

**Information on the conditions of provision payment services as regards transfer of funds without opening an account via Western Union, Meest payment systems and Raiffeisen Express transfer scheme**

Raiffeisen Bank Joint Stock Company ("Bank"), pursuant to article 30 of Law of Ukraine "On Payment Services", clause 46 of the "Regulation on the procedure for the payment infrastructure oversight in Ukraine", as approved by the National Bank of Ukraine Board Resolution of 24.08.2022 No. 187 and clause 8² of the "Instruction on the procedure for organisation of the cash desk work by banks and conducting payment transactions by the payment services providers in Ukraine", as approved by the National Bank of Ukraine Board Resolution of 25.09.2018 No. 103, would like to provide you the following information concerning the conditions of the payment services provision as regards transfer of funds without opening of an account via Western Union, Meest payment systems and Raiffeisen Express transfer scheme:

| Information on the Bank as a payment services provider | |
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| Payment services provider name | Raiffeisen Bank Joint Stock Company |
| Bank's Head Office location (address) | Ukraine, 01011, Kyiv, 4a Generala Almazova Str. |
| Actual address of payment services provision (Bank's branches addresses and opening hours) | The link to the website, where the Bank's branches addresses, and the information on the opening hours can be found. You can also receive Western Union, Raiffeisen Express transfers via Raiffeisen Online payment application. |
| Contact telephone number | 0 800 400 504 – for calls in Ukraine 0 800 500 500 - for calls in Ukraine (044) 490 8888 - for calls in Ukraine (068) 490 08 88 – for calls from Kyivstar 521 - for calls from Vodafone (044) 230 99 98 – for calls from abroad |
| Email address | info@raiffeisen.ua |
| Official website (hereinafter – "Website") address | https://raiffeisen.ua/ |
| Registration number assigned in the Payment infrastructure register and other information allowing to identify the Bank as a payment services provider in the specified Register | The banks are entitled to provide payment services (except for the payment services as regards issuing and conducting payment transactions with electronic money) without being included into the Payment infrastructure register |
| Contact details (address, telephone number etc.) of the National Bank of Ukraine (hereinafter – "NBU") (including for consumer rights protection issues) | Address for correspondence: 9 Instytutska Str., Kyiv, 01601. Address for submitting written applications by the citizens: 11-6 Instytutska Str., Kyiv, 01601. Telephone numbers: 0 800 505 240 or (044) 298 65 55 Email address: nbu@bank.gov.ua (to file an electronic application, please, fill in the form , add supporting materials, if needed, the attachment should not exceed 10 MB). To take an appointment for a personal meeting with the NBU management – telephone number 0 800 505 240 (the information on the reception hours for the citizens can be found at the link https://bank.gov.ua/ua/contacts) Official website of the NBU - https://bank.gov.ua/ |

