-NDFL for the last 6 (six) months preceding the date of termination of the employment contract with the Insured person;

i. Written notification by the employer of the Insured person of termination of the employment contract indicating the reasons for its termination, sent by the employer in cases established by the current legislation;

j. Medical report - in case of termination of an employment contract with the Insured person due to inconsistency of the Insured person with the position held or work performed due to the condition health;

If documents are provided in the form of an electronic document signed with a detached enhanced qualified electronic signature of a government body or institution (when the electronic signature is placed in a file separate from the document), the Policyholder (Beneficiary) must provide an electronic signature file along with such document.

The Insurance Rules can be found at the following links

General conditions of voluntary accident insurance of Tinkoff Insurance JSC: acd.n.tinkoffinsurance.ru/static/documents/60be720d-6564-45f7-bf59-f36c9dd26a36.pdf

Rules for combined insurance against accidents, illnesses and financial risks associated with loss of employment of Tinkoff Insurance JSC: acd.n.tinkoffinsurance.ru/static/documents/f3c31203-968f-4820-b02c-d12f5c7fa3c4.pdf

Insurance conditions under the “Insurance Protection Program for Bank Borrowers 2.0”

Valid from October 1, 2022

Based on the Client's consent to participate in the Bank's Borrower Insurance Protection Program specified in the Questionnaire Application, the Client becomes a participant in the Bank's Borrower Insurance Protection Program 2.0 (hereinafter referred to as the Insurance Program). In relation to the Insured person, during each insurance period (coincides with the Calculation Period), the version of the Insurance Program valid on the first day of the corresponding insurance period is applied, and all versions of the Insurance Program are posted on the Insurer's website. The terms of the Insurance Program are determined by the Collective Insurance Agreement for Bank borrowers 2.0, concluded between the Tinkoff Bank Joint Stock Company and the Tinkoff Insurance Joint Stock Company (hereinafter referred to as the Insurance Agreement) and the “Rules for combined insurance against accidents, illnesses and financial risks associated with loss of employment » of the Insurer as amended in force on the first day of the relevant insurance period (hereinafter referred to as the Insurance Rules).

1. Basic definitions

1.1. **The insurer** is Tinkoff Insurance JSC.

1.2. **Policyholder/Bank** - Tinkoff Bank JSC.

1.3. **Insured persons** are capable individuals who have entered into a Loan Agreement with the Policyholder, who have confirmed their consent to be included in the Insurance Program under the conditions provided for this category of individuals, and who, as of the Date of initial connection to the Insurance Program:

- are not disabled people of the 1st or 2nd group and do not have a valid referral for medical and social assistance examination;
- do not have and have not had in the past the following diseases: tuberculosis; hepatitis B; hepatitis C; illnesses, caused by the human immunodeficiency virus (HIV); malignant neoplasm; diabetes mellitus; mental disorder; behavioral disorders; a disease characterized by high blood pressure; cardiovascular disease; liver cirrhosis.

1.3.1. Communication of knowingly false information, including by confirmation by the Insured person of absence on the Date of initial connection to the Insurance Program for the diseases specified in clause 1.3, is the basis for invalidating the Insurance Agreement in relation to a person who does not meet the characteristics specified in clause 1.3.

1.4. **Beneficiary** - the Insured person, his heirs. If there is a claim for insurance payment from several heirs, insurance payments are made to all heirs in equal shares.

1.5. **Accident** - a sudden, external, unforeseen impact of various kinds of external factors (including physical, chemical, technical), which occurred regardless of the will of the Insured and (or) the Insured and (or) the Beneficiary, and resulted in harm to the health of the Insured or his death.

1.5.1. Events the consequences of which are considered by the Insurer for recognition as an accident include, in particular: explosion; action of electric current; lightning strike; attack by intruders or animals; objects falling on the Insured; fall of the Insured himself; foreign body entering the respiratory tract; drowning; accidental acute poisoning with poisonous plants, mushrooms, chemicals, drugs, poisonous gases; food poisoning; movement of vehicles or their collapse; use of moving mechanisms, weapons and all kinds of tools; exposure to high (thermal burns, except sunburn) or low (frostbite) temperatures, chemicals; an external event in the form of incorrect/erroneous medical procedures (surgery and medical procedures), which led to disability or death of the Insured; pathological childbirth leading to disability or death of the Insured; an infectious disease resulting from an accidental (unintentional) infection through a wound or infection of the Insured in a medical institution as a result of treatment using methods that are generally accepted in medical practice, in accordance with the official prescription of the attending physician; infection of the Insured with hepatitis B, C, HIV infection or AIDS, which occurred as a result of a blood transfusion prescribed by a doctor in a medical institution or as a result of a medical worker performing professional medical activities; infection with infectious diseases, thromboembolism or air embolism that occurred as a result of the Insured's performance of donor functions in donating blood or its components at blood transfusion points; illness of the Insured with tick-borne encephalitis, Lyme disease, borelliosis, tick-borne encephalomyelitis due to the bite of an encephalitis tick.

1.5.2. Acute or chronic diseases and their complications (both previously diagnosed and newly identified), in particular myocardial infarction, stroke, aneurysms, tumors, functional organ failure, congenital anomalies of organs, are not considered an accident.

- 1.5.3. Diseases not specified in the definition of "Accident" of these Insurance Conditions, Accident are not the case.
- 1.6. **Illness** - any impairment of the Insured's health, diagnosed by a doctor, resulting in death or disability of group 1 or 2, not caused by an Accident.
- 1.7. **Loan agreement** - an agreement concluded between the Policyholder and the Insured for the provision of a loan under car loan programs, providing for the transfer, at the Client's order, of funds for the purchase of a vehicle in favor of the seller of the vehicle or another person authorized by him, including with the condition of securing its execution with the collateral provided by the Client, which includes the relevant Application, Tariffs and General Credit Conditions, which are regulated by the Terms of Comprehensive Banking Services for Individuals of the Policyholder, posted on the website of the Policyholder.
- 1.8. **Initial loan amount** - funds provided by the Policyholder to the Insured person under the terms of the Loan Agreement.
- 1.9. **Date of initial connection to the Insurance Program** - date of first connection to the Program insurance. The fact and date of connection to the Insurance Program of the Insured person is recorded in the Application Form and/or Application submitted by the Insured person to the Policyholder for the purpose of concluding a Loan Agreement, and/or in another way established by the Parties.
- 1.10. **Insurance period** - a period of time, the start and end dates of which correspond to the start dates and the end of the Billing period, and during which the insurance coverage is valid for the Insured Person. Settlement period - the period from the date of the generated debt statement (hereinafter referred to as the Statement) until the date of generation of the next Statement. determined in accordance with the Terms of comprehensive banking services for individuals of Tinkoff Bank JSC.

