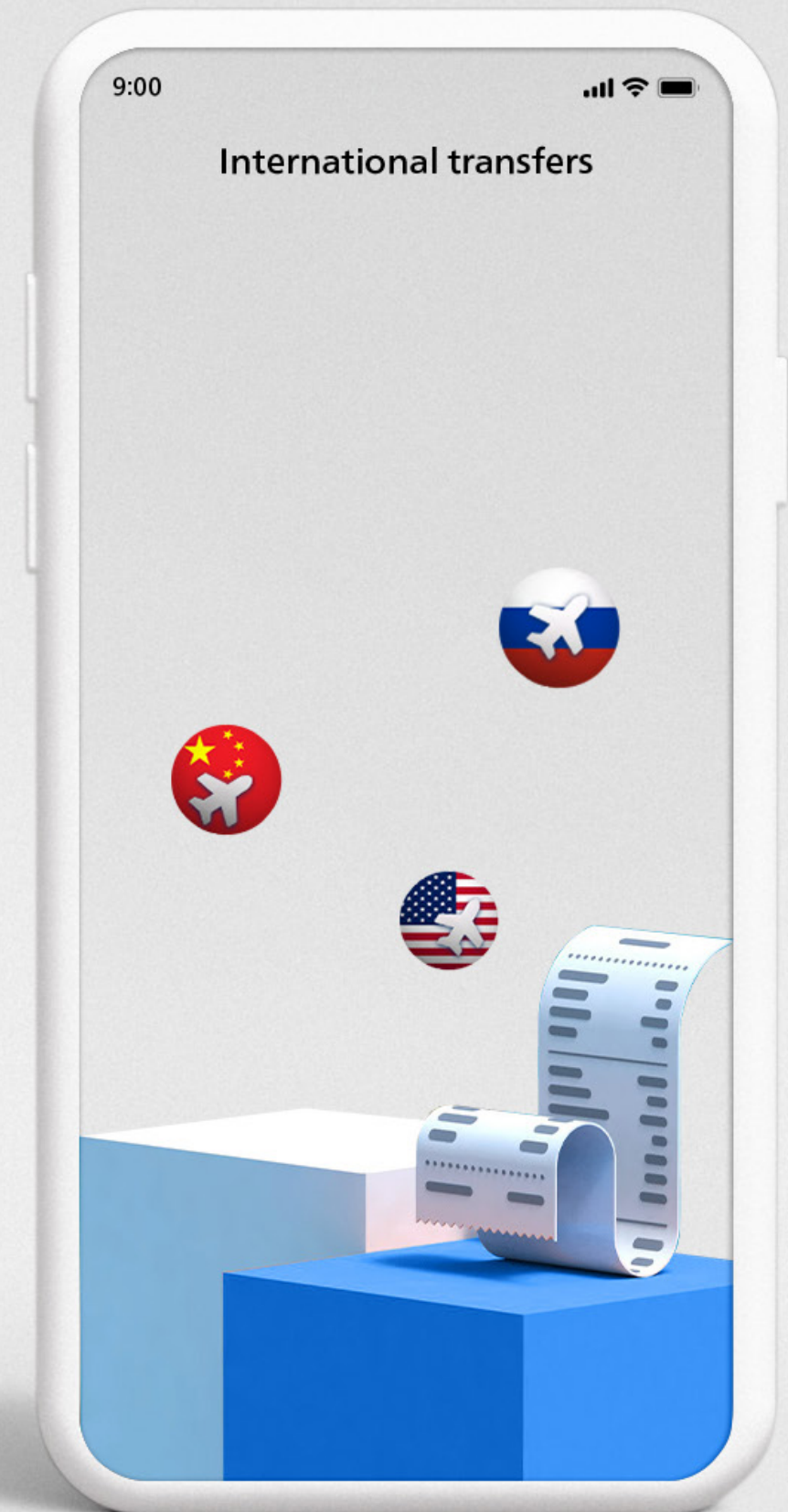


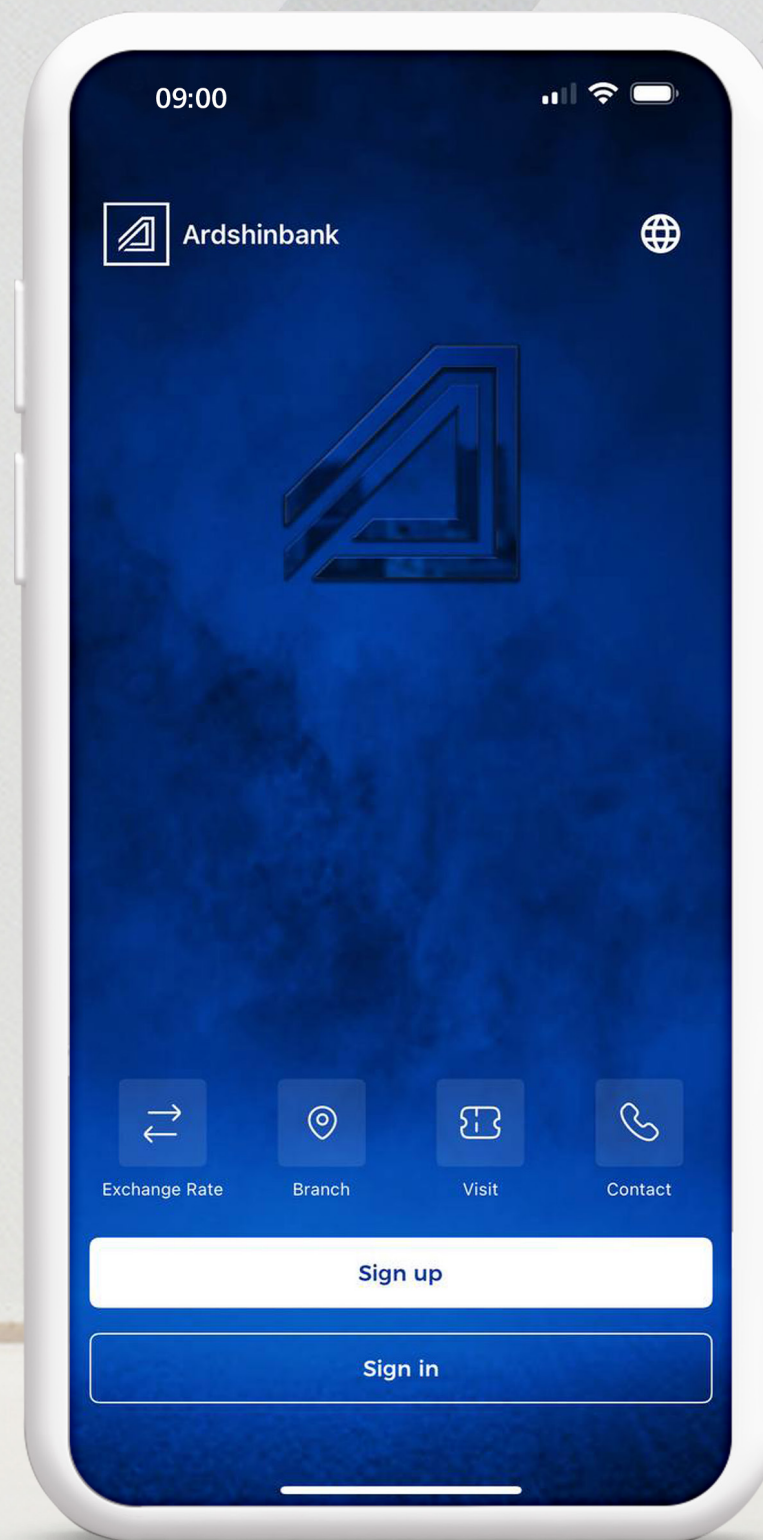
Guide to Making **International Transfers** with **Ardshinbank** **Mobile Banking**



