

SBERBANK OF RUSSIA

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PROCUREMENT REGULATIONS of Sberbank

(Version 2)

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IRD details

IRD name	Procurement Regulations of Sberbank (Version 2)		
IRD Applies to the following business units	*	Central Head Office	* Centrally Subordinated Units
	*	Regional Banks	Internal Structural Business Units
	*	Bank branches	Sberbank Group
		Branches abroad	

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1. General Provisions

1.1. Procurement Regulations of Sberbank is an internal regulatory document of the Bank that regulates the Bank's Procurement Activities and contains requirements for Procurement, including the procedure for preparing and carrying out Procurement Procedures, including Procurement methods, and conditions for their application, the procedure for executing and performing contracts, and other provisions connected with supporting Procurement (hereinafter "Regulations").

1.2. During Procurement of Products, the Bank shall be governed by the Constitution of the Russian Federation, the Civil Code of the Russian Federation, the Federal Law No.223-FZ dated July 18, 2011 "On Procurement of Goods, Works, and Services by Certain Legal Entities" (hereinafter "Law"), the Federal Law No.135-FZ dated July 26, 2006 "On Protection of Competition", the Federal Law No.395-1 dated December 02, 1990 "On Banks and Banking", other federal laws and other regulations of the Russian Federation, regulations of Bank of Russia, this Regulations, and other internal regulatory and administrative documents adopted by the Bank.

1.3. During the Procurement of Products, the Bank shall be guided by the following principles:

- the Procurement transparency;
- equality, fairness, non-discrimination and absence of unwarranted restrictive business practices in relation to the Procurement Participants;
- appropriate and cost-effective expenditure for purchasing of Products (if needed, with due regard to life-cycle cost of purchased Products) and implementation of measures focused on reduction of the Bank's costs;
- absence of restricted access to participation in the Procurement by setting of immeasurable requirements to the Procurement Participants;
- timely and complete satisfaction of the Bank's needs for Products with optimal price, quality, and reliability;
- ensuring competition of proposals put forward by the Procurement procedure Participants with a view to get the best conditions of the Products delivery by the Bank;
- ensuring the participation of small and medium businesses in the Bank's Procurement in accordance with Russian law;
- avoidance of corrupt and other abusive practices in the procurement activities.

1.4. The requirements of the Law do not apply to the Procurement of Products by the Bank carried out by legal entities that are recognized as interdependent persons in accordance with the Tax Code of the Russian Federation. The list of interdependent persons specifying the rationale for inclusion into this list is given in Appendix 2 of the Regulations.

1.5. The requirements of the Law do not apply to the Procurement of Products carried out to ensure proper functioning and activities of foreign branches and representative offices of the Bank, provided that the Procurement is carried out in a foreign country, including at the location of the relevant branch or representative office of the Bank.

1.6. The Bank grants priority to goods of Russian origin, works and services performed by Russian entities as compared to the goods originating in a foreign country, works, services performed by foreign entities on the conditions specified in Appendix 3 to these Regulations.

2. Procurement methods and their application conditions

2.1. Procurement methods applied by the Bank

2.1.1. In the procurement activity, the Bank applies the following methods of procurement: competitive (Bidding, Electronic auction, Request for Proposals, Request for quotations) and non-competitive (Targeted Request for Proposals, Targeted Request for Quotations, Proposal Analysis, Single Supplier Procurement).

2.1.2. **Bidding** - the form of the Auction, in which the Competitive Bidder is acknowledged as the Winner of the Bidding, the Request for participation in the competitive procurement, the final offer of which corresponds to the requirements established by the Documentation, and the Request, the final offer of which, based on the results of the comparison of Requests, final proposals based on the evaluation criteria specified in the Documentation contains the best conditions for the performance of the contract.

2.1.3. **Electronic auction** - the form of the Auction, in which the winner of the Electronic Auction is a person which Request meets the requirements established by the Documentation and which offered the lowest price of the contract by reducing the initial (maximum) price of the contract specified in the Auction Notice by the amount specified in the Documentation (hereinafter referred to as the "auction step"). In the event that during the auction the price of the contract is reduced to zero, the auction is held for the right to conclude a contract. In this case, the winner of the auction is deemed to be the person which Request meets the requirements established by the Documentation and which offered the highest price for the right to conclude a contract.

