

## Annex №4 to the Bank Service Agreement – Standing Order

1. The **Customer** shall be entitled to give the **Bank** the **Standing Order** on withdrawal of the funds from the **Account** and transfer it to the **Recipient's** bank account in accordance with the conditions defined by the **Application** for the whole term of the effectiveness of the **Standing Order**.
2. The **Standing Order** may be used if the **Customer** has the **Universal Current Account** or the **Standard Current Account**.
3. Within the frameworks of the **Standing Order**, the **Transfer** shall be executed on the date defined in the **Application**.
4. If the **Transfer** is made between the **Accounts** or to the account of a third party in the **Bank** and the due date of the **Transfer** specified in the **Application** falls on a non-banking day, the **Transfer** shall be executed on the said non-banking day, but dated with the next **Banking Day**.
5. If the **Transfer** is executed to the bank accounts outside the **Bank** and the due date of the **Transfer** specified in the **Application** falls on a non-banking day, the **Transfer** shall be executed on the said non-banking day, but dated with the next **Banking Day**.
6. Within the framework of the **Standing Order** no **Transaction** shall be effected, if insufficient funds are available on the **Customer's Account** under the relevant **Application** at the moment of the **Transaction**. The funds for the execution of the **Order** must be placed to the **Account** at least one **Banking Day** prior to the **Transaction**.
7. In case of insufficient funds in the **Account** defined by the relevant **Application**, the **Standing Order** shall be executed at the commencement of the next payment period.
8. The **Bank** shall be entitled to terminate the **Standing Order** service without the **Customer's** additional consent or approval if:
  - 8.1. The **Account(s)** defined by the **Standing Order** for execution of the transfer/receive funds was closed or;
  - 8.2. The **Customer** has failed to pay the **Commission Fee** for the **Standing Order** service for the past consecutive 6 (six) months.
9. Within the framework of the **Standing Order**, the **Customer** is entitled to demand the following **Banking Operations**:
  - 9.1. Transfer of funds between the **Customer's Accounts** with the **Bank** and those outside the **Bank**.
  - 9.2. The **Conversion** of the **Currency** in its **Accounts**.
  - 9.3. Replenishment of the deposit.
10. The **Application** shall be changed on the grounds of another **Application**. Therefore, from the time of signing the new **Application**, any other **Applications** governing the relations defined by the **Application** of the **Standing Order** shall be deemed invalid.