| Information on the payment service: | |
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| Type of the payment service provided by the Bank to the users | Service as regards transfer of funds without opening an account |
| Transfer of funds systems, the services under which are provided by the Bank to the users | <p>Western Union international payment system The payment organization of Western Union payment system is Western Union Network (France) SAS with the registered address: 92095 France, 5-6 Place de l'Iris, Paris la Defense (CEDEX) Date of data entering into the Payment infrastructure register: 23.03.2017. More information is provided at the link.</p> <p>Meest international payment system The payment organization of Meest payment system is MEEST Corporation Inc. with the registered address: 97 Six Point Road, Toronto, Ontario, Canada, M8Z 2X3) Date of entering the data into the Payment infrastructure register: 02.11.2016. More information is provided at the link.</p> |
| Raiffeisen Express Transfer Scheme, the services under which are provided by the Bank to the user | <p>Raiffeisen Express Transfer Scheme The scheme of transfers Raiffeisen Express developed by the Bank, with the registered address of the Bank: 01011, Ukraine, Kyiv, 4a Generala Almazova Str.</p> |
| Description of the main payment service features and the conditions of its provision | |
| Western Union transfers | <p>Sending within Ukraine of the transfers of the customers – private individuals (residents and non-residents) in the domestic currency without opening of an account. Pursuant to the restrictions imposed by the NBU (NBU Board Resolution of 24.02.2022 No. 18), for the martial law period, no transfers in foreign currency shall be sent beyond the borders of Ukraine.</p> <p>Receipt of transfers sent from abroad by the customers – private individuals (residents and non-residents) in foreign currency (US dollars, EUR) or in the domestic currency and transfers within the borders of Ukraine in the domestic currency from private individuals (residents or non-residents) or legal entities who have entered into the respective agreement with Western Union company.</p> |
| Meest transfers | Receipt by the customers – private individuals (residents and non-residents) of the transfers in US dollars sent from the USA and Canada. |
| Raiffeisen Express Transfers | Receipt by the customers – private individuals of the transfers sent within the borders of Ukraine in the domestic currency by the business entities that have entered with the Bank into the respective agreement (as regards payment out to the customers of the funds of the monetary award, insurance allowances, salary and other transfers that are not related to the entrepreneurial and investment activity of the customers – the funds beneficiaries). |
| Link to the Tariffs for sending Western Union transfers | Western Union Tariffs |
| Tariff for receipt of Western Union, Meest, Raiffeisen Express transfers by the customer - beneficiary | No tariff applies (the customer – beneficiary does not pay for the transfer receipt) |
| Currency exchange rate (for Western Union transfers) | For transfers in foreign currency, the currency exchange rate shall be set by Western Union company. The customer is |

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| | informed on the currency exchange rate while carrying out the transaction of funds transfer |
| <p>Procedure for the payment service provision:</p> <p>Transfer sending (initiating):</p> <p>Transfer receipt:</p> | <p>Transfer of funds without opening an account is carried out based on the payment instruction submitted and signed by the customer-sender.</p> <p>Upon accepting by the Bank of the cash funds under the Bank's payment transaction, the Bank shall provide to the customer the receipt or other document that constitutes the prove of crediting the cash in the respective payment system - in the paper-based form or in the form of an electronic cash desk document in accordance with the legislation of Ukraine and the agreement terms and conditions, internal Bank's rules, the payment system rules, internal documents of the Bank.</p> <p>To send a Western Union transfer in the domestic currency within the borders of Ukraine, the customer should:</p> <ul style="list-style-type: none"> • attend a Bank's branch, • provide to the Bank's employee a passport/passport-type document or another ID document and the TACRN¹/other documents and data requested by the Bank (if the transfer amount equals or exceeds the equivalent of UAH 30,000 (thirty thousand) or in other cases upon the Bank's request in compliance with the legislation of Ukraine), • provide reliable data required for initiating the transfer, • check and sign the payment instruction, • credit the transfer amount in cash, • pay the fee (commission) for the transfer sending. <p>To receive a Western Union, Meest, Raiffeisen Express transfer at a Bank branch, the customer should:</p> <ul style="list-style-type: none"> • attend a Bank's branch, • provide to the Bank's employee a passport/passport-type document or other ID document and the TACRN/other documents and data requested by the Bank (if the transfer amount equals or exceeds the equivalent of UAH 30,000 (thirty thousand) or in other cases upon the Bank's request in compliance with the legislation of Ukraine), • provide the data required for receiving the transfer, • check and sign the payment instruction, • receive the transfer funds. <p>To receive Western Union, Raiffeisen Express transfers by remote channels, the customer should:</p> <ul style="list-style-type: none"> • use the chat – bot of Raiffeisen Online application ("Communication with the Bank" menu → "Chat"); • provide all mandatory data for payment out of the transfer in the chat-bot or by means of filling in the form on the Bank's website by following the link for the Western Union transfers; • specify the current/card account, to which the customer wishes to receive the transfer (in case of |

¹ **TACRN** – taxpayer's accounting card registration number (taxpayer's identification code)