Ardshinbank

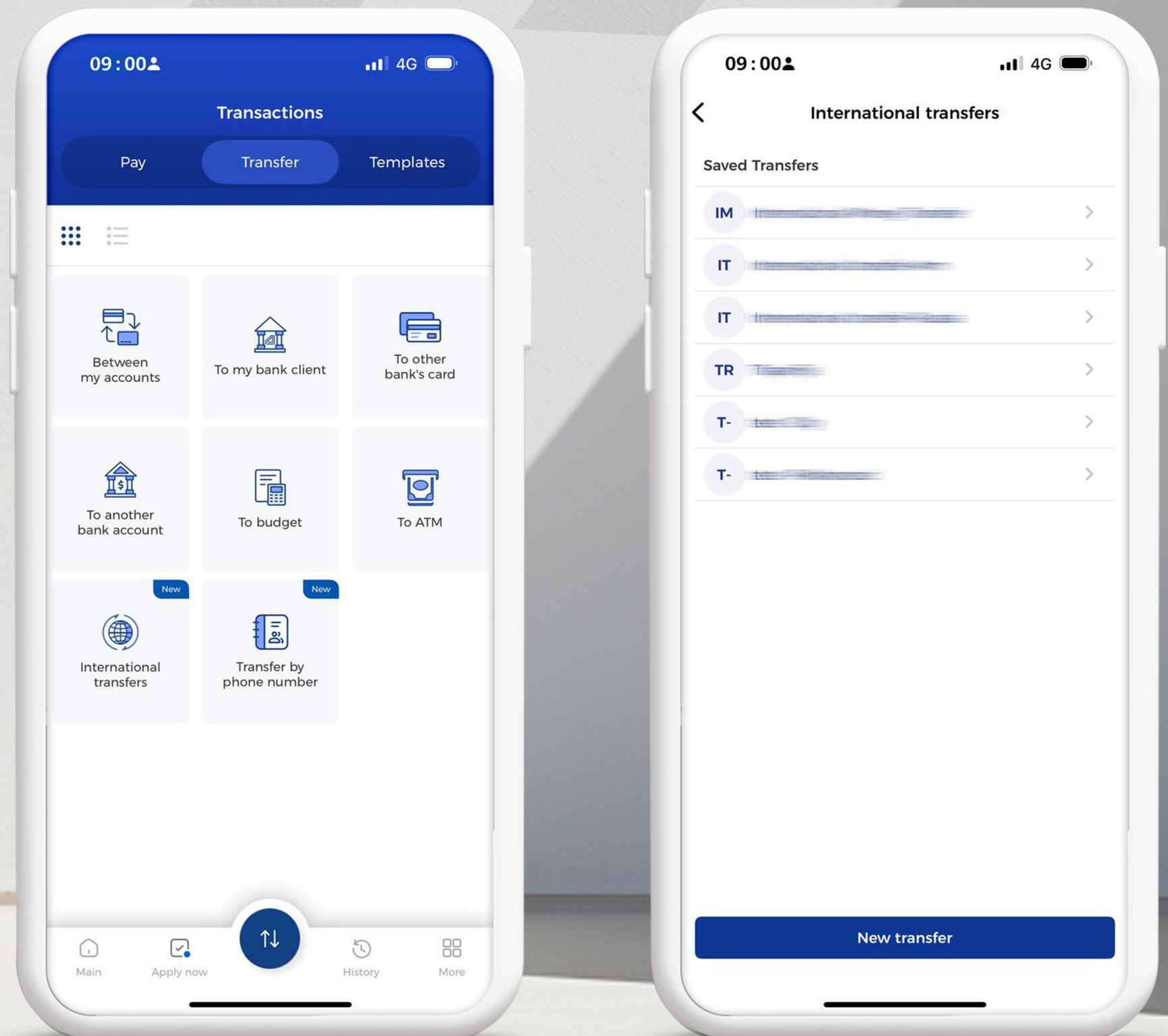
STEP 1

Log in to the application.



STEP 2

Select Transfer,
then International Transfers.
Tap the New Transfer button
and fill in the required fields.



STEP 3

From the drop-down menu of the “Country of the receiving bank” field select the country to which you want to make a transfer. From the drop-down menu of the “Select transfer currency” field select one of the proposed currencies.

In the “SWIFT code of the receiving bank” field fill in the SWIFT code of the receiving bank. In case of transfers in Russian rubles, in the “BIC code of the receiving bank” field fill in the BIC code of the receiving bank. If you don’t have either of these codes, find them by selecting the name of the recipient bank in the “Search with the bank name” field.

If you have the intermediary bank details, switch on the respective button and fill in the required fields.

After filling in the required data, click Continue.

09:00 4G

< International transfers

Select country and currency

Country of beneficiary bank

Select the transfer currency

Details of recipient bank

SWIFT code of recipient bank

[What is SWIFT?](#)