2. General provisions of the Insurance Program

Participation in the Insurance Program is voluntary for loan borrowers, carried out only at their own request and is not a prerequisite for concluding a Loan Agreement with Tinkoff Bank JSC. Borrowers are free to choose insurance organizations and can insure themselves at will in any insurance organizations. Failure of the borrower to participate in the Insurance Program is not a basis for refusal to issue a loan or refusal to conclude a Loan Agreement.

The borrower may refuse to participate in the Insurance Program at any time by contacting the Bank by phone at 8 800 555-10-10, as well as through Internet Banking or Mobile Banking, while the Insurance Program for this borrower ends on the day the Statement for The billing period in which he refused to participate in the Program.

The Borrower may also apply to the Bank for a refund of the fee for inclusion in the Insurance Program within 14 (fourteen) calendar days from the date of generation of the Statement containing information on the withholding of the fee for inclusion in the Insurance Program for the Calculation Period in which the Insurance Program began, provided that there are no events in this Calculation period that have signs of an Insured Event. In this case, the Bank returns to the borrower the withheld fee for inclusion in the Insurance Program within 7 (seven) business days from the date of receipt of the relevant application.

Re-inclusion of the borrower in the Insurance Program is possible by agreement between the Bank and the borrower. In this case, the effect of insurance protection begins on the day following the end of the Settlement Period in which the Bank and the loan borrower reached an agreement on re-connection to the Insurance Program. Billing period - the period from the date of the generated Statement to the date of generation of the next Statement.

In the event of full early repayment by the borrower of the debt under the Loan Agreement, the Bank, within 7 (seven) business days from the date of receipt of the borrower's application to exclude him from the list of Insured Persons under the Insurance Agreement, returns funds in the amount of the fee for inclusion in the Insurance Program, minus a portion funds, calculated in proportion to the time during which the borrower was the Insured Person under the Insurance Agreement, provided that during this time there were no events that have signs of an Insured Event.

In case of failure to provide, provision of incomplete or unreliable information about the Insurance Program, the Insured has the right to contact the Bank with an application for refusal of insurance and return of the insurance premium (minus part of the insurance premium, calculated in proportion to the time during which the insurance was in effect). The insurance premium is refunded within 7 working days from the date of receipt of the relevant application from the Insured.

When making an insurance payment or returning the paid insurance premium or part thereof to the Insured Person (Beneficiary) - an individual, the taxation procedure is determined in accordance with Art. Art. 207, 210, 211, 213, 224, 226 of the Tax Code of the Russian Federation (TC RF). If the amount of tax due (if any, taking into account Article 213 of the Tax Code of the Russian Federation) was not withheld by the Insurer as a tax agent, the Insured person (the Beneficiary) pays the tax independently according to the data submitted by the Insurer to the tax authorities. Legal entities pay taxes on their own in accordance with Art. 253, 263 Tax Code of the Russian Federation.

Sending by the Insurer to the Insured Person/Beneficiary of legally significant messages, including relevant documents related to the Insurance Agreement, is carried out at the email address specified by the Insured Person when connecting to the Insurance Program or by the Beneficiary in the application for receiving insurance payment. Civil consequences begin from the moment the corresponding message is delivered in accordance with the Civil Code of the Russian Federation.

3. Insurance coverage under the Insurance Program

3.1. As part of the Insurance Program, borrowers who have entered into a Loan Agreement (Insured Persons) are provided with insurance protection in the event of the following events:

- a. Death of the Insured person occurring during the insurance period established for this
The insured person as a result of an Accident;
- b. Death of the Insured person that occurred during the insurance period established for this Insured person as
a result of an Illness.

An insured event is also recognized as the death of the Insured Person, which occurs within 365 days from the date of the Accident or Illness that occurred or was first diagnosed during the validity of the Insurance Agreement in relation to the Insured Person, and of which it is a consequence;

- c. Establishment of Group I disability for the Insured person as a result of the Accident;
- d. Establishment of the Insured Person's Group II disability resulting from the Accident;
- e. Identification of the Insured Person with Group I disability resulting from the Illness;
- f. Establishment of a Group II disability for the Insured person resulting from the Illness.

An insured event is also recognized as the establishment of a Group I or II disability that occurs within 365 days from the date of the Accident or Illness that occurred or was first diagnosed during the period of insurance in relation to the Insured Person.

3.2. Insurance coverage for the risks provided for in paragraphs. and clause 3.1, pp. from paragraph 3.1, paragraphs. d clause 3.1 Insurance programs applies to Accidents that occurred as a result of:

- Engagement of the Insured in any sport, including the Insured's participation in Professional sports and incidents that occurred during Sports competitions;
- Participation of the Insured in any air flights.

3.3. The insured amount is set in the amount of the Initial loan amount under the Loan Agreement.

3.4. The insurance payment is made in the amount of the insured amount determined in relation to the Insured Person.

3.5. After making an Insurance payment for one of the risks specified in clause 3.1 of the Program, the effect of the insurance coverage under the Insurance Program in relation to a specific Insured Person is terminated.

3.6. If two or more insurance risks materialize as a result of one event, then the insurance payment for these realized risks cannot exceed the amount of the Insured Person's Initial Loan Amount under the Loan Agreement.

