

## RULES FOR EXECUTING TRANSACTIONS IN RUSSIAN ROUBLE (RUB)

The payment orders made in Russian roubles (RUB) are subject to more restrictions than those in other currencies. The regulations of the Central Bank of Russia impose specific information requirements on those payments.

Consequently, Santander Bank Polska would like to inform you that, in addition to standard data, all payments in RUB sent to Russia have to include

- the following data of the payee's bank (*note: if the payee's bank is not a Russian bank, the corresponding data of the intermediary bank should be provided instead*):
  - full name of the payee's bank**, including legal form and the city/town of the branch,
  - BIK**: a 9-digit code of the Russian bank (as opposed to the BIC, which is usually used as the SWIFT code)
  - SCZ**: number of the Russian bank's account in the Central Bank of Russia (consisting of 20 digits).
- the following data of the payee/trade partner:
  - The payee's full name** including legal personality in its Russian version but in Latin script
  - INN code**: the payee's Taxpayer Identification Number. INN consists of 10 digits (for legal persons) or 12 digits (for natural persons). It is assigned to each resident of the Russian Federation and each non-resident registered by the Russian tax authorities.
  - KPP code**: an additional code specifying The Reason of Tax Registration, assigned to entrepreneurs by the Russian tax authorities. It consists of 9 digits.
- the following details of the payment:
  - VO code**: a 5-digit FX transaction statistical code which specifies the subject of the transaction. VO codes are defined by the Central Bank of Russia.

The additional transaction information (the data of the payee's bank and the details of the payment) should be entered into the field "TITLE" (Payment details).

The Customer should obtain all of the above-mentioned data from their trade partner (the payee).

Failure to provide any of the above-mentioned information may lead to delayed execution of transactions, additional costs for the Customer resulting from investigation or return of payment to the Customer.

The above Rules for executing transactions in Russian roubles (RUB) are for reference only. The Central Bank of Russia has the right of final interpretation of rules related to the execution of payments in RUB.