Or search by bank name

MOSCOW

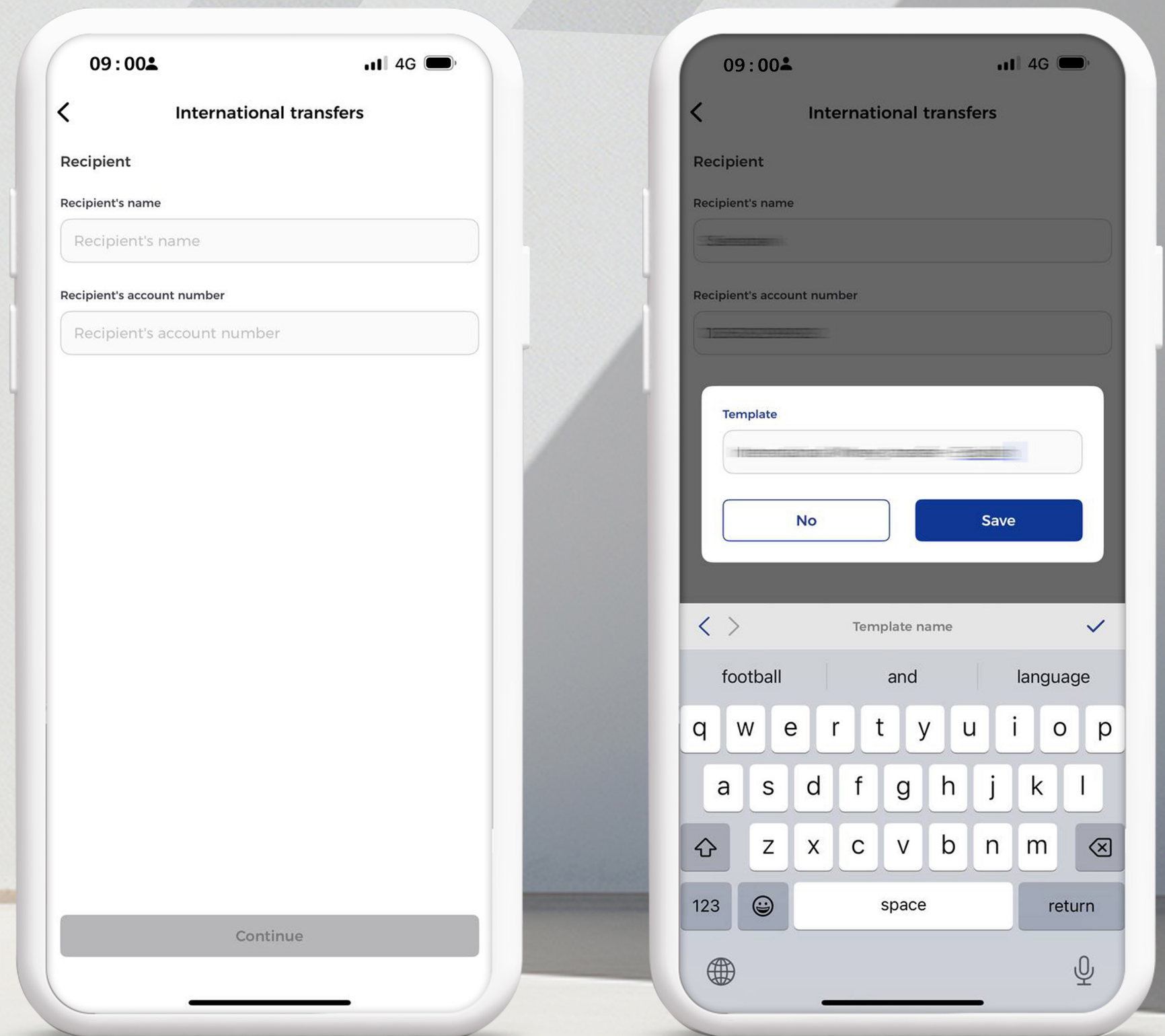
Intermediary bank details
Not mandatory

Continue

STEP 4

Then fill in the details of the recipient bank. In the “Recipient’s name” field, fill in the Recipient’s name/surname, and in the “Recipient’s account number” field, the account number of the recipient, after which click Continue button. You can also save the transfer as a Template for future use.

Note that it is impossible to save more than one Template with the same name.



STEP 5

In the “Transfer amount” field, specify the amount to be transferred. In the “Commission type” field, specify the type of commission, depending on the transfer currency.

- Select OUR if Ardshinbank and correspondent bank expenses are charged to the sender.
- Select SHA if correspondent and all intermediary banks expenses are charged to the recipient.

In the “Withdraw from the following account” field, select the account from which the transfer should be made, and in the “Select commission fee collection account” field, select the account from which the commission fee should be charged.

09:00 4G

< International transfers

Transfer details

Transfer amount

Enter amount

Commission type

Commission type

Withdraw from account

Select account

Select fee withdrawal account

Select account

The purpose of the transfer

Purpose

Purpose

Details

Details

Max:146

Continue

09:00 4G

< International transfers

Transfer details

Transfer amount

€

Commission type

Commission type

Withdraw from account

Select account

Select fee withdrawal account

Select account

The purpose of the transfer

Purpose

Purpose

Details

Details

OUR The costs of Ardshinbank and the corr. bank are charged to the sender

SHA The costs of corr. and all intermediary banks are charged to the beneficiary

STEP 6

In the “Transfer purpose” field, select one of the following options.

