

_____/Vyacheslav E. Yakhin/

**PUBLIC OFFER
THAT SETS OUT THE TERMS OF AN AGREEMENT
FOR PROVISION OF SERVICES TO BE RENDERED BY JSC "NATIONAL SERVICE COMPANY"
THAT ENSURE INFORMATION TECHNOLOGY INTEROPERABILITY OF PAYMENT
TRANSACTIONS**

This Public Offer contains the terms of an Agreement for provision of services to be rendered by Joint Stock Company "National Service Company" (hereinafter referred to as "NSC"), (OGRN 1107746687641) that ensure information technology interoperability between payment transaction participants necessary for completing payment transactions, the User being one of such participants (hereinafter referred to as the "Agreement").

Performance of the actions set out in this Public Offer shall be deemed its full and unconditional acceptance and confirmation of your consent to enter into the Agreement on the terms and conditions and to the extent set out in this Public Offer.

By entering into the Agreement, the User confirms that he has a valid agreement with the Operator that provides services in the Russian Federation, the agreement is registered in the Subscriber's name, and the User agrees to furnish a copy of the respective Agreement immediately upon request from NSC.

The text of the Public Offer set out below is intended for natural persons and constitutes an official public offer from NSC to enter into an agreement pursuant to Art. 437, Paragraph 2 of the Civil Code of the Russian Federation. The Agreement shall be deemed concluded and shall enter into effect upon performance by the respective natural person of actions set out in this Public Offer which shall mean that the natural person has fully and unconditionally accepted this Public Offer on the terms of its acceptance without any limitations or exceptions.

The current version of the Agreement shall be available on the Operator's NSC website.

1. Terms and Definitions

Subscriber Number means a telephone number assigned to a User by a mobile network operator at the time of activation of the User's number in the operator's mobile network that unequivocally identifies the person who has concluded an agreement for the provision of mobile communication services with the mobile network operator. The agreement for the provision of mobile communication services entered into by the User and the mobile network operator shall enable the User to receive and process voice calls using the Subscriber Number and also send and receive SMS messages.

Authentication Credentials means the unique username (login) and password allowing the User to obtain access to the System via the Internet and send instructions, including, but not limited to, payment orders for the purposes of purchasing Company Services. Authentication Credentials shall be assigned to a User upon registration on the Website: a respective SMS message shall be sent to the Subscriber Number specified by the User.

Bank means a credit institution registered in Russia that issues Payment Cards in the Russian Federation under agreements with natural person Users in compliance with the laws of the Russian Federation.

Settlement Bank means a credit institution that is involved in collecting payments through the System on the basis of a separate agreement with an Operator and/or NSC and/or User and, where appropriate, making electronic cash transfers without the need to open a bank account, and also involved in accepting Payment Cards and performing User payment transactions through the System.

User Order means a User request for provision of Company Services that makes it possible to identify a Company, product name, quantity and price of products/works/services in Russian rubles, and that also contains other pertinent information.

Payment Card means a bank card (prepaid card, debit card, credit card, or other) in physical or digital form issued in accordance with a Public Offer announced by the Bank and/or Settlement Bank and in accordance with applicable laws of the Russian Federation, including the regulations of the Bank of Russia.

Card-to-Card Service means a service provided by the Settlement Bank that involves processing natural persons' bank card transactions whereby the Settlement Bank accepts and processes requests for cash transfers from the sender's Payment Card account to the recipient's Payment Card account, debits the funds from the sender's Payment Card account in an amount equal to the amount of the transfer plus the commission, and generates documents in electronic form that serve as a confirmation that the respective transaction has been completed. NSC ensures technical support for the service.

Beeline Money Transfer Service means a function allowing Users of Beeline Services to transfer funds from a mobile account or bank card by sending a *135# or *135*0# USSD request from their mobile handsets. A User is free to choose a convenient method of receiving transfers from a list of available options offered by the Service. A description of the service is available on the following website: www.beeline.ru/beepeprevod. The Service is provided jointly by NSC and the Settlement Bank.

NSC means Joint Stock Company "National Service Company" that is responsible for managing the provision of information technology support and information related to Services rendered by Companies, and also for providing Users with updated information about the Services offered by Companies and the payment processing procedure. NSC may offer Users of electronic payment facilities (Payment Cards) the possibility to use such electronic payment facilities (Payment Cards).