2.1.4. **Request for Proposals** - the form of the Auction, in which the Competitive Bidder is acknowledged as the Winner of the Request for proposals, which Request in accordance with the criteria specified in the Documentation, most fully meets the requirements of the Documentation and contains the best conditions for the delivery of goods, performance of works and rendering of services.

2.1.5. **Targeted Request for Proposals** - a non-competitive Procurement Method applied among certain Participants that is not an Auction, in which the Winner is a Procurement Participant, which Request in accordance with the criteria specified in the Documentation most fully meets the requirements of the Documentation and contains the best conditions for the delivery of goods, performance of works and rendering of services.

2.1.6. **Request for Quotations** - the form of the Auction, in which the Procurement Participant is acknowledged as the Winner of the Request for Quotations, which Request meets the requirements established by the Request for Quotation Notice and contains the lowest price of the contract.

2.1.7. **Targeted Request for Quotations** - a non-competitive Procurement Method applied among certain Participants that is not an Auction, in which the Winner is a Procurement Participant, which Request meets the requirements of the Bank and contains the lowest price of the contract.

2.1.8. **Proposal analysis** - a non-competitive Procurement Method that is not an Auction, in which the Winner of the Proposal Analysis is the Supplier which offered the lowest price for the Products that meet the Bank's requirements is recognized as the Winner of the Proposal Analysis and selected based on a comparison of the Suppliers' proposals or the Product prices available in open sources.

2.1.9. **Single-source procurement** - a non-competitive Procurement Method, at which the proposal for concluding a contract is forwarded to a particular Supplier.

2.2. Conditions for the Procurement Methods' use

2.2.1. While selecting a Procurement Method, the Bank shall give preference to open Competitive Procurement procedures and to procedures in electronic form.

2.2.2. Procurement Procedures not in electronic form provides for the submission of Requests in the envelope within the terms and at the address specified in the Documentation. The envelope shall indicate: address for accepting Requests, name of the Participant, name of the Procurement Procedure for which this Request is submitted. The Bank should ensure integrity of envelopes with bidding Requests and confidentiality of information contained therein until their direct opening. The envelopes with Requests are opened at the meeting of the Commission (by the authorized body, person). Opened envelopes with Requests shall not be returned to the Participants. The Bank does not open envelopes with Requests and/or amendments to Requests: received after the deadline for Requests' submission; with significant damages. Unopened envelopes shall not be returned to the Participants. Detailed requirements for conducting the Procurement procedure not in electronic form are established by the Documentation.

2.2.3. Application of Procurement Methods in Electronic Form

2.2.3.1. While performing the procurement in electronic form, placing in the UIS, sending of the Notification and Documentation (for non-competitive Procurement) to the Participants, sending requests

for clarification of the provisions of the Notice of Purchase and (or) Documentation to the Participants, placement in the UIS, sending explanations to the Participants of such Procurement, submission of Purchase Requests by the Participants in electronic form, participation in the Procurement, final proposals, provision of the Commission (authorized bodies, persons) with access to the specified Requests, comparing price proposals, additional price proposals of the Participants of Procurement in electronic form, the formation of draft records, are provided by the electronic platform operator at the ETP.

2.2.3.2. Electronic documents of the Procurement Procedure Participant, the Bank, the ETP Operator shall be signed by an enhanced encrypted and certified digital signature of the person entitled to act on behalf of the electronic form Procurement Participant, the Bank, the ETP Operator respectively.

2.2.3.3. Details of the Procurement procedure for its conducting in electronic form are provided for by the Bank in the Documentation.

2.2.3.4. To transfer electronic documents, the Participants of the Procurement Procedure should be registered in the ETP. The Participants shall register in the ETP in the manner prescribed by the ETP Regulations posted on the ETP. The Participant shall not pay any fee for the ETP registration.