4. Upon the occurrence of an insurance event, the Insured person or Beneficiaries under the Insurance Program must:

- Notify the Policyholder (Bank) about such an event within 30 (thirty) calendar days from the day it became is aware of the occurrence of an insured event;
- Provide the Policyholder (Bank) with the documents necessary for insurance payment in accordance with with the section "Documents for receiving insurance payment" indicated below.

5. Exclusions from insurance coverage:

5.1. Insurance coverage for the risks "Death" and "Disability" does not apply to cases if they occurred as a result (in case of):

- a. if the event is in a direct cause-and-effect relationship with alcohol, narcotic, toxic intoxication (poisoning) of the Insured person;
- b. suicide of the Insured person or attempted suicide, as well as injuries and illnesses as a result of attempted suicide, except in cases where the period of validity of the Insurance Program in relation to this Insured person exceeds two years starting from the Initial Connection Date and except in cases (confirmed by documents of the competent government authorities) when the Insured person was driven to suicide by criminal actions of third parties;

6. Documents for receiving insurance payment:

6.1. In the event of DEATH of the Insured Person as a result of an ACCIDENT, the following documents:

- a. A notarized copy of the Death Certificate;
- b. Copy of the Postmortem Autopsy Report / Forensic Medical Autopsy Report / Medical death certificate);
- c. Documents from the competent authorities confirming the circumstances of the occurrence of the insured event - a resolution to initiate (refuse to initiate) a criminal case, documents on the results of the investigation (a resolution to suspend the criminal case, terminate the criminal case, etc.), a certificate from the traffic police, a protocol on the initiation administrative proceedings, a resolution on bringing to administrative responsibility or on termination of administrative proceedings, etc.;
- d. A copy of the Industrial Accident Report (form N-1), in case of an industrial accident;
- e. A document proving the identity and powers of the Beneficiary or his representative (including passport, power of attorney, documents confirming inheritance rights);
- f. A copy of the medical report on the results of the blood test of the Insured person for detection alcohol, narcotic and toxic substances (as of the date of the Accident).

6.2. In the event of DEATH of the Insured Person as a result of ILLNESS, the following documents must be provided:

- a. A notarized copy of the Death Certificate;
- b. A copy of the Death Certificate, a copy of the Postmortem/Pathoanatomical Epicrisis;
- c. Copy of the Postmortem Autopsy Report / Forensic Medical Autopsy Report / Medical death certificate);
- d. A copy of an extract from the outpatient card of the Insured person for 3 (three) years or a copy of the Certificate from the primary diagnosis of the disease;
- e. A document proving the identity and powers of the Beneficiary or his representative (including passport, power of attorney, documents confirming inheritance rights);
- f. Documents from the competent authorities confirming the circumstances of the occurrence of the insured event - a resolution to initiate (refuse to initiate) a criminal case, documents on the results of the investigation (a resolution to suspend the criminal case, terminate the criminal case, etc.), a certificate from the traffic police, a protocol on the initiation administrative proceedings, a resolution on bringing to administrative responsibility or on termination of administrative proceedings
and etc.

6.3. If the Insured Person is diagnosed with Group I or II DISABILITY as a result of an ACCIDENT or DISEASE the following documents must be provided:

- a. Identification document of the insured and beneficiary, for the representative the insured, the beneficiary - a power of attorney for the right to represent interests with the insurer;
- b. A copy of a document issued by the relevant medical institution indicating the diagnosis and date diagnosing a disease (injury) that led to the establishment of a disability group, and allowing one to draw a conclusion about the causes of permanent incapacity (disability): a copy of an outpatient card/ extracts from the outpatient card/medical history, referrals for medical and social examination, protocol for the medical and social examination;
- c. A notarized copy of the certificate of the medical and social expert commission (MSEC) on the establishment disability groups;
- d. Documents from the competent authorities confirming the circumstances of the occurrence of the insured event - a resolution to initiate (refuse to initiate) a criminal case, documents on the results of the investigation (a resolution to suspend the criminal case, terminate the criminal case, etc.), a certificate from the traffic police, a protocol on the initiation administrative proceedings, a resolution on bringing to administrative responsibility or on termination of administrative proceedings
and etc.;
- e. A copy of the report on an industrial accident (form N-1), in the event of an industrial accident;
- f. The results of a chemical-toxicological study (CTI) of biological objects, blood, urine, for the presence alcohol and its surrogates, narcotic drugs, psychotropic and other substances that cause intoxication and their metabolites;
- g. An extract from the outpatient card, and/or a copy of the outpatient card for 10 (ten) years preceding the date of initial connection to the insurance program or, by decision of the insurer, another shorter period, a sheet of updated diagnoses;

- h. Driver's license, in the event of an accident resulting from a traffic accident, if the insured was the driver of the vehicle;
 - i. Certificate with the date of initial diagnosis of the disease/injury;
 - j. Information letter from TFOMS (territorial compulsory health insurance fund) and/or medical insurance organization (organizations, if they have changed over the last three years), which the insured person has chosen to receive medical care under compulsory medical insurance (Compulsory medical insurance);
 - k. Certificate from a psychoneurological dispensary and a narcological dispensary;
 - l. An extract from the X-ray examination journal.
- 6.4. Insurance payment is made within 30 calendar days from the date of receipt of the application for insurance payment, as well as the documents necessary for making insurance payment, in accordance with the list of clauses 6.1–6.3 of the Insurance Program.

The Rules for combined insurance against accidents, illnesses and financial risks associated with loss of work of Tinkoff Insurance JSC can be found at acdn.tinkoffinsurance.ru/static/documents/f3c31203-968f-4820-b02c-d12f5c7fa3c4.pdf

Conditions of insurance under the “Insurance Protection Program for Bank Borrowers 3.0”

Valid from October 1, 2022

Based on the Client's consent to participate in the Bank's Borrower Insurance Protection Program specified in the Questionnaire Application, the Client becomes a participant in the Bank's Borrower Insurance Protection Program 3.0 (hereinafter referred to as the Insurance Program). In relation to the Insured person, during each insurance period (coincides with the Calculation Period), the version of the Insurance Program valid on the first day of the corresponding insurance period is applied, and all versions of the Insurance Program are posted on the Insurer's website. The terms of the Insurance Program are determined by the Collective Insurance Agreement for Bank borrowers 3.0, concluded between the Tinkoff Bank Joint Stock Company and the Tinkoff Insurance Joint Stock Company (hereinafter referred to as the Insurance Agreement) and the “Rules for combined insurance against accidents, illnesses and financial risks associated with loss of employment » of the Insurer as amended in force on the first day of the relevant insurance period (hereinafter referred to as the Insurance Rules).