Operator means a mobile network operator or electronic money operator that has contractual relations with Users.

Payment means a money transfer transaction involving the transfer of User's funds via the use of NSC Services to settle a financial liability that the User has before the Company by using a Payment Card, including with the support of such transaction technologies as Apple Pay, Google Pay or Samsung Pay.

User means a natural person who possesses full legal capacity in accordance with applicable laws of the Russian Federation, has given implied consent to enter into an Agreement by accepting the terms of this Public Offer, has confirmed his intention to use NSC services and the System's functionality when making payments for the Services offered by Companies, including with the use of Payment Cards, by way of acceding to this Agreement (accepting this Public Offer), and has entered into contractual relations with the Operator.

Company means an entity and/or sole proprietor engaged in selling products, works, or services to Users (or agent / commission agent / other representative of the respective person, including a person who uses the System to sell electronic payment facilities (such as Payment Cards, etc.)) that has entered into an agreement with NSC. Information about Company Services and/or payment procedures and payment methods to conduct payments for Company Services is available in the System in accordance with and on the basis of an agreement with NSC or third party that has entered into contractual relations with NSC.

Payment Order means a payment order from the User to perform necessary and sufficient legal actions allowing for the possibility to conduct Payments for Company Services via the System.

Company Details means a method of identifying a Company that has been implemented within the System which is necessary for making payments between the User and the Company via the System.

Website means the NSC integrated hardware and software system that includes a web page with a unique Internet address (ruru.ru), or an NSC widget (software with a graphical interface element and a module installed on a website), or a mobile application (smartphone application shell for Android 4.4 or later, iOS 10.3 or later), or an information technology interoperability protocol that ensures access to the NSC System.

System means a combination of technical, software, and other components together with NSC employees who are engaged in providing NSC Services.

NSC Services means services aimed at ensuring information technology interoperability between Payment Transaction Participants, including NSC Services that involve the collection, processing, and transfer of data about placement of User Orders and making payments for such orders using the System under a procedure set out in NSC's technical documentation.

Company Services means products, works, services, and results of intellectual activities distributed to Users by the Company.

Payment Transaction Participants means the Bank, the Settlement Bank, Users, NSC, Companies, other persons who interact with each other to process payments using the System, including on the basis of existing contractual relations between Payment Transaction Participants.

2. Subject of the Agreement

2.1. The subject of this Agreement entered into by the User, who has accepted this Public Offer by giving his implied consent as set out in this Public Offer, is provision by NSC of User-oriented services for the purposes of ensuring information technology interoperability between Payment Transaction Participants, the User being one of such Participants, when processing payments made between the User and the Company in order to make it possible for the User to purchase Company Services using the System's functionality. NSC may at any time unilaterally change or expand the System's functionality by publishing information about the respective change on the Website. In any event, provision of Services by NSC should not be understood by Payment Transaction Participants or third parties as an activity involving remote sale of goods or sale of goods by sample within the meaning of Resolution of the Government of the Russian Federation No. 612 of September 27, 2007 "On approval of the Rules for remote sale of goods" and Resolution of the Government of the Russian Federation No. 918 of July 21, 1997 "On approval of the Rules for sale of goods by sample." Under no circumstances shall NSC be liable under agreements executed between Users and the Company in connection with the provision of Company Services.

2.2. Access to the entire range of the System's functionality shall be granted following the User's registration on the Website under a procedure set out in Section 3 of this Public Offer.

2.3. In accordance with Paragraph 3 of Article 438 of the Civil Code of the Russian Federation (Civil Code of the RF), the terms and conditions of this Agreement shall be considered unconditionally accepted (approved) by the User (full and unconditional acceptance) if the following actions are performed jointly or severally:

a) if as a result of registration on the Website that involves a step-by-step filling out of the required forms and respective sections the User is provided with a unique login and password;

b) if actual use of the System is commenced, including:

- a special request containing a unique alphanumeric sequence with data about the User's Order is sent in an SMS message to 7878 from the User's own mobile network number to effect a payment for Company Services;

- the following USSD requests from the User's own mobile network number are sent: *135#, *135*0#, *145#, *902#, *903#, *904#

- the User competes a form and confirms it by making a payment with the use of a fingerprint or Face ID;

- a Payment is sent with the help of the System's functionality by filling out a form on the Website;

- other methods are used that may be set out in the System Terms of Use, including by completing registration with the help of an email address, bank card details, or registration in an electronic payment system.

