



**SBERBANK**

# **RUB Payment Instructions**

Effective as of  
1 May 2016

## 1. Outgoing Payments

**RUB payment orders submitted to Russia** failing to include the following payment details in the respective Internet Banking fields shown below cannot be processed.

### IBAN/ Account Number of Beneficiary:

starting with 4 (IBAN is not used in Russia; the account number includes only numeric characters).

### Beneficiary Customer:

Stating the address is not recommended.

First line/row:

#### Beneficiary – Legal Entity

- INN – a taxpayer identification number (10–12 digits)
- KPP – a tax registration reason code (9 digits) – applies to tax payments / state budget payments

Second line/row – beneficiary's name in the following format:

- legal form + company name

#### Beneficiary – Private Individual

- first name + patronymic (i.e. a version of the father's first name – applies to residents only) + surname; INN is required only if the beneficiary is a private individual-entrepreneur

Example: (beneficiary = legal entity)

INN7707083897, KPP775003035

OOO CLARIMA

Example: (beneficiary = resident; private individual other than entrepreneur)

Irina Aleksandrovna Lapaeva

### Advice for Beneficiary: \*)

VO code (5 digits) – a Russian transaction code followed by a narrative description of the transaction in Russian transcribed into Latin / provided in English.

Example:

VO10030

DOGOVOR NO. 379-1

\*) In Multicash, the VO code is selected in the Payment Details field in the Payment Details tab.

### Credit Account Bank:

The name of beneficiary's bank is preceded by:

- BIK (BIC code) – a Russian bank identification code (9 digits)
- followed by (and separated by slash) the number of beneficiary's correspondent account opened with the Central Bank of Russia (20 digits)

Example:

BIK044525225/30101810400000000225

Sberbank Moscow

**RUB payment orders submitted to countries outside of Russia** must include the following payment details in the Credit Account Bank field:

- a) number of the beneficiary's bank account opened with the correspondent bank
- b) Russian correspondent
- c) correspondent's BIK (BIC code) and number of the correspondent's account opened with the Central Bank of Russia

Example (payments to ERB BANK CZ):

a) 30111810300000000010

b) FICHRUMM

c) BIK044525300/30101810600000000300

Please note that the following payment details are not to be included in the Credit Account Bank field:

- INN and KPP

### Notes:

Tax payments and state budget payments are subject to further mandatory payment instructions. Provided by the counterparty, these are to be entered in Information/Advice for Bank (not considered here a non-authorized use of this field and as such not subject to any charges).

### Important Information:

- Please obtain the required payment details from your business partner – the beneficiary.
- VO Codes are available on our website under Documents/ Other Documents/Payments.
- Payment orders failing to provide the required payment details will be returned for completion; payments might be delayed.
- Payments made upon payment orders failing to provide correct payment details identified by the correspondent/ beneficiary's bank will be claimed or returned unclaimed.
- The account name stated in the Credit Account Name field must correspond to that registered in the respective Russian bank. Given the different transcription rules, we recommend that the official transcription of the account name be obtained from the beneficiary (transcription provided by the beneficiary's bank in the document entitled "Реквизиты счета для рублевых и валютных зачислений").

## 2. Incoming Payments

To receive payments in RUB from Russia / Czech Republic, the clients are required to provide the payers with the following additional payment details:

<b>Bank of Beneficiary</b>	<b>Sberbank CZ, a.s. BIC/SWIFT: VBOECZ2XXXX</b>
<b>Correspondent Bank of BEN Bank</b>	<b>Sberbank of Russia BIC/SWIFT: SABRRUMM012</b>
<b>BIK Code of Correspondent Bank</b>	<b>044525225</b>
<b>Correspondent Account of Sberbank of Russia with CBR</b>	<b>30101810400000000225</b>
<b>Correspondent Account of Sberbank CZ with Sberbank of Russia</b>	<b>30111810700000000827</b>
<b>INN of Sberbank CZ (tax registration number of Sberbank CZ)</b>	<b>9909373824</b>
<b>KPP of Sberbank CZ (special tax registration number)</b>	<b>CZ 775087001</b>