1. Basic definitions

1.1. **The insurer** is Tinkoff Insurance JSC.

1.2. **Policyholder/Bank** - Tinkoff Bank JSC.

1.3. **Insured persons** are capable individuals who have entered into a Loan Agreement with the Policyholder, who have confirmed their consent to be included in the Insurance Program under the conditions provided for this category of individuals, and who, as of the Date of initial connection to the Insurance Program:

- are not disabled people of the 1st or 2nd group and do not have a valid referral for medical and social assistance examination;
- do not have and have not had in the past the following diseases: tuberculosis; hepatitis B; hepatitis C; illnesses, caused by the human immunodeficiency virus (HIV); malignant neoplasm; diabetes mellitus; mental disorder; behavioral disorders; a disease characterized by high blood pressure; cardiovascular disease; liver cirrhosis.

1.3.1. Communication of knowingly false information, including by confirmation by the Insured person of absence on the Date of initial connection to the Insurance Program for the diseases specified in clause 1.3, is the basis for invalidating the Insurance Agreement in relation to a person who does not meet the characteristics specified in clause 1.3.

1.4. **Beneficiary** - the Insured person, his heirs. If there is a claim for insurance payment from several heirs, insurance payments are made to all heirs in equal shares.

1.5. **Accident** - a sudden, external, unforeseen impact of various kinds of external factors (including physical, chemical, technical), which occurred regardless of the will of the Insured and (or) the Insured and (or) the Beneficiary, and resulted in harm to the health of the Insured or his death.

1.5.1. Events the consequences of which are considered by the Insurer for recognition as an accident include, in particular: explosion; action of electric current; lightning strike; attack by intruders or animals; objects falling on the Insured; fall of the Insured himself; foreign body entering the respiratory tract; drowning; accidental acute poisoning with poisonous plants, mushrooms, chemicals, drugs, poisonous gases; food poisoning; movement of vehicles or their collapse; use of moving mechanisms, weapons and all kinds of tools; exposure to high (thermal burns, except sunburn) or low (frostbite) temperatures, chemicals; an external event in the form of incorrect/erroneous medical procedures (surgery and medical procedures), which led to disability or death of the Insured; pathological childbirth leading to disability or death of the Insured; an infectious disease resulting from an accidental (unintentional) infection through a wound or infection of the Insured in a medical institution as a result of treatment using methods that are generally accepted in medical practice, in accordance with the official prescription of the attending physician; infection of the Insured with hepatitis B, C, HIV infection or AIDS, which occurred as a result of a blood transfusion prescribed by a doctor in a medical institution or as a result of a medical worker performing professional medical activities; infection with infectious diseases, thromboembolism or air embolism that occurred as a result of the Insured's performance of donor functions in donating blood or its components at blood transfusion points; illness of the Insured with tick-borne encephalitis, Lyme disease, borelliosis, tick-borne encephalomyelitis due to the bite of an encephalitis tick.

1.5.2. Acute or chronic diseases and their complications (both previously diagnosed and newly identified), in particular myocardial infarction, stroke, aneurysms, tumors, functional organ failure, congenital anomalies of organs, are not considered an accident.

- 1.5.3. Diseases not specified in the definition of "Accident" of these Insurance Conditions, Accident are not the case.
- 1.6. **Illness** - any violation of the health status of the Insured, diagnosed by a doctor, resulting in death or disability of 1 or 2 groups, not caused by an Accident.
- 1.7. **Loan agreement** is an agreement concluded between the Policyholder and the Insured for the provision of a loan under lending programs secured by movable and/or immovable property, which includes the relevant Application, Tariffs and General Lending Conditions, which are regulated by the Terms of Comprehensive Banking Services for Individuals of the Policyholder, posted on the Internet — the Insured's website.
- 1.8. **The amount of the issued loan** is the amount of funds provided by the Insured to the Insured as a loan under a loan agreement under lending programs secured by movable and/or immovable property and actually credited by the Insured to the account of the Insured. The total amount of the loan is established in the loan agreement between the Insured person and the Policyholder and can be issued by the Insured to the Insured in parts or at a time in the amount of the entire loan amount.
- 1.9. **Date of initial connection to the Insurance Program** - date of first connection to the Program insurance. The fact and date of connection to the Insurance Program of the Insured person is recorded in the Application Form and/or Application submitted by the Insured person to the Policyholder for the purpose of concluding a Loan Agreement, and/or in another way established by the Parties.
- 1.10. **Insurance period** - a period of time, the start and end dates of which correspond to the start dates and the end of the Billing period, and during which the insurance coverage is valid for the Insured Person. Settlement period - the period from the date of the generated debt statement (hereinafter referred to as the Statement) until the date of generation of the next Statement. determined in accordance with the Terms of comprehensive banking services for individuals of Tinkoff Bank JSC.

2. General provisions of the Insurance Program

Participation in the Insurance Program is voluntary for loan borrowers, carried out only at their own request and is not a prerequisite for concluding a Loan Agreement with Tinkoff Bank JSC. Borrowers are free to choose insurance organizations and can insure themselves at will in any insurance organizations. Failure of the borrower to participate in the Insurance Program is not a basis for refusal to issue a loan or refusal to conclude a Loan Agreement.

The borrower may refuse to participate in the Insurance Program at any time by contacting the Bank by phone at 8 800 555-10-10, as well as through Internet Banking or Mobile Banking, while the Insurance Program for this borrower ends on the day the Statement for The billing period in which he refused to participate in the Program.

