In accordance with Article 7 of the Federal Law dated 07.08.2001 No. 115-FZ «On Countering the Legalisation (Laundering) of Criminally Obtained Incomes and the Financing of Terrorism» (hereinafter – Federal Law 115-FZ) the Bank is required to keep a detailed information on customers and their transactions in a documented manner.

Suspicious transactions - transactions with funds or other assets which are suspected of being carried out for the purposes of money laundering and terrorism financing.

A transaction is considered suspicious if it has at least one of the following indicators:

* unusual nature of the transaction: the transaction has no economic sense and no obvious purpose;
* the transaction does not correspond to the declared activities of the company;
* the transaction is carried out for the purpose of transferring funds out of the country;
* financing of "grey" import;
* receiving and withdrawing large amounts of funds on a regular basis without a clear economic purpose;
* tax evasion;
* carrying out transactions between organisations without the necessary economic reasons. The transaction does not fulfil the purposes originally stated in the documents.

How to carry out bank account activities to avoid receiving requests for information (hereinafter – RFI) from the Bank:

- inform the Bank about all changes in the company (new type of activity, change of director, change of address, etc.);

- fill in the purpose of payment in the payment order in detail (description of goods, services; documents that are the basis for the payment);

- reply to the Bank's RFI in a timely manner;

- carry out tax payment and salary payment transactions from the company's account opened with the Bank.

If the Customer fails to submit documents and explanations, the Bank can restrict access to the Internet Banking system.

In accordance with Clause 13.4 of Article 7 of Federal Law 115-FZ, if the Bank makes a decision to refuse to execute a transaction, as well as a decision to refuse to conclude a bank account (deposit) agreement, the Customer, taking into account the information received from the Bank on the reasons for the respective decision, has the right to submit to the Bank documents and (or) information on the absence of reasons for the respective decision.

In accordance with Clause 13.5 of Article 7 of Federal Law 115-FZ, if the Bank informs the Customer that it is impossible to eliminate the reasons for the earlier decision to refuse to execute an operation or refuse to conclude a bank account (deposit) agreement, the Customer has the right to submit an application and documents to The Interdepartmental Commission established under the Central Bank of the Russian Federation.