

Annex 4

To the Regulation on general terms of banking operations

DEADLINE

For consideration of the application and making decision on the provision of banking services for each type of banking services

No.	Name of banking services	Deadline for consideration of the application	The deadline for making a decision
1.	Reception of deposits, opening and maintaining bank accounts of legal entities	1 working day	2 working days
2.	Reception of deposits, opening and maintaining bank accounts of individuals	1 working day	1 working day
2.1	Issuing banking deposit certificate	1 working day	30 working days (<i>clause is amended by decision of Board of Directors dated February 05, 2019</i>)
3.	Opening and maintaining correspondent accounts of banks-respondents		2 working days prior to the application for opening an account
3.1	Closing of correspondent accounts of banks-respondents		3 working days
4.	Cash operations: receiving and cashing		1 working day
5.	Exchange foreign currency transactions		1 working day
6.	Transfer operations:		
6.1.	FTS (fast transfer system)	1 working day	1 working day
6.2.	FRS (fast revenue system)		
6.3.	Western Union		
10.	Guarantees (tender and payment)		
10.1.	Issue of tender guarantee without collateral / under deposit	1 working day	2 working days
10.2.	Issue of tender guarantee secured by movable / immovable property	1 working day	5 working days in the presence of a full set of documents
10.3.	Issue of payment guarantee under deposit	1 working day	2 working days
10.4.	Issue of payment guarantee secured by movable / immovable property	1 working day	5 working days in the presence of a full set of documents and after the adoption of the positive decision by the authority body of the Bank
10.5.	Change of conditions of the guarantee (amount or term)	same term issue of an appropriate guarantee	same term issue of an appropriate guarantee
10.6.	The new limit for the issuance of unsecured tender guarantees	1 working day	2 working days
13.	"Internet Banking" system	1 working day	2 working days
14.	System of remote access/electronic money	1 working day	2 working days
15.	"SMS-banking" system	1 working day	2 working days

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16.	Lending to business customers (after providing a full set of documents)	1 working day	30 working days
17.	Retail lending (after providing a full set of documents)	1 working day	30 working days
18.	Individual enterprise lending (after providing a full set of documents)	1 working day	30 working days