3. Registration of a User on the Website

3.1. To receive access to full System functionality, the User must register on the Website. To be eligible to register, the User must have a valid agreement made in the User's name between the User and a mobile Operator that offers services in Russia. Such a mobile communication services agreement should provide the User with a possibility to accept and process voice calls using the User's Subscriber Number, and also accept and send SMS messages.

3.2. At the start of registration the User is provided with a step-by-step guide enabling the User to complete the registration procedure.

3.3. The registration procedure is considered complete after the User enters a valid password assigned during registration. In addition, upon registration the User is assigned a user account in the System.

3.4. After being registered in the System, the User has the right to use the full range of NSC services pursuant to the terms and conditions set out on the Website.

4. Terms and conditions of providing NSC services

4.1. The interoperability procedures between Users and the Settlement Bank, the Operator, and Companies in the process of making payments for Company Services and use of the System shall be set out in accordance with separate agreements between the User, the Settlement Bank, the Operator, the Companies, and other parties involved in processing payments with the use of the System. The User shall enter into such agreements by accepting offers of respective Payment Transaction Participants, including the Company in whose favor the User intends to make a Payment. By executing this agreement the User agrees to accept public offers from respective Payment Transaction Participants, including the public offer from the Settlement bank, available at

<http://www.alfabank.ru>

and/or

https://www.round.ru/documents/agreements/private/mobile/oferta_fl_170418.pdf

and/or

<http://www.platina.ru/docs/Oferta.doc>

and/or

<https://www.mtsbank.ru/upload/iblock/ebd/conditions.pdf>

and/or

<https://rfibank.ru/upload/docs/Dogovor%20MobPlat%20Vimpelcom.pdf>

and/or

https://rfibank.ru/upload/docs/Dogovor_MobPlat_TELE2.pdf

and/or

<http://www.vrbmoscow.ru/doc/doc.asp?obj=107439>

Including in particular the Operator's Public Offer available at the following addresses:

<https://moskva.beeline.ru/customers/help/mobile/dokumenty-i-spravochniki/>

and/or

<https://pay.mts.ru/webportal/terms-account>,

and/or

http://moscow.megafon.ru/download/~federal/oferts/oferta_m_platezhi.pdf ,

and / or

<http://ru.tele2.ru/offer>,

If the Beeline Money Transfer Service is used, the User also agrees with the terms of service available at the following address:

<http://www.vrbmoscow.ru/doc/doc.asp?obj=107439>

If the Card-to-Card Money Transfer is used, the User also agrees with the terms of service available at the following address:

https://alfabank.ru/f/1/retail/cardtocard/oferta_p2p.pdf

and / or

<http://rnko.ru/individualcards/services/Pages/contracts.aspx?pk2=1>

In all other cases the User agrees to refrain from using the System's functionality to obtain Company Services.

4.2. Specific characteristics of making Payments using Payment Cards in physical or digital form (VISA, MASTER CARD, or JCB international payment networks):

- All payments using a Bank Card are made in accordance with the Rules of international payment networks and comply with the confidentiality and security requirements for Payment processing.

- By accepting this Public Offer, the User warrants and guarantees that he will only use his own Bank Card to make Payments. The User shall be held fully liable for any instances of unauthorized Payments made with a Bank Card, including possible losses, and the User shall indemnify NSC for any damages, loss of profits, etc. and shall hereby accept the role of respondent in lawsuits filed against NSC and agree to be the party responsible for providing answers to requests from authorized government agencies sent in this connection to NSC's address.

- Payments are made by a credit institution by remitting funds from VISA, MASTER CARD, or JCB Bank Cards, provided the Bank has enabled the possibility to make online Payments. To find out whether such an online payment option via the Internet exists for your Bank Card, please directly contact the bank that has issued your Bank Card.

- Bank Card information shall be entered on a secure payment page provided by a credit institution or on a secure page provided by NSC.

