



### Basic Terms of Use for the Travel Card

Dear clients, we offer you a Travel Card! You can use the card to buy items in stores and via delivery services during your trip, to pay for public transport fares, taxi services, etc. You can top up your card at any ATM within the Russian Federation

The MIR Tourist Card is issued	Free of charge
Payment for goods and services at retail and service outlets	1.5% withdrawal fee at partner ATMs
Basic Terms of Use for the Travel Card (Type of operation (service) Rate)	
Issuance of the MIR Travel Card	Free of charge
Maintenance of the Travel Card *	1,000 RUB
Payment for goods and services at retail and service outlets	Free of charge
Online payment for goods and services	Free of charge
E-mail notifications about transactions	Free of charge
SMS notifications about transactions **	5 RUB
Balance inquiry at ATMs	50 RUB
Cash withdrawal:	
At cash withdrawal points operated by the Bank	0.5% of the transaction amount
At VTB Bank Group ATMs (VTB, Pochta Bank)	1.5% of the amount (min 200 RUB)
At ATMs and cash withdrawal points of third-party banks	1.5% of the amount (min 200 RUB)
Cash deposits:	
Through cashiers operated by the Bank ***	Free of charge
Through ATMs operated by third-party banks	Free of charge
Transaction limits	
Cash withdrawal	Daily limit 50,000 RUB / Monthly limit 200,000 RUB
Payment for goods and services at retail and service outlets	Daily limit 100,000 RUB / Monthly limit 600,000 RUB
Account maintenance fee after card expiration ****	
Based on account balance, but not exceeding 10,000 RUB	

\* The fee is charged in cash in a lump sum at the time of card issuance.

\*\* SMS notifications are sent only to phone numbers registered with Russian mobile operators.

\*\*\* The maximum cash deposit amount is 600,000 RUB.

\*\*\*\* The fee is charged in a lump sum on the first working day of the month following the month in which the card expired.