

Safety tips

Banks are required to carry out scrutiny analysis of transactions by [Criteria](#) stipulated in Bank of Russia Regulation No. 375-P, dated March 2, 2012, "On Requirements for a Credit Institution's Internal Control Rules Designed to Counter the Legalization (Laundering) of Criminally Obtained Incomes and the Financing of Terrorism".

Automated software is used for transactions detection. The clients may be requested to provide additional/supporting documentation and/or further clarification regarding the economic sense of the transactions and source of funds and/or other assets. Analysis of such transactions is carried out by Sberbank employees in order to understand each issue individually and minimize the risks of causing adverse effect on good-faith clients.

The assessment criteria are not disclosed in accordance with the legislation restrictions, however, we recommend our clients to follow the "Safety tips" in order to succeed:

- collaborate with the bank in case of any emerging issues - in the absence of your clarifications, the consequences can be drawn not in your favor;
- keep your supporting documents in an orderly fashion and in safe place.

Recommendations for individual clients:

- do not share your bank card with third parties for a remuneration – cards can be used in cash withdrawal schemes;
- do not use your personal bank cards for illegal business activities. Register as an individual entrepreneur and issue a [Business Card](#).

Recommendations for corporate clients:

- carry out transactions reasonable and consistent with your business. Whenever you change your business activity, you should amend your statutory documents and notify the Bank on that;
- accurately fill your payments description and ask for the same from your business partners;
- do not conduct business with unscrupulous partners as this may have adverse effect on your reputation. You may [check your partner](#) at the Sberbank Business Online;

- limit your cash transactions. Issue a [Business Card](#) in order to make wire transfers;
- make your tax, insurance, rental and other business payments from the same account you use to conduct main operating activity.