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| | <p>absence of an account in the currency of the transfer payment out, the Bank will suggest opening of such account to the customer-beneficiary);</p> <ul style="list-style-type: none"> • while receiving a Western Union transfer, to confirm getting acquainted with the conditions and rules for provision of the service as regards Western Union transfers; • receive the transfer funds to the account. |
| <p>Form and procedure for the granting and recalling the customer's consent for carrying out the transfer</p> | <p>Submitting by the customer to the Bank of the payment instruction constitutes the customer's consent for carrying out by the Bank of the payment transaction.</p> <p>Upon granting by the customer to the Bank the consent to its holding, the payment transaction will be considered as accepted.</p> <p>Returning of the transfer carried out on the day of the transfer sending (cancelling) is carried out on the day of the transfer initiating: the customer is entitled to recall his/her consent for carrying out the transfer in the full amount specified in the payment instruction by the end of the operational time of the Bank's operational day, on which the payment instruction was submitted by the customer to the Bank by means of filing to the Bank an application for return drafted in a free form bearing the payment instruction reference details and certified with the customer's signature. At the same time, the transfer (payment transaction) amount will be returned to the customer – sender together with the fee (commission) for the transfer sending.</p> <p>Return of the transfer (carried out on any other day, after the day of its initiating):</p> <p>The customer's – sender's consent for carrying out of the transfer can be also recalled on the days following the operational day, on which the payment instruction was submitted to the Bank, provided that the transfer has not been paid out to the customer – beneficiary. At the same time, only the transfer (payment transaction) amount can be returned to the customer – sender.</p> <p>The transfers which have been paid out cannot be returned.</p> |
| <p>Procedure for accepting by the Bank of the payment instruction for execution</p> | <p>The Bank accepts for execution the payment instruction submitted by the customer subject to the payment instruction proper completing and the absence of the legal grounds for its declining.</p> <p>The Bank accepts for execution the payment instruction received within the operational time on the same operational day.</p> <p>The Bank is entitled to decline the payment instruction for the transfer of funds submitted by the customer – sender in the following cases:</p> <ul style="list-style-type: none"> - the failure by the customer to pay the transfer amount and the fee (commission); - the failure by the customer to provide the required information and/or documents; - in the cases provided for by the legislation in the anti-money laundering, terrorism financing and weapons of mass destruction proliferation countering areas. |

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| The payment instruction cannot be recalled from | The payment instruction cannot be recalled from the moment of the actual transfer payment out. |
| Operational time | The part of the Bank's operational day, within which the payment instructions are accepted. The operational time is set from 09:00 to 16:00. |
| Operational day | The day, within which the Bank conducts its operation required for carrying out the payment transactions. |
| Maximum time of the payment transactions performance | The terms for carrying out the payment transactions in the payment systems are set by the payment systems, Raiffeisen Express Transfer Scheme rules, but cannot exceed the terms provided for by Law of Ukraine "On Payment Services". |
| Limits: Maximum amount of the payment transaction as regards the transfer of funds within the borders of Ukraine Maximum amount of the payment transaction as regards payment out of the transfer funds received from abroad | <p>For the amount up to UAH 400,000.00 - without opening of an account; if the amount equals to or exceeds UAH 400,000.00 per day - with opening of a current account.</p> <p>The transfer amounts constituting the equivalent of up to UAH 400,000.00 per day according to the NBU exchange rate as of the moment of the transaction holding, shall be paid out without opening of an account; the transfer amounts exceeding the equivalent of UAH 400,000.00 per day - with opening of a current account.</p> |
| Information on the fines, penalties | Should the Bank breach the terms of execution of the customer's payment instructions, the Bank shall pay to the customer the penalty amounting to 0.1% of the overdue payment amount for each day of overdue that cannot exceed 10 % of the payment transaction amount. |
| Communication means for sending information or messages by the customer to the Bank | <ul style="list-style-type: none"> • by mail (4a Generala Almazova, Kyiv, 01011, Ukraine) • by email (info@raiffeisen.ua) • via the Bank's website (https://www.raiffeisen.ua/kontakty/kontaktna-forma) • by the Bank's telephone numbers 0 800 500 500 or 044 490 88 88 • via a request in <u>Raiffeisen Online</u> ("Communication with the Bank" menu – Chat). |
| Scope, procedure, and time limits for provision of the information in relation to the payment service | <p>Upon the initiating of a payment transaction, the customer is entitled to address to the Bank a request for provision of the information on the following:</p> <ol style="list-style-type: none"> 1) date and time of receipt by the Bank of the payment instruction; 2) date and time of accepting by the Bank of the payment instruction for execution. <p>Such information shall be provided by the Bank subject to the customer's identification and verification and presenting by him/her of a copy of the cash desk document confirming the payment transaction, the information on which is requested by the Bank.</p> <p>Upon the execution of the payment transaction, the Bank provides to the customer – the transfer beneficiary the following information:</p> <ol style="list-style-type: none"> 1) data allowing to the beneficiary to identify the executed payment transaction, information on the transaction and other data accompanying the payment instruction; |

