

## The rules for accepting payments

The rules for payment, and the security of Payments made using bank cards are the responsibility of SC "ALFA-BANK." VISA, MasterCard, and MIR are accepted for payment. The Internet payment facility is carried out in accordance with the International Visa, MasterCard, and MIR payment system rules based on the principles for the maintenance of confidentiality, and payment security, for which the most up to date methods for checking, encoding, and transferring data via secure data channels are used. The bank card details are entered on a secure payments page on the SC "ALFA-BANK" website.

On this page in order to input the bank card details the following needs to be entered: the card number, the name of the card holder, the expiry date of the card, and the three-figure security code (the CVV2 for VISA, CVC2 for MasterCard, or the Additional Identification Code for MIR). All the necessary information is printed on the card itself. The three-figure security code are the three figures, located on the back of the card.

You will then be transferred to your bank's website to enter a security code, which will be sent to you via SMS. Should you not receive the security code, then you will need to contact the bank who issued your card. In the event that a payment is declined:

- the bank card is not designed for making payments over the Internet, and you can find this out by contacting your bank;
- you do not have sufficient funds on your bank card. You can find out more about the availability of funds on your bank card by contacting the bank which issued your card;
- the bank card details have been entered incorrectly;
- the bank card has expired. The validity of the card, as a rule, is indicated on the front of the card (this is expressed in terms of the month, and year until which the card is valid). You can find out more about the validity of your card by contacting the bank that issued your bank card;

Should you have any questions concerning payments using a bank card or any other questions concerning the operation of the website, you can call the following telephone number: **+7 (495) 784-04-02**. Any personal information you provide (name, address, telephone number, e-mail, and card number) is confidential, and will not be disseminated. Credit card data is only transferred in encrypted form and is not stored on our Web-server.

Our contact details:

LLC "NOB Agency"

OGRN 1197746383064

INN 7708352789

Registered address: 101000, Moscow, ulitsa Bolshaya Lubyanka 24\15c3.