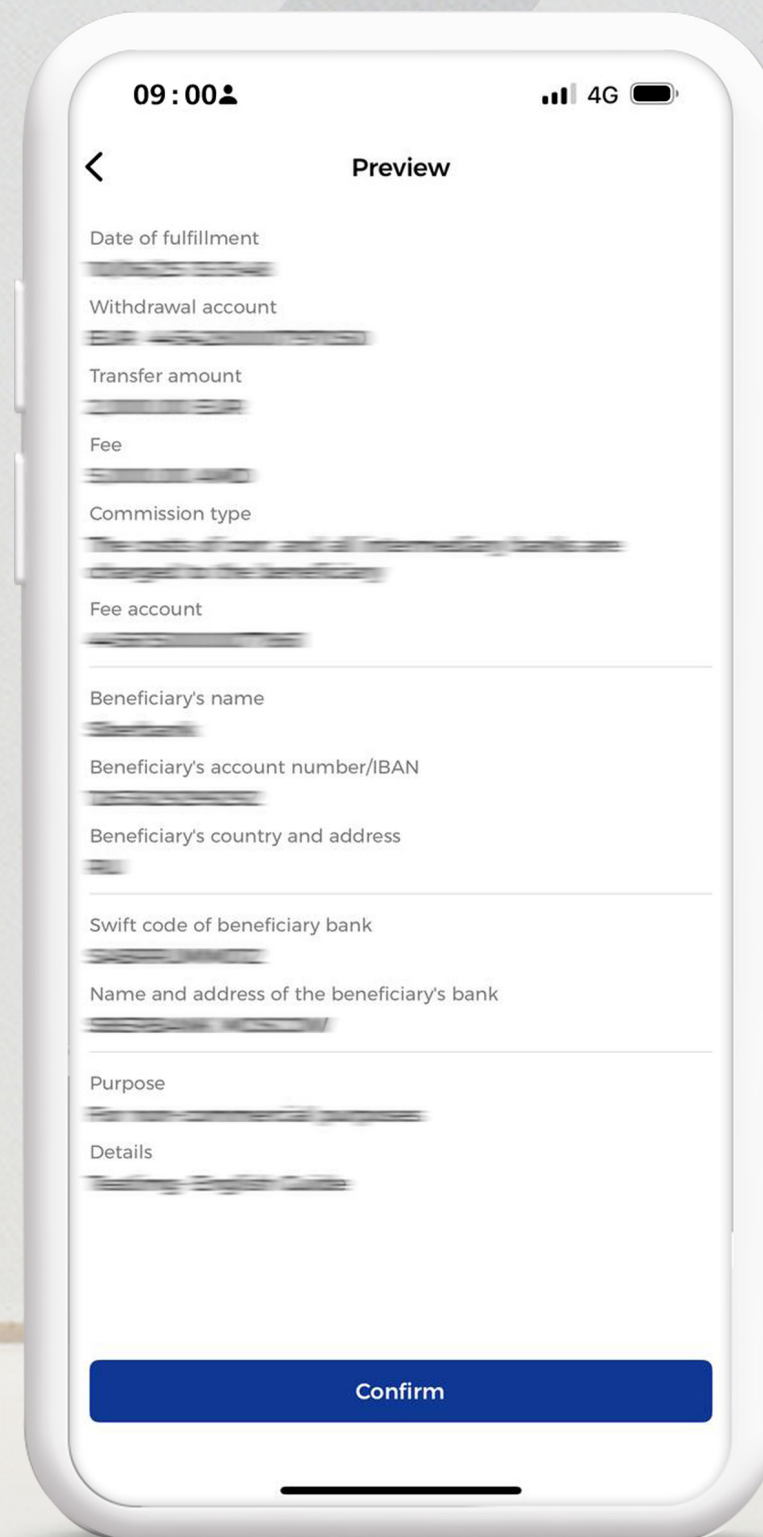
- Non-commercial, if the transfer is made for non-commercial purposes.
- Commercial, if the transfer is made to a legal entity.
- Own account, if the transfer is made to the recipient’s own account.

Then, fill in the purpose of the transfer in the “Details” field.