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| | <p>2) the payment transaction amount in the payment transaction currency;</p> <p>3) information on the conversion rate, if the currency of the transfer receipt differs from the currency of the transfer sending.</p> <p>Such information shall be specified in the payment instruction, a copy of which is provided by the Bank to the customer upon the holding of the payment transaction as regards the transfer receipt.</p> |
| <p>Information on the customer's commitment in terms of ensuring the keeping by him/her of the payment instruments and individual accounting information.</p> <p>Information:</p> <p>- on the procedure for the measures to prevent the failure to carry out or an improper carrying out of the payment transactions</p> <p>- on the Bank's responsibility in case of failure to carry out or an improper carrying out of the payment transactions.</p> <p>Procedure for the Bank and the customer interaction in case of fraud (suspicion of fraud) or a threat to the payment transaction security</p> | <p>Can be found in the agreement placed on the Bank's website at the link</p> |
| <p>Procedure for the Bank and the customer interaction in case of holding of an unaccepted, erroneous, improper payment transaction and the procedure for the customer's applying for the refund of losses incurred as a result of the payment transactions carried out by the Bank</p> | <p>Can be found in the agreement placed on the Bank's website at the link</p> |
| <p>Agreement validity term</p> | <p>The Agreement is concluded for the term of the fulfillment by the Bank of the customer's payment transaction</p> |
| <p>Agreement amending procedure</p> | <p>The Bank sets independently the payment service provision conditions and amends the agreement.</p> <p>The version of the agreement in force is published on the Bank's official website: www.raiffeisen.ua</p> |
| <p>Agreement termination conditions</p> | <p>Upon the carrying out by the Bank of the payment transaction initiated by the customer pursuant to the terms and conditions of the agreement and in compliance with the legislation of Ukraine, the agreement shall be deemed null and void.</p> |
| <p>Information on the consumer rights protection mechanism</p> | <p>The customer is entitled to apply to the NBU for the consumer rights protection issues (the contact details can be found in "Consumer rights protection" section of the NBU official website at the link: https://bank.gov.ua/ua/consumer-protection).</p> |
| <p>Procedure for resolving disputable issues arising in the payment service provision process</p> | <p>The complaints of the financial services consumers can be submitted:</p> |

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| | <ul style="list-style-type: none">- by applying to the Bank's Information center by the telephone numbers 0 (800) 500 500, (044) 490-88-88,- by sending a message to the email address: info@raiffeisen.ua,- by filling in the contact form on the Bank's website: https://www.raiffeisen.ua/kontakty/kontaktna-forma. |
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Pursuant to part 1 of article 16 of the Civil Code of Ukraine, the customer is entitled to apply to the court for the protection of his/her non-property or property right and interest.