

**Joint-stock company
"Minsk Transit Bank"**



**EXTRACT FROM TERMS AND CONDITIONS
On Documentary Operations**

APPROVED
Minutes of the Management Board Meeting
of JSC "MTBank"

25.01.2017 №8
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7. Documentary operations*

7.1. Letters of Credit ("L/C") issued by order of clients

7.1.1. Issuing of import L/C ** 0,15% of the amount (min 50 USD, max 850 USD)

7.1.2. Issuing of domestic L/C** 0,1% of the amount (min 40 USD, max USD 600)

7.1.3. Uncovered undertaking under L/C by agreement

7.1.4 Taking up and examination of documents***:

under import L/C 0,15% of the amount (min 50 USD, max 500)

under domestic L/C 0,1% of the amount (min 40 USD, max USD 400)

7.1.5. Discrepancy fee 40 USD

7.1.6. L/C amendment:

increase of import L/C amount 0,15% of the amount of increase (min 50 USD, max 850 USD)

increase of domestic L/C amount 0,1% of the amount of increase (min 40 USD, max USD 600)

other amendments****	40 USD
7.1.7. L/C cancellation	40 USD
7.2. Letters of credit ("L/C") issued in favour of clients	
7.2.1. L/C advising	0,1% of the amount (min 50 USD, max 200 USD)
7.2.2. Taking up and examination of documents ***, *****	0,15% of the amount (min 50 USD, max 500 USD)
7.2.3. Taking up of documents without examination *****	50 USD
7.2.4. Advising of L/C amendment	40 USD
7.2.5. L/C confirmation*****	
on cash cover basis	0,15% of the cash cover amount/the amount of increase (min 50 USD, max 500 USD)
on clean basis	by agreement
7.2.6. Cancellation of confirmed L/C	40 USD
7.2.7. L/C transfer to a second beneficiary	0,15 % of the amount of transferred L/C (min 30 USD, max 500 USD)

7.2.8.	Pre-payment (discounting), negotiation under L/C	by agreement
7.2.9.	Examination of documents at the request	0,15% of the amount (min 50 USD, max 500 USD)
7.3.	L/C advising (amendments) to third bank	USD 30,00
7.4.	Inquiries to banks at the request of client	USD 10,00
7.5.	Issuance/amendment of reimbursement undertaking	by agreement

Notes to Section 7:

- fees to be paid by client within two business days from the date of transaction unless otherwise agreed by parties;
- * fees applicable to domestic L/Cs to be paid in BYN at the exchange rate of National Bank of Republic of Belarus on the date of payment;
post (courier) charges for remittance of documents to be reimbursed by clients separately
- ** calculated from the maximum amount of undertaking under L/C (incl. tolerance in L/C amount)
- *** charged for each set of documents, calculated from the amount due for payment against documents
- **** charged for each application for L/C amendment
- ***** applicable in case MTBank acts as nominated bank

***** applicable in case MTBank does not act as nominated bank

***** charged at the moment of adding confirmation

8. Documentary collections*

8.1. Import collection

8.1.1. Release of documents against accept or payment	0,15% of the amount (min 30 USD, max 200 USD)
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8.1.2. Release of documents without accept or payment	50 USD
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8.1.3. Advising of amendment to collection order	30 USD
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8.1.4. Returning of unpaid documents	50 USD
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8.2. Export collection

8.2.1. Taking up and sending documents for collection	0,15% of the amount (min 40 USD, max 200 USD)
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8.2.2. Amendment or cancellation of collection order	30 USD
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Notes to Section 8:

- * fees to be paid by client within two business days from the date of transaction unless otherwise agreed by parties; post (courier) charges for remittance of documents to be reimbursed by clients separately

9. Guarantees issued in favour of clients*

9.1. Advising of guarantee (amendment)	50 USD
9.2. Requesting for payment	100 USD

Notes to Section 9:

- * fees to be paid by client within two business days from the date of transaction unless otherwise agreed by parties; post (courier) charges for remittance of documents to be reimbursed by clients separately

10. Guarantees issued by orders of banks

10.1. Guarantee issuance	by agreement
10.2. Amendment	40 USD
10.3. Taking up and examination of demand	0,2% of the amount (min 50 USD, max 750 USD)
10.4. Cancellation	40 USD