The Borrower may also apply to the Bank for a refund of the fee for inclusion in the Insurance Program within 14 (fourteen) calendar days from the date of generation of the Statement containing information on the withholding of the fee for inclusion in the Insurance Program for the Calculation Period in which the Insurance Program began, provided that there are no events in this Calculation period that have signs of an Insured Event. In this case, the Bank returns to the borrower the withheld fee for inclusion in the Insurance Program within 7 (seven) business days from the date of receipt of the relevant application.

Re-inclusion of the borrower in the Insurance Program is possible by agreement between the Bank and the borrower. In this case, the effect of insurance protection begins on the day following the end of the Settlement Period in which the Bank and the loan borrower reached an agreement on re-connection to the Insurance Program. Billing period - the period from the date of the generated Statement to the date of generation of the next Statement.

In the event of full early repayment by the borrower of the debt under the Loan Agreement, the Bank, within 7 (seven) business days from the date of receipt of the borrower's application to exclude him from the list of Insured Persons under the Insurance Agreement, returns funds in the amount of the fee for inclusion in the Insurance Program, minus a portion funds, calculated in proportion to the time during which the borrower was the Insured Person under the Insurance Agreement, provided that during this time there were no events that have signs of an Insured Event.

In case of failure to provide, provision of incomplete or unreliable information about the Insurance Program, the Insured has the right to contact the Bank with an application for refusal of insurance and return of the insurance premium (minus part of the insurance premium, calculated in proportion to the time during which the insurance was in effect). The insurance premium is refunded within 7 working days from the date of receipt of the relevant application from the Insured.

When making an insurance payment or returning the paid insurance premium or part thereof to the Insured Person (Beneficiary) - an individual, the taxation procedure is determined in accordance with Art. Art. 207, 210, 211, 213, 224, 226 of the Tax Code of the Russian Federation (TC RF). If the amount of tax due (if any, taking into account Article 213 of the Tax Code of the Russian Federation) was not withheld by the Insurer as a tax agent, the Insured person (the Beneficiary) pays the tax independently according to the data submitted by the Insurer to the tax authorities. Legal entities pay taxes on their own in accordance with Art. 253, 263 Tax Code of the Russian Federation.

Sending by the Insurer to the Insured Person/Beneficiary of legally significant messages, including relevant documents related to the Insurance Agreement, is carried out at the email address specified by the Insured Person when connecting to the Insurance Program or by the Beneficiary in the application for receiving insurance payment. Civil consequences begin from the moment the corresponding message is delivered in accordance with the Civil Code of the Russian Federation.

3. Insurance coverage under the Insurance Program

3.1. As part of the Insurance Program, borrowers who have entered into a Loan Agreement (Insured Persons) are provided with insurance protection in the event of the following events:

a. Death of the Insured person occurring during the insurance period established for this
The insured person as a result of an Accident;

b. Death of the Insured person that occurred during the insurance period established for this Insured person as
a result of an Illness.

An insured event is also recognized as the death of the Insured Person, which occurs within 365 days from the date of the Accident or Illness that occurred or was first diagnosed during the validity of the Insurance Agreement in relation to the Insured Person, and of which it is a consequence;

c. Establishment of Group I disability for the Insured person as a result of the Accident;

d. Establishment of the Insured Person's Group II disability resulting from the Accident;

e. Identification of the Insured Person with Group I disability resulting from the Illness;

f. Establishment of a Group II disability for the Insured person resulting from the Illness.

An insured event is also recognized as the establishment of a Group I or II disability that occurs within 365 days from the date of the Accident or Disease that occurred or was first diagnosed during the validity of the Insurance Agreement in relation to the Insured Person.

3.2. Insurance coverage for the risks provided for in paragraphs. and clause 3.1, pp. from paragraph 3.1, paragraphs. d clause 3.1 Insurance programs applies to Accidents that occurred as a result of:

- Engagement of the Insured in any sport, including the Insured's participation in Professional sports and incidents that occurred during Sports competitions;
- Participation of the Insured in any air flights.

3.3. The insured amount is set at 100% of the Amount of the loan issued to the Insured Person on the date of actual crediting of the loan or on the date of actual crediting of part of the loan.

3.4. The insurance payment is made in the amount of the insured amount determined in relation to the Insured Person.

3.5. After making an Insurance payment for one of the risks specified in clause 3.1 of the Program, the effect of the insurance coverage under the Insurance Program in relation to a specific Insured Person is terminated.

3.6. If two or more insurance risks materialize as a result of one event, then the insurance payment according to the data realized risks cannot exceed the size of the Initial loan amount of the Insured person under the Loan Agreement.

4. Upon the occurrence of an insurance event, the Insured person or Beneficiaries under the Insurance Program must:

- Notify the Policyholder (Bank) about such an event within 30 (thirty) calendar days from the day it became aware of the occurrence of an insured event;
- Provide the Policyholder (Bank) with the documents necessary for insurance payment in accordance with with the section "Documents for receiving insurance payment" indicated below.

5. Exclusions from insurance coverage:

5.1. Insurance coverage for the risks "Death" and "Disability" does not apply to cases if they occurred as a result (in case of):

a. if the event is in a direct cause-and-effect relationship with alcohol, narcotic, toxic intoxication (poisoning) of the Insured person;

b. suicide of the Insured person or attempted suicide, as well as injuries and illnesses as a result of attempted suicide, except in cases where the period of validity of the Insurance Program in relation to this Insured person exceeds two years starting from the Initial Connection Date and except in cases (confirmed by documents of the competent government authorities) when the Insured person was driven to suicide by criminal actions of third parties;

6. Documents for receiving insurance payment:

6.1. In the event of DEATH of the Insured Person as a result of an ACCIDENT, the following documents:

- a. A notarized copy of the Death Certificate;
- b. Copy of the Postmortem Autopsy Report / Forensic Medical Autopsy Report / Medical death certificate);
- c. Documents from the competent authorities confirming the circumstances of the occurrence of the insured event - a resolution to initiate (refuse to initiate) a criminal case, documents on the results of the investigation (a resolution to suspend the criminal case, terminate the criminal case, etc.), a certificate from the traffic police, a protocol on the initiation administrative proceedings, a resolution on bringing to administrative responsibility or on termination of administrative proceedings, etc.;
- d. A copy of the Industrial Accident Report (form N-1), in case of an industrial accident;
- e. A document proving the identity and powers of the Beneficiary or his representative (including passport, power of attorney, documents confirming inheritance rights);
- f. A copy of the medical report on the results of the blood test of the Insured person for detection alcohol, narcotic and toxic substances (as of the date of the Accident).