2.2.3.5. The ETP Operator shall ensure the confidentiality of information and documents contained in the Requests of the Participants until the deadline for proposals. Since the end of the deadline for proposals, the ETP Operator shall give the Bank access to the proposals submitted by the Participants.

2.2.3.6. The exchange of electronic documents and the responsibility of the parties in the exchange of electronic documents shall be governed by Regulations for carrying out the procurement procedure through the ETP and/or by separate agreements.

2.2.4. Conditions for the Competitive Procurement Methods' use

2.2.4.1. If the cost of the Products is the sole criterion for selecting the Supplier, and it is possible to accurately describe the requirements for the Products and the conditions of the contract fulfillment, the Bank shall initiate an Online Auction or a Request for Quotation. The Request for Quotations is made if it is necessary to shorten the terms of the Procurement.

2.2.4.2. If the value of the Products is not the only criterion for selecting the Supplier, the Bank shall initiate the Bidding process or Request for Proposals. The Request for Proposals is made if it is necessary to shorten the terms of the Procurement.

2.2.5. Conditions for the Non-competitive Procurement Methods' use

2.2.5.1. If the cost of the Products is the sole criterion for selecting the Supplier, and it is possible to accurately describe the requirements for the Products and the conditions of the contract fulfillment, the Bank shall initiate an Targeted Request for Quotations. If the value of the Products is not the only criterion for selecting the Supplier, the Bank shall initiate the Targeted Request for Proposals.

2.2.5.2. The Targeted Request for Proposals and the Targeted Request for Quotations shall be conducted in presence of one of the following conditions:

- among the preliminary accreditation of Suppliers of this type of Products or an order is placed among the Winners of the Procurement Procedure conducted.

- if by virtue of the applicable legislation of the Russian Federation, the nature of the Products, or market structure the purchased Products can be delivered only by a limited number of Suppliers, a list of which can be reasonably determined by the Bank. In this case, all such Suppliers shall be invited to participate in the Procurement Procedure.

- in case it is necessary to shorten the terms of the Procurement (in comparison with the competitive Methods of Procurement) to ensure the continuous operation of the Bank;

- if disclosure of information about the planned Procurement, including conditions of the Procurement, might lead to a reduction in the level of security of the Bank, its customers, or members of Sberbank Group, to dissemination of information on the conditions of protection of the interests of the Bank or Sberbank Group's members in judicial and other bodies, to the loss of competitive advantage of the Bank or Sberbank Group members, deterioration of their position in the market of the relevant services or reduction in the level of security of their operations.

2.2.5.3. In the event that the value of the Product does not exceed 500,000 (five hundred thousand) rubles, the Bank may conduct the Analysis of proposals, as well as the Single Supplier Procurement, if the Purchase is otherwise ineffective.

2.2.6. The Bank shall have the right to carry out the Single Supplier Procurement in any of the following cases:

2.2.6.1. Due to force majeure events, emergency situations (including accident situations), and other circumstances when immediate action is required, including to prevent threats to the life and health of persons or the property of the Bank and its customers, to support and preserve the continuous operation of the Bank for the timely fulfillment of the Bank's obligations, and in other similar cases.

2.2.6.2. The Products are ¹procured from the Bank's subsidiaries² or companies partially owned by the Bank³ (the "companies"), which are focused on supplying the Products in question⁴.

2.2.6.3. The Products are procured from the Supplier selected by the subsidiary or any other company within Sberbank Group, as a result of carrying out competitive Procurement Procedures for these Products in accordance with the Procurement Policy of this company;

2.2.6.4. A Procurement is carried out where it is advisable to purchase the Products only from the same Supplier for reasons of standardization, unification, or to ensure compatibility with the previously purchased Products and/or to preserve the warranty when using such Products.

2.2.6.5. The Supplier is the sole manufacturer, exclusive right holder or author, and/or Supplier of the Products (the sole representative of the manufacturer, exclusive right holder or author, and/or Supplier) in the absence of such Products in the market or an equivalent replacement.

2.2.6.6. The Procurement is carried out for telecommunications services, water supply, wastewater disposal, sewerage, heating, gas supply, power supply, connection to utilities systems, or other Products whose prices/rates are regulated in accordance with the legislation of the Russian Federation as well as for the procurement of notarial services.

