

# Basic license

To carry out banking operations with funds in rubles and foreign currency (with the right to attract deposits of individuals' funds) without the right to carry out operations with precious metals.

## **No. 3351**

In accordance with the Federal Law on "Banks and Banking" issued

**Joint Stock Company**

**"Bank Reserve Finance and Investment"**

**JSC «RFI BANK» Moscow city**

hereinafter referred to as the Bank, to carry out banking operations.

Object to the requirements of Section 5 of the Federal Law on "Banks and Banking Activities") the following banking operations with funds in rubles and foreign currency:

1. Attraction of funds of individuals and legal entities in deposits (demand and fixed term)
2. Placement of funds attracted on deposits (on deposits and on a determined date) of funds of individuals and legal entities on their own behalf and at their own expense
3. Opening and maintaining bank accounts of individuals and legal entities
4. Money transfers on behalf of individuals and legal entities, including correspondent banks in their bank accounts
5. Collection of cash, bills, payment and settlement documents and cash services for individuals and legal entities.
6. Purchase and sale of foreign currency in cash and cashless forms
7. Issuance of bank guarantees
8. Money transfers without opening bank accounts, including electronic money (except for mail transfers)

November 20, 2018.