6.2. In the event of DEATH of the Insured Person as a result of ILLNESS, the following documents must be provided:

- a. A notarized copy of the Death Certificate;
- b. A copy of the Death Certificate, a copy of the Postmortem/Pathoanatomical Epicrisis;
- c. Copy of the Postmortem Autopsy Report / Forensic Medical Autopsy Report / Medical death certificate);
- d. A copy of an extract from the outpatient card of the Insured person for 3 (three) years or a copy of the Certificate from the primary diagnosis of the disease;
- e. A document proving the identity and powers of the Beneficiary or his representative (including passport, power of attorney, documents confirming inheritance rights);
- f. Documents from the competent authorities confirming the circumstances of the occurrence of the insured event - a resolution to initiate (refuse to initiate) a criminal case, documents on the results of the investigation (a resolution to suspend the criminal case, terminate the criminal case, etc.), a certificate from the traffic police, a protocol on the initiation administrative proceedings, a resolution on bringing to administrative responsibility or on termination of administrative proceedings
and etc.

6.3. If the Insured Person is diagnosed with Group I or II DISABILITY as a result of an ACCIDENT or DISEASE the following documents must be provided:

- a. Identification document of the insured and beneficiary, for the representative the insured, the beneficiary - a power of attorney for the right to represent interests with the insurer;
- b. A copy of a document issued by the relevant medical institution indicating the diagnosis and date diagnosing a disease (injury) that led to the establishment of a disability group, and allowing one to draw a conclusion about the causes of permanent incapacity (disability): a copy of an outpatient card/ extracts from the outpatient card/medical history, referrals for medical and social examination, protocol for the medical and social examination;
- c. A notarized copy of the certificate of the medical and social expert commission (MSEC) on the establishment disability groups;
- d. Documents from the competent authorities confirming the circumstances of the occurrence of the insured event - a resolution to initiate (refuse to initiate) a criminal case, documents on the results of the investigation (a resolution to suspend the criminal case, terminate the criminal case, etc.), a certificate from the traffic police, a protocol on the initiation administrative proceedings, a resolution on bringing to administrative responsibility or on termination of administrative proceedings
and etc.;
- e. A copy of the report on an industrial accident (form N-1), in the event of an industrial accident;
- f. The results of a chemical-toxicological study (CTI) of biological objects, blood, urine, for the presence alcohol and its surrogates, narcotic drugs, psychotropic and other substances that cause intoxication and their metabolites;
- g. An extract from the outpatient card, and/or a copy of the outpatient card for 10 (ten) years preceding the date of initial connection to the insurance program or, by decision of the insurer, another shorter period, a sheet of updated diagnoses;

- h. Driver's license, in the event of an accident resulting from a traffic accident, if the insured was the driver of the vehicle;
 - i. Certificate with the date of initial diagnosis of the disease/injury;
 - j. Information letter from TFOMS (territorial compulsory health insurance fund) and/or medical insurance organization (organizations, if they have changed over the last three years), which the insured person has chosen to receive medical care under compulsory medical insurance (Compulsory medical insurance);
 - k. Certificate from a psychoneurological dispensary and a narcological dispensary;
 - l. An extract from the X-ray examination journal.
- 6.4. Insurance payment is made within 30 calendar days from the date of receipt of the application for insurance payment, as well as the documents necessary for making insurance payment, in accordance with the list of clauses 6.1–6.3 of the Insurance Program.

The Rules for combined insurance against accidents, illnesses and financial risks associated with loss of work of Tinkoff Insurance JSC can be found at acdn.tinkoffinsurance.ru/static/documents/f3c31203-968f-4820-b02c-d12f5c7fa3c4.pdf

Insurance conditions under the Insurance Program “Property Protection 4.0”

Valid from 01/17/2022

These Terms determine the procedure for including real estate, which, in accordance with the Federal Law of July 16, 1998 No. 102-FZ “On Mortgages (Pledge of Real Estate),” is the subject of pledge according to the loan agreement concluded between the Client and the Bank in the Property Insurance Program “Property Protection 4.0” (hereinafter referred to as the Insurance Program, Program). The Property is included in the Insurance Program on the basis of the Client’s consent to include the Property in the Program specified in the Application Questionnaire. The insurance conditions are determined by this Insurance Program, as amended, in effect on the date of inclusion of the Property in the Insurance Program, and by the “Rules for combined insurance of property and associated risks” of the Insurer, as amended, in effect on the date of inclusion of the Property in the Insurance Program (hereinafter referred to as the Insurance Rules).

Basic definitions:

Aggregate insurance amount - the amount within which the Insurer undertakes to make an Insurance payment for all insured events that occurred during the validity of the Insurance Agreement in relation to the insured Property.

When establishing the Aggregate Sum Insured, the Insurance Agreement in relation to a specific Property is terminated from the moment of making total Insurance payments in an amount equivalent to the amount of the Sum Insured.

Bank - JSC Tinkoff Bank, licensed by the Central Bank of the Russian Federation No. 2673.

Beneficiary - The Beneficiary is Tinkoff Bank JSC (Insured) or another person to whom the rights (claims) under the Loan Agreement, Mortgage Agreement have been transferred, including when transferring rights to the Mortgage, subject to the state registration of the mortgage under the mortgage agreement (pledge real estate). Until the moment of state registration of the mortgage under the mortgage agreement (real estate pledge), the Beneficiary is the owner of the Apartment.

