

Dear Client,

Bratislava 15.10.2012

In respect with the requirements of the legislation of the Russian Federation we would like to inform you about the rules for completing payment instructions in the currency Russian Rouble (RUB). Correct completing of all required data will prevent delaying the processing of a payment instruction on the side of ING Bank N.V., pobočka zahraničnej banky (hereinafter the „ING Bank“) as well as on the side of our RUB correspondent bank. Due to the fact that the processing of payment instructions in RUB currency is executed manually on the side of ING Bank and on the side of our RUB correspondent bank, an additional fee in compliance with the valid tariffs of ING Bank may be charged to the client. Moreover additional charges may be also charged by our RUB correspondent bank in case of incorrect or incomplete information on the payment instruction. These charges will be then recharged to the client by debiting his account.

The following applies for completing the electronic payment instructions in ING Online:

Information about the Beneficiary's Bank:

- SWIFT – do not fill in
- Bank name – name of the beneficiary's bank
- Street – street of the beneficiary's bank + BIK code of the beneficiary's bank (9-digit national numeric identification code of the beneficiary's bank)
- City – city of the beneficiary's bank + SWIFT code of the beneficiary's bank
- ISO country code – RU
- IBAN/account No. – 20-digit account number of the beneficiary's bank in the format BBBBB-CCC-X-AAAAAAAAAA, where
BBBBB – are numbers indicating the type of account in accordance with the register of the Central Bank of the Russian Federation (e.g. 40702, 40802, 40817, etc.)
CCC – are numbers indicating the currency (e.g. 810 – for RUB, 840 - for USD, 978 - for EUR, etc.)
X – is the check number, and
AAAAAAAAAA – are the numbers in compliance with the bank's internal rules

Information about Details of Payment:

- in addition to the information for the beneficiary, please state the codeword "NOSTP" (allows stopping of payment for manual processing), the INN code of the beneficiary (10-digit registration number of the tax administration, in case of non-residents that do not have an INN code, fill in zeroes - 0), VO code* (5-digit number indicating the Russian payment title) and the information whether VAT applies or not

* VO code for RUB operations is not required as of October 1, 2012 in following cases:

- 1) for RUB payments in favour of ING Commercial Banking Russia
- 2) for RUB payments in favour of another non-resident of Russia (both bank or corporate) maintaining RUB account with ING Commercial Banking Russia books
- 3) for direct debit operations provided according to signed agreement with ING Commercial Banking Russia

Information about Details of charges:

- please enter only „OUR“ charging instruction

In case of questions related to the above please feel free to contact the Cash Management Department:

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