- To ensure that the information is entered correctly, the User needs to be careful and make sure to enter the exact sequence of digits and letters as they appear on the User's Bank Card:

a) cardholder's name (typically, the name is printed in uppercase Latin letters and is located on the front side of the Bank Card. Example: IVAN IVANOV);

b) Bank Card number (the number typically consists of 16 digits and is located on the front side of the Bank Card. Example: 0123 4567 8901 2345);

c) Bank Card expiration date (typically, the date is the month and year of expiration and is located on the front side of the Payment Card. The Card's expiration date is always entered in digits. Example: 12 (entered in the month field) and 13 (entered in the year field) means that the Payment Card is valid until December 2013);

d) the Payment Card's CVV2 or CVC2 security code (the code typically consists of three digits and is located on the back side of the bank card. Example: 123).

- After Bank Card information has been entered, the Bank's web page may appear on the screen where the User needs to enter a confirmation code sent to the User by the Bank (3D-Secure authorization technology).

- Instances when an online Payment using a Bank Card may be rejected:

a) the Bank Card is not designed for online Payments - the User is kindly advised to check this information at the Bank that issued the Bank Card;

b) Bank Card information has been entered incorrectly, which includes the authorization code sent by the Bank (3D-Secure).

c) the Bank Card has expired. For more information about the Bank Card expiration date the User is kindly requested to contact the Bank that has issued the Bank Card;

d) the Bank Card has insufficient funds to cover the Payment. For more information about the amount of available funds on the Payment Card the User is kindly requested to contact the Bank that has issued the Payment Card;

e) the daily transaction limit has been exceeded. The daily payment limit for all transactions is established by the credit institution that makes the payment.

f) Any questions related to online Payments using Bank Cards may be addressed using the NSC contact details available on the website.

4.3. The User shall be solely responsible for providing accurate Company bank details and payment amounts in SMS messages and messages send by other methods using the Website. The User shall directly contact the Company, Bank, Settlement Bank or Operator regarding any issues of receiving refunds. NSC reserves the right to refrain from reviewing/taking part in reviewing User claims requesting refunds to an account with an Operator or to a Payment Card account following a successful payment for Company Services.

In the event of any System outage and/or interoperability failure between the Bank, the Settlement Bank, the Operator, and the Companies as a result of which a Payment made by the User in compliance with the terms of this Public Offer was not received by the Company, the respective amount shall be returned to the source of payment (electronic wallet, user account, etc.) from which the User made the Payment request.

In situations when a refund to the source of payment is impossible for technical or other reasons, the refund shall be made to the bank checking account provided by the User or to a mobile phone account specified by the User.

To receive a refund to a bank checking account, the User must send NSC a request using a [form](#) specified in the Public Offer and ensure that all necessary details are properly entered. A scanned version of a filled out request bearing the User's signature shall be sent to the following email address: client-service@ruru.ru, or the User shall send the original copy of the application to the following address: 16 Krasnoproletarskaya St., Bldg. 1, 3rd floor, office II, Moscow, 127473, Russian Federation.

Refund requests from Users are processed with thirty (30) working days of receipt of the respective request by NSC.

4.4. The User and NSC agree that each instance when the User sends an SMS message from a mobile communication telephone number gives rise to certain rights and obligations to be complied with by the User of the respective telephone number. NSC considers receipt of an SMS message sufficient proof of the true intent demonstrated by the User of the respective telephone number to receive Company Services and pay for them.

4.5. The use of the mobile network telephone number for identifying the User, and the mobile phone, computer, or other device with similar functionality, for determining the User's intent, gives rise to certain legal consequences for the User similar to those when the User applies a handwritten signature as set out in the laws of the Russian Federation, and all electronic messages sent by the User and NSC to each other that are connected with the performance of the terms of this Agreement and the use of the System's functionality are deemed to be documents made in writing.

4.6. By accepting this Public Offer the User agrees to receive the following information (including of an advertising nature) from NSC: about NSC Services, Company Services, and also any other information by whatever means possible that NSC deems appropriate, including to mobile phones, email addresses and by other means. Among other things, such information may include messages about changes in Website usage terms, information about Company Services, and Company Services payment procedures, it may contain public offers/links to public offers of any Payment Transaction Participant, and also any other data that is not inconsistent with applicable laws of the Russian Federation that NSC deems appropriate to bring to the attention of the User.