Debt (Debt under the Loan Agreement) - all amounts of money payable by the Client to the Bank under a loan agreement with the Bank under lending programs secured by real estate as of the start date of the Insurance Period, and including the amount of the loan issued, accrued interest for the use of the loan issued, commissions, fees, including for additional services and insurance programs, as well as fines in accordance with the terms of the Loan Agreement.

Property - Structural elements of the subject of collateral (Apartments).

Apartment - residential premises (parts of premises, separate rooms in apartments; utility rooms related to apartments) of apartment buildings and townhouses (low-rise residential buildings with several multi-level apartments, usually with isolated entrances, that is, without a common entrance) or converted into housing industrial buildings (apartments, loft apartments)..

Client - an individual who has entered into a Loan Agreement with the Bank and has expressed his consent that his Property will be insured under the Insurance Program within the framework of this Program.

Structural elements (excluding Interior decoration and Engineering equipment as defined in the Rules):

For Apartments - walls, partitions, ceilings, stairs inside the living space, balconies and loggias, subfloors.

Loan agreement is an agreement concluded between the Bank (Insured) and the Client on the provision of a loan, including with the condition of securing its execution by the collateral (mortgage) provided by the Client.

The subject of the pledge is real estate (Apartment) provided by the owner as collateral to the Bank in order to ensure the fulfillment of obligations under the Loan Agreement.

Insurance period - the duration of insurance coverage in relation to a specific Property, which is equal to the period between the dates of write-off of any Client payments under the Loan Agreement (regular payments or payments for partial early repayment).

Sum Insured - the amount of money established for the insured Property, within the limits of which the Insurer undertakes to make an Insurance payment upon the occurrence of an Insured Event.

Insurance territory - the location of the insured Property, which is covered by the insurance coating.

1. General provisions of the Insurance Program:

Connection to this Insurance Program is carried out solely at the own request of Clients, who are free to choose insurance organizations and can insure property interests associated with the risk of loss (destruction), shortage or damage to Property, at their request, in any insurance organizations.

Under this Insurance Program, only Structural Elements of the Apartment (Property) are accepted for insurance in accordance with the definitions specified in the "Basic Definitions" section of this Program.

In order to participate in the Insurance Program, the Client confirmed that the Property accepted by the Insurer for insurance is not a dormitory, is not in dilapidated condition (physical wear and tear is 75% or more) or in emergency condition, is not subject to demolition, and is not an object of unfinished construction.

In order to participate in the Insurance Program, the Client confirms that all information provided when joining the Insurance Program is complete and reliable, and can be used by the Insurer when executing the Insurance Agreement in relation to the insured Property.

The client may refuse to participate in the Insurance Program at any time by contacting the Bank by phone at 8 800 555-10-10, as well as through Internet Banking or Mobile Banking, while the Insurance Program for this borrower ends on the day following the day of refusal to participate in the Program.

2. Insurance coverage under the Insurance Program:

2.1. As part of the Insurance Program, Clients are provided with insurance protection against unintentional damage (full or partial), shortage or loss (destruction) of the Structural Elements of the Apartment if the following risks occur:

2.1.1. Fire is a combustion in the form of an open flame or smoldering that occurs outside specially designated places for starting and maintaining fire or extends beyond these places, capable of self-propagation and causing material damage.

Damage or loss of Property as a result of a fire is its damage or loss from direct exposure to flame, high temperature, combustion products (smoke, soot, etc.), hot gases;

2.1.2. An explosion is a rapidly occurring process of releasing a large amount of energy in a limited volume. in a short period of time, caused by the tendency of gas to expand.

Damage or destruction of the Property as a result of an explosion is its damage or death from the explosion of gas, steam used for domestic purposes, steam boilers, pressure vessels and other similar devices, as well as the explosion of explosives;

2.1.3. Lightning strike - a direct hit of a discharge of atmospheric electricity on the insured Property.

Damage caused by a lightning strike means damage from fire damage caused to the insured Property as a result of the direct thermal, mechanical or electrical impact of lightning on it;

2.1.4. Gulf - insurance in case of damage or loss of Property as a result of exposure to water (other liquid or pair):

- due to an accident in the water supply, heating, sewerage, air conditioning, fire extinguishing systems (including devices and devices permanently connected to the above systems: taps, valves, tanks, baths, radiators, heating boilers, etc.);
- received from premises located outside the insurance territory and not owned by the Client (Beneficiary);

2.1.5. Natural disasters - insurance in case of loss, damage or destruction of Property as a result of the following events, if these events are recognized as dangerous natural phenomena by the Federal Service for Hydrometeorology and Environmental Monitoring or the Ministry of the Russian Federation for Civil Defense, Emergency Situations and Disaster Relief. A specific list of natural disasters included in insurance coverage for this risk is specified in the Insurance Rules;

2.1.6. Illegal actions of third parties - insurance in case of loss, shortage, damage or destruction of Property as a result of the commission or attempted commission by third parties of unlawful actions qualified by the competent authorities as corresponding to the definitions of such crimes as specified in the articles of the Criminal Code of the Russian Federation (hereinafter referred to as the Criminal Code of the Russian Federation):

- Theft;
- Robbery;
- Robbery;

- Deliberate destruction or damage to Property;
- Hooliganism;
- Vandalism;
- Arbitrariness;
- Destruction or damage to Property due to negligence;

2.1.7. Mechanical damage - insurance in case of damage or loss of the Property as a result of:

- the fall of a manned aircraft or a collision with it, the fall of its parts, as well as the impact of an air shock wave caused by their fall;
- collision with a railway or automobile vehicle or the cargo it transports;
- actions of animals;
- falling trees, ice, snow;
- carrying out by third parties repairs or reconstruction (redevelopment, re-equipment) of neighboring premises that do not belong to the Client (Beneficiary).

2.2. Under this Insurance Program, the Aggregate Insured Sum is applied to the Property.

2.3. The insured amount in relation to the Property is established for a specific Insurance Period in relation to the Structural Elements of the Apartment in the amount of the Debt under the Loan Agreement.

2.4. The insurance payment under this Insurance Program is made in cash and is the damage that is compensated by the Insurer for an insured event within the limits of the Sum Insured established in relation to the Property on the date of the insured event.