The image shows a smartphone screen displaying a mobile banking application. The screen is titled "International transfers" and shows a form for "Transfer details". The form includes fields for "Transfer amount" (with a Euro symbol), "Commission type", "Withdraw from account" (showing "VISA GOLD DEB DIGITAL"), and "Select fee withdrawal account" (showing "VISA PLATINUM"). At the bottom, there is a section titled "The purpose of the transfer" with a dropdown menu. The dropdown menu is open, showing three options: "For non-commercial purposes", "For commercial purposes", and "Transfer between own accounts".

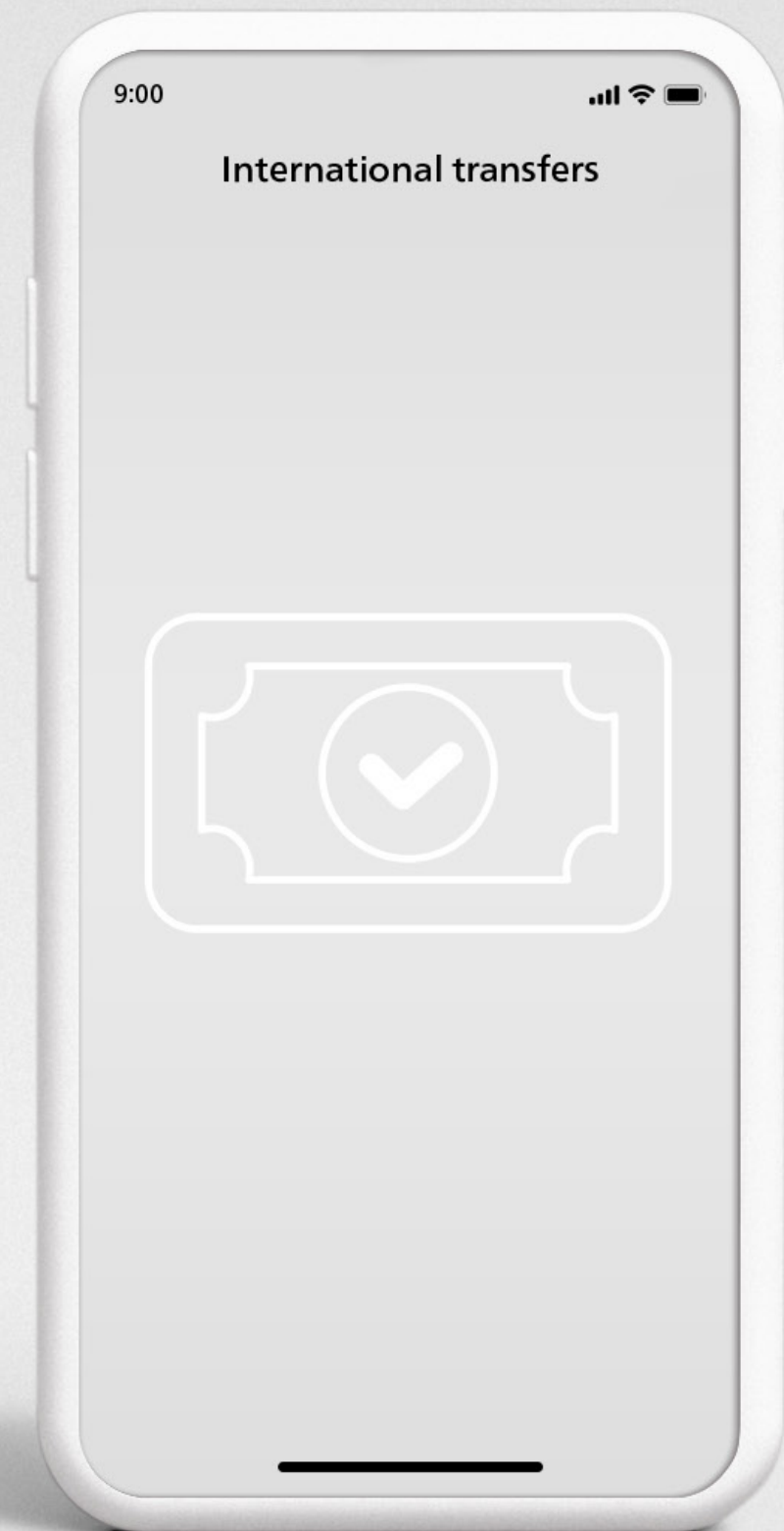
STEP 7

In the “Preview” window, check the accuracy of all the data you have filled in, click Confirm and enter your PIN code or verify with Face ID.



Congratulations!

The transaction was completed successfully.



Ardshinbank