2.2.6.7. The Procurement in relation to Products that may be supplied only by executive agencies or local government agencies in accordance with their authorities or by subordinated state or municipal institutions is carried out by state or municipal unitary enterprises whose respective authorities are set forth in the laws and regulations of the Russian Federation, the laws and regulations of constituent entities of the Russian Federation, or municipal regulations (with the exception of cases in which such Products may be supplied by commercial organizations).

2.2.6.8. The Products are supplied by theatres, concert agencies, concert bands, as well as by individuals (public and political figures, scientists, authors of books, articles, publications and other items of intellectual property, poets, singers, filmmakers, artists, athletes, musicians, teachers, etc.) or their partners, agents and other sole representatives who are authorized (or have rights) to organize supply of the Products by such individuals and legal entities, or with their participation.

2.2.6.9. The subject matter of the Procurement is works/services involving control over the development of design documentation for capital facilities, supervision of construction, reconstruction, overhaul of capital facilities by the relevant authors.

2.2.6.10. The Products are purchased from the Supplier who ranked second (and in similar circumstances, each subsequent place) based on the results of the Procurement Procedure due to termination/cancellation/refusal of the contract with the Winning Bidder and saving the need to carry out the Procurement.

2.2.6.11. If the Procurement Procedure is declared void in cases provided for in this Regulation.

2.2.6.12. The Products are purchased by tender (or with the use of other public selling procedures) held by other persons (sellers, organizers of tenders, etc.) who determine the selling procedure.

¹ It is also used when procuring from interdependent persons not specified in Appendix 2 of the Regulations.

² For the purposes of this clause, the subsidiaries shall refer also to subsidiaries of the Bank's subsidiaries.

³ Including non-profit organizations.

⁴ The cost of services of the Interdependent Persons shall be established taking into account the requirements of Section V.1 of the Tax Code of the Russian Federation.

2.2.6.13. Contracts are awarded following the public invitation of an unlimited range of intermediaries (including agents) for the delivery of the Products on the basis of common requirements for suppliers and the conditions of delivery of the Products (including determining common service value (common for all percentage/amount of fee, which depends on the raised funds/allocated funds, on the amount of property sale), term of service delivery).

2.2.6.14. Contracts for maintenance and operation of the property and other similar contracts are concluded with the person directly specified by the owner of such property (for example, lessor under a lease contract, etc.) and in other similar cases.

2.2.6.15. Procurement is carried out for the services involving participation of Bank employees in holding forums, conferences as well as festivals, concerts, performances, and other cultural events on the basis of the relevant invitations to visit these events (including travel to the venue of these events and back, rental of residential premises, transport service, and meals).

2.2.6.16. In other cases, when the personal skills of the Supplier (their employee) are important because of their exclusive experience, including in cooperation with the Bank on matters in solving/preparation of which they participated (including, practice of law, activities by patent attorneys, representation in judicial and law enforcement bodies on initiated/ongoing civil, criminal, administrative proceedings, etc.).

3. Procurement management

3.1. The Bank's Supervisory Board shall determine the key principles and conditions on which the Bank and Sberbank Group participate in the Procurement.

3.1.1. The Executive Board shall decide on the establishment of the Bank's Bidding Commission and approve regulations on it, determine the rules for creating bidding commissions of the Bank's branches, the limits of decision-making on procurement by the Bank's bidding commissions and branches, as well as by other bodies and persons of the Bank; shall appoint the head of the Bank's Bidding Commission and determine the conditions for forming its membership. The Executive Board shall approve the decisions by the Bank's Bidding Commission on procurement in excess of the limit determined by the Bank's Bidding Commission.

3.1.2. The Bank's Bidding Commission is a permanent working collegiate body of the Bank that reports to the Executive Board of the Bank. The Bidding Commission shall directly carry out the Procurement Procedures on matters within its competence, approve the procurement documentation, and make a decision on choosing the Supplier.

3.1.3. The Bank's Bidding Commission shall approve the Bank's internal regulatory documents related to procurement activities