3. Exclusions from insurance coverage

3.1. Insurance against the risk "Fire, Explosion, Lightning Strike" does not cover the following damages:

- occurred as a result of processing the insured Property with fire, heat or other thermal effects on it for the purpose of processing or for other purposes (for example, for drying, cooking, ironing, smoking, frying, hot processing, etc.);
- from a voltage drop in the power supply network, a short circuit that does not result in the occurrence of fire;
- from an explosion as a result of the Client's illegal storage of explosives;
- from an explosion as a result of deliberate unlawful actions of third parties;
- due to the storage of flammable and combustible liquids and materials, gas cylinders in buildings and apartments, including on balconies and loggias; conducting chemical and physical experiments;
- carrying out gas and electric welding work by persons who do not have the appropriate qualifications.

3.2. According to the "Gulf" risk, damage caused by:

- as a result of prolonged exposure to indoor humidity (mold, mildew, etc.), including from flooding, when such exposure was the result of the Client's action or inaction;
- as a result of wear and corrosion of water supply, heating, sewerage, air conditioning systems, fire extinguishing systems, if these systems are located in apartments, buildings and structures that belong to the Client by right of ownership, or for the operation of which the Client is responsible under the contract;
- when cleaning or cleaning the insured premises;
- as a result of penetration of liquids into the insured premises, including rain, snow, hail and dirt through unclosed windows, doors, as well as openings made intentionally or resulting from installation/design errors or design defects in buildings, structures and structures, including due to defects in roof waterproofing and interpanel/block seams;
- due to freezing, defrosting of heating, ventilation and air conditioning systems, external and internal water supply networks, sewage systems of buildings;
- as a result of failure (rupture) of flexible hoses connecting washing machines (dishwashers) to systems water supply and sewerage in the insured premises;
- as a result of violation and failure to comply with the rules and terms of operation of water supply, sewer, heating and fire protection systems in the insured premises;
- in the process of repair, reconstruction, redevelopment of the insured premises.

3.3. The risk "Natural Disasters" does not cover damage that occurs:

- due to installation errors, defects in the design of buildings, structures and structures, as well as as a result of exposure of the insured Property to rain, hail, snow and other precipitation penetrating through open windows or other openings in buildings, unless these openings were caused by events covered by the risk "Natural disasters";
- from collapse, rockfall, landslide or subsidence as a result of various types of construction work, in particular, excavation or installation of underground utilities, demolition, major repairs or reconstruction of buildings, blasting, mining and mining.

3.4. When insuring against the risk "Unlawful actions of third parties", damage caused as a result of: is not included in the insurance coverage and is not recognized as an insured event.

- illegal actions of third parties in relation to the insured Property transferred by the Insured for rent, leasing, rental.

3.5. Insurance against the risk "Mechanical damage" does not cover the following damages:

- caused by vehicles (the cargo they carry) or animals whose owners is the Client, his employees or the owner of the insured Property;
- caused by a collapse, rockfall, landslide or ground subsidence, except in cases of third parties repair or refurbishment (redevelopment, refurbishment) of neighboring premises that do not belong to the Client;
- resulting from the fall of dead wood (withered trees or bushes).

4. Grounds for refusal of insurance payment

4.1. The insurer has the right to refuse insurance payment if the Beneficiary:

- did not notify the Insurer of the occurrence of an insured event within the time limits established by these Rules (unless it is proven that the Insurer learned about its occurrence in a timely manner, or that the Insurer's lack of information about this could not affect its obligation to make an insurance payment).
- Waived his right to claim against the person responsible for losses compensated by the Insurer, or the exercise of this right became impossible due to the fault of the Beneficiary. In this case, the Insurer is released from making the insurance payment in full or in the relevant part and has the right to demand the return of the insurance payment made.
- The insurer is exempt from compensation for losses arising due to the fact that the Beneficiary deliberately failed to take reasonable and available measures to mitigate possible losses.
- The insurer is released from the obligation to make an insurance payment if the insurance event occurred as a result of intentional actions of the Policyholder (Beneficiary), the Insured or other persons acting in the interests of the Policyholder, Beneficiary, who are in a direct causal connection with the declared event or aimed at its occurrence.

4.2. The insurer is released from the obligation to make an insurance payment when the insured event occurs due to:

- Military operations, maneuvers or other military events;
- Exposure to a nuclear explosion, radiation or radioactive contamination;
- Civil disturbances of any kind or strikes;
- Seizure, confiscation, requisition, arrest or destruction of insured property by order of government agencies.

5. Documents for receiving insurance payment and deadlines for making a decision according to the declared event:

5.1. To receive insurance payment for a claimed event, you must provide:

- a statement from the Beneficiary about the occurrence of an insured event with a detailed description of all the circumstances of the event and attaching photographs of the damaged property (with details of the damage);
- an inspection report of damaged property drawn up by the Insurer or a representative of the Insurer;
- calculation of the amount of damage made by the Insurer, an independent expert and/or compiled based on documents confirming the amount of necessary or incurred expenses. To calculate the amount of damage, the Insurer has the right to request a copy of the technical passport from the Beneficiary buildings, apartments;

- identification document of the Beneficiary;
- a document confirming the Beneficiary's property rights to the premises;
- documents of the relevant competent authorities, services, commissions confirming the fact of occurrence insured event;
- documents confirming expenses incurred.

A more detailed list of documents is specified in the Insurance Rules.

5.2. The Insurer, within no more than 15 (fifteen) working days after receiving the last of the necessary documents specified in the relevant provisions of the Insurance Rules, is obliged to consider the Insured's application and either make a decision on making an insurance payment, or provide a justified full or partial refusal of insurance payment.

5.3. When making a decision to make an insurance payment, the Insurer undertakes to make a payment to the Beneficiary within a period of no more than 5 (five) business days after making the corresponding decision.

The Rules for combined insurance of property and associated risks of Tinkoff Insurance JSC can be found at the following link tinkoffinsurance.ru/~media/Files/documents/2017/ifl_rules171226.ashx