

INSTRUCTIONS FOR PAYMENTS IN RUBLES

1. Outgoing payments

When entering a payment order in RUB to Russia, it is necessary to enter the following information in the following fields of the payment order in Internet Banking, without which the payment cannot be successfully executed.

IBAN/beneficiary's account number:

the account number always has 20 digits and starts with the number 4 (IBAN does not exist in Russia, i.e., the account number does not contain letters)

- if the payment in RUB is being made to a Russian bank other than Raiffeisenbank Russia, the payment must be sent to the beneficiary's account held in RUB, as the payment is sent through the Central Bank of Russia. The beneficiary's account is in RUB if the 6th and 7th digits are 81, e.g., 40702810438000122890

BIC (SWIFT code of the beneficiary's bank)

typically the letter code of the beneficiary's bank, which does not have to be filled in for RUB payments (important for sending a payment in RUB is the BIK code - see below)
e.g., the BIC (SWIFT) of Raiffeisenbank Moscow is: RZBMRUMM

Name and address of the beneficiary:

The information provided in this field varies according to the type of beneficiary:

The beneficiary is a legal entity

the 1st line states:

- INN code - tax administration registration number (10-12 digits)
- in case of tax payments or payments to the state, it is also necessary to include the KPP code, i.e., the special code for tax administration concerning the reason for registration (9 digits)

the beneficiary's actual name is entered on line 2; the legal form is entered before the name of the beneficiary

Example: INN123756123412 KPP123456789
OOO CLARIMA

The beneficiary is a private individual operating a business

the 1st line states:

- INN code - tax administration registration number (10-12 digits)

on line 2, the beneficiary's own name is entered - first name + patronym for residents (does not apply to non-residents) + surname: the legal form is again entered before the beneficiary's name

Example: INN123456789123
IP Irina Aleksandrovna Lapaeva

The beneficiary is a private individual

the 1st line states:

- first name + patronym for a resident (does not apply to non-residents) + surname

Example: Nadezhda Valerevna Kiseleva

The following blank lines are for entering the beneficiary's address, if necessary.

Information for beneficiary (Purpose of Payment, Details of Payment):

VO code (5 digits) - Russian payment title followed by a verbal description of the purpose/subject of the payment in Russian with transcription into Roman script (not Cyrillic) or in English (not Czech). Must be entered in the format **(VOXXXXX)**. There must be no spaces, hyphens, periods, colons, or other characters between the "VO" and the numeric code, and the entire code must be in parentheses.

Example: (V010030) DOCOVER NO. 379-1

Name and address of the beneficiary's bank:

The bank in Russia is uniquely identified by the bank routing code (called BIK),

The SWIFT (BIC) no need to indicate on the 1st line:

- BIK - the national identification code of the Russian bank (9 digits) followed by a dot and then the correspondent account number of the beneficiary's bank at the Central Bank of Russia (20 digits beginning with 3) the name of the bank itself (mandatory) and, where applicable, its address are entered on the following lines.

Example: BIK044525593.30101810200000000593
ALFA-BANK MOSCOW

When entering a payment order in **RUB outside Russia**, in addition to the standard foreign payment details, it is necessary to enter:

BIC (SWIFT code of the beneficiary's bank) - in contrast to the recommendation for payments in RUB to Russia (e.g., for payments to Komerční banka a.s., the BIC is: KOMBCZPP)

Information for beneficiary - enter the VO code in the same format as for payments in RUB to Russia and its verbal description (see Information for beneficiary for payments in RUB to Russia)

There should also be stated information about beneficiary's bank correspondent bank:

- the beneficiary's bank account number at the correspondent bank and INN code + BIC (SWIFT) of the Russian correspondent and INN code
- the BIK of the Russian correspondent and its account number with the Central Bank of Russia

Example for payments e.g., to Komerční banka a.s.:

- 30111810400000020570 , RSNBRUMM
- 044525256. 30101810000000000256

Note:

Payments of taxes or payments to the state require additional mandatory instructions, which the client receives from the counterparty and enters in the field Information for beneficiary (Purpose of Payment, Details of Payment).

Important information:

The client obtains the necessary data for the correct completion of the payment order from their trading partner - the beneficiary.

The list of VO Codes can be found on the bank's website in section Payment Services.

If any of the data is missing in the payment order, Raiffeisenbank a.s. will require the client to fill in the data/details, and for this reason, the payment may be delayed.

In the case of incorrect data identified by the correspondent bank or the beneficiary's bank, the payment will be claimed or returned without a claim.

The data in the **Name and address of the beneficiary field** must match the name of the account registered at the relevant Russian bank. Please note that there are often multiple transliterations of the beneficiary's name from Cyrillic to Roman script. We therefore recommend that you request the beneficiary to indicate the only recognised transliteration in Roman script provided to them by their bank.

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2. Incoming payments

In order to receive payments in RUB from Russia or the Czech Republic, our client must also provide the following information to the payer:

Beneficiary's bank	Raiffeisenbank, a.s. BIC/SWIFT: RZBCCZPPXXX
Correspondent Bank of BENE Bank	AO Raiffeisenbank BIC/SWIFT: RZBMRUMM
BIK Code of Correspondent Bank	044525700
Correspondent Account of AO Raiffeisenbank with CBR	30101810200000000700
Correspondent Account of Raiffeisenbank a.s. with AO Raiffeisenbank Russia	30111810100000100015
INN	KIO20735