

Clarifications about cross-border money transfers to the Russian Federation from other countries

Type of transfer	<u>Only SWIFT transfer using Russian bank account details*</u>
Currency allowed for transfers	Euro, Japanese yen, Norwegian krone, Swiss franc and Singapore dollar.
Currency prohibited for transfers	US dollars, pounds sterling, Canadian dollars, Danish and Swedish kronas.
Where to get account details for receiving a SWIFT transfer	Account details can be obtained at a branch of the Bank or in SberBank Online application in the Statements and References section.
Additional information on receiving a SWIFT transfer	Money can be sent from a foreign SWIFT bank by transfer using the details of a Russian bank account. You can transfer money both to an account in foreign currency and to an account in rubles (including to a MIR card). Upon receipt of a currency transfer to a ruble account, the amount will be converted into rubles at the rate of Sberbank at the time of crediting.
Restrictions on SWIFT transfers	Due to the fact that in the chain of money transfers may participate intermediary banks, in which (due to sanctions restrictions or internal policy) there is a ban on the transfer of funds, there are no guarantees that the money transfer will reach Sberbank.
Restriction of the international payment system	Withdrawal of funds from foreign cards of Visa and Mastercard payment systems in the territory of the Russian Federation is prohibited from 10.03.22 . Clients can withdraw money only from cards issued in the territory of the Russian Federation.

*the possibility and limitations of such a transfer **must be clarified by the sender of the transfer in a foreign bank. On the side of Sberbank, there are NO restrictions on crediting funds to accounts.**