4.7. All NSC Services, with the exception of providing information about NSC Services, are paid services and may be either included in the price of Company Services as a fee for NSC Services, or may be invoiced separately as an NSC commission for provision of services. NSC is free to determine and change the size of commission for provision of services. The User shall pay for NSC Services related to the User's use of the System. The User shall read and acknowledge the fee (commission) amount for NSC Services and the terms of payment prior to being issued a Payment Order.

4.8. Other Payment Transaction Participants have the right to charge System Users a commission, and the size of the commission shall be established by Payment Transaction Participants themselves. The total payment amount (including the commission amount) due for payment by the User when making a payment for Company Services shall be sent to the User by SMS, email, or other method specified by Payment Transaction Participants.

4.9. The total amount of funds sent by the User through the System shall not exceed the limit prescribed by the laws of the Russian Federation; information about such a limit is available online at the following address: <https://www.ruru.ru/tech>.

4.10. NSC Services are provided to Users who have access to Operator services taking into account the details of the concrete Operator tariff plan chosen by the User. In particular, the Operator may establish the following requirements: pre-paid tariff plan, positive account balance, and minimum account balance requirement. A telecommunications Operator is free to establish its own rules regulating payments for Company Services with funds available in the Subscriber Number account. If the User has a post-paid tariff plan and would like to use NSC Services, it is necessary for the User to request the Operator with whom the User has contractual relations to change the terms of the tariff plan or specify the terms under which it would be possible to use NSC Services.

4.11. By accepting this Public Offer using any method set out in Clause 2.3 of this Public Offer, the User confirms that he has read, acknowledged, and agreed that if there are insufficient funds for making a Payment from the mobile telephone number's account provided by the Operator and it is impossible to complete the Payment, the User may be offered an express loan (microloan) on the terms set out in the public offer for granting microloans with a link being sent to the User in a separate SMS message containing an offer to grant such a microloan. The User also agrees that anonymized data about the User¹ necessary for making a decision on extending an express loan (microloan) shall be processed by a person issuing the microloan prior to sending the User a public offer for the microloan.

4.12. By accepting the terms of the Agreement set out in this Public Offer, the User agrees to receive a cash register receipt generated electronically in accordance with Federal Law No. 54-FZ of May 22, 2003 "On the Use of Cash Register Equipment for Cash Payments and/or Payments Made Using Electronic Payment Methods" using a method specified by NSC prior to payment.

4.13. When preparing an Order for payment of services provided by UNISTREAM, CONTACT, and Russian Post money transfer systems, the User by way of accepting this Public Offer confirms that the details of the Remittance Sender specified by the User, including first name, middle name, last name, and passport details are identical to those specified by the User when executing the Agreement with the telecommunications operator under which the User was assigned a Subscriber Number that was used for performing the payment.

5. Liability

5.1. For any cancellation of Company Services the User should directly contact the Company. NSC shall not be liable for any consequences of provision of unsatisfactory services and/or non-conformance of the terms of Company Service provision to the requirements of the law on consumer rights protection. Such liability shall rest wholly with the Company.

5.2. NSC shall not be held liable for any faults, errors, or outages of software and/or hardware elements that ensure the System's operation if such events occur as a result of circumstances beyond the NSC's control and shall not be held liable for any related losses incurred by the User.

5.3. NSC shall not be held liable for any temporary loss of access on the part of the User to software and/or hardware elements that ensure the System's operation and shall not be held liable for any related losses incurred by the User.

5.4. NSC shall not be held liable for any losses and/or loss of profits incurred by the User and/or third parties, or loss of information as a result of the use or inability to use the System.

5.5. NSC shall not be held liable for any losses incurred by the User as a result of unauthorized actions of third parties, including those arising out of unauthorized access to the User's mobile phone, computer, or other device that makes it possible to use the System.

5.6. NSC shall not be held liable for any losses incurred by the User as a result of NSC applying restrictions on User's payment transactions following the emergence of reasonable suspicions that the User has been engaged in unlawful activities or has committed a breach of the laws of the Russian Federation while using the System. NSC shall not be required to provide proof of its suspicions either to the User, or to any other third parties.

5.7. NSC shall not be held liable for any losses incurred by the User as a result of the following actions:

a) the User or third parties have introduced changes in the software installed on the mobile phone, computer, or other device that is used to access the System, and also the above devices or software used by the User to access the System have been infected with viruses or other malicious software;

b) incorrect entry of Company details or other information in the System necessary to make payments for Company Services;

c) the User has violated the terms of the Agreement, System Terms of Use, or recommendations on the use of the System posted on the Website;

5.8. The User shall be fully responsible for the accuracy of information provided during registration in the System and in the course of the System's subsequent use. In no event shall NSC be held liable for losses incurred by the User as a result any refusal to refund a payment and/or refusal to perform other actions related to the use of the System resulting from the fact that the User cannot be identified.

¹Anonymized User data necessary for making a decision on extending an express loan (microloan) includes: User's mobile telephone number; data of the agreement between the User and telecommunications operator; category of the Service requested by the User; price of the Service requested by the User; User tariff plan; User type depending on the time of payment for Operator Services (pre-paid, post-paid); User's top-up payments data.

5.9. The person who sent an SMS message from a Subscriber Number is regarded by the Parties as the person who is the owner (User) of such mobile network number or the person who has sent the SMS message with the permission or acting on instructions of the owner (User). All the risks related to unauthorized access of third parties to a specific mobile network number, including for the purposes of using it to send SMS messages and receive Company Services rest fully with the User. If an SMS message is sent from a Subscriber Number, such an event is equivalent to the person who is the owner (User) of such mobile network number accepting a Public Offer.

5.10. The User and NSC shall be held harmless for failure to perform their obligations under this Agreement in full or in part, if such failure was the result of circumstances beyond their control arising after the Agreement had been concluded that were caused by extraordinary circumstances, which the Parties could not have reasonably foreseen or prevented.

5.11. With respect to other instances of non-performance or improper performance of their obligations under the Agreement, the User and NSC shall be held liable in accordance with the laws of the Russian Federation subject to the terms of the Agreement.

6. Personal Data

6.1. By entering into this Agreement, the User gives his consent to the processing of the User's personal data provided to NSC in the course of performance of this Agreement, including his consent to transfer information about the User to third parties for the purposes of performing this Agreement. Furthermore, the User agrees to have NSC process his personal data for the purposes of performance of this Agreement, which, as a general rule, includes collecting, filing, accumulating, storing, adjusting (updating, amending), using, distributing (including by transfer), anonymizing, blocking, and deleting personal data by different methods required of NSC as part of its performance of obligations under this Agreement. The User hereby also gives his consent to the transfer of any personal data provided to NSC under this Agreement to third parties for the purposes of performing this Agreement. The User hereby gives his consent to the transfer of any personal data, provided to the Operator at the time of signature of the subscriber agreement, to NSC for the purposes of rendering services under this Agreement and providing online information (at the User's request) about the account balance, and to third parties but solely to the extent necessary for providing NSC Services on the condition of confidentiality. NSC guarantees to the User that it will take all necessary steps to ensure confidentiality of the User's personal data in accordance with the requirements of applicable laws of the Russian Federation.

6.2. By entering into this Agreement on the terms of this Public Offer, the User gives his consent that if the limit on the total Payment amount transferred within a period set out in applicable laws of the Russian Federation is exceeded, NSC will provide the User's personal data and other information about the User set out in applicable laws of the Russian Federation to the Federal Financial Monitoring Service (Rosfinmonitoring).

6.3. The User's consent to have the User's personal data processed (and also transferred) shall be valid during the term of the Agreement and shall survive for ten (10) years following expiration of the term of the Agreement; at the same time, such User consent may be withdrawn by the User by sending a respective request in writing to NSC's principal place of business (16 Krasnoproletarskaya St., Bldg. 1, 3rd floor, office II, Moscow, 127473, Russian Federation). After receiving a statement on the withdrawal of consent to process User personal data, NSC has the right to process and transfer the User's personal data only in instances set out in applicable laws of the Russian Federation. All principles and terminology used in this Agreement shall have the meanings defined in Federal Law No. 152-FZ of July 27, 2006 "On Personal Data."

6.4. Any other information concerning the processing of the User's personal data required for the purposes of performing this Agreement may be obtained by the User from NSC.

7. Confidentiality and security

7.1. The Parties shall take all necessary steps to ensure the security and protection of information and documents that are exchanged within the System or that are made available to the Parties through the System.

7.2. The User at its sole discretion shall take all necessary steps to ensure confidentiality of, prevent unauthorized use of, and protect the User's authentication credentials (Payment Card number, Payment Card expiration date, and the Payment Card's CVV2 or CVC2 security code) from unauthorized access by any third party. The User shall not disclose the User's Authentication Credentials to any third party.

7.3. NSC shall keep the User's personal data confidential and also ensure confidentiality of any other information about the User that has become known to NSC in connection with the performance of this Agreement, unless:

- a) such information has become generally available;
- b) the information has been disclosed at the request or with the consent of the User;
- c) the information must be provided to the User's contractors to the extent necessary for execution of the terms of this Public Offer;

d) the information must be disclosed on the grounds set forth in respective laws, or on account of consummation by the User of suspicious deals, or as a result of receipt of respective court requests or requests from appropriate public authorities.

7.4. NSC hereby assumes responsibility for the security of Payment Card information that it receives, stores, processes, and transfers on behalf of the User, or for the security of Payment Card information that NSC has control over.

7.5. The Parties undertake:

a) to refrain from engaging in unlawful financial activities via the System, illicit trade, money laundering transactions aimed at legalizing the proceeds of crime, and any other transactions that represent a breach of the laws of the Russian Federation;

b) to prevent any instances of illicit trade, illegal financial transactions, transactions aimed at legalizing (laundering) the proceeds of crime.

7.6. NSC reserves the right to deny the User the possibility to make Payments through the System by displaying information to that effect on the Website at the time of Payment or by sending an SMS message to the User's Subscriber Number, including in instances when NSC has reasonable doubt concerning the legitimacy of actions undertaken by the User.

7.7. The User may not exploit the System for carrying out transactions aimed at systematic generation of income or concealment of proceeds. The User is aware of the criminal and administrative responsibility for conducting a business without registration or in violation of registration rules, licensing requirements or conditions.

7.8. NSC has the right at any time to develop and introduce additional security measures related to the use of the System without sending the User additional targeted alert notifications. All notifications about the introduction of additional security measures and actions required of Users in connection with such measures (if applicable) shall be available on the Website.

7.9. If it is found that transactions that meet the criteria of money transfers without the consent of the customer have been conducted, NSC reserves the right to change the timeframe for completing the respective transactions pending further information on the legality of the transfer.

8. The term of the Agreement and other conditions

8.1. This Agreement is a public offer of indefinite duration and shall be deemed entered into by the User at the time set out in Clause 2.3 of this Agreement and shall continue until the day following the date when a notice revoking the Public Offer is posted on the Website, or until the day set out in Clause 8.2 of this Agreement.

8.2. This Agreement entered into by the User by way of accepting this Public Offer and performing actions provided for by the Public Offer thereby giving the User's implied consent to enter into the Agreement may be terminated by the User by sending NSC a written notice. The Agreement is deemed terminated on the elapse of ten (10) calendar days following receipt by NSC of the notice specified above.

8.3. NSC has the right to terminate the Agreement in the event of a breach by the User of the terms of the Agreement or for other reasons set out in applicable laws of the Russian Federation.

8.4. If one or more provisions of the Agreement are held invalid, none of the remaining provision of the Agreement shall be affected.

8.5. NSC may unilaterally introduce changes in the Agreement by posting the amended text of this Public Offer containing the respective changes (update of this Public Offer) on the Website. The changes shall take effect at the time of their publication, unless a different time period is additionally established in an updated version of this Public Offer upon its publication.

8.6. The User warrants that he understands and accepts all the terms and conditions of the Agreement in their entirety without any reservations.

8.7. The User warrants that he will not use the System for purposes other than those set out in the Public Offer available on the Website.

8.8. All disputes that may arise between the Parties in the performance of their obligations under the Agreement that has been concluded on the terms of this Public Offer shall be settled by negotiation. In the event the dispute cannot be settled amicably, the Parties shall refer the dispute to a court of competent jurisdiction pursuant to the laws of the Russian Federation.

8.9. In the event of a breach by the User of the terms of this Public Offer any omission on the part of NSC shall not constitute a waiver of NSC's right to defend its interests at a later time; neither does an NSC omission constitute a waiver of its rights if the User commits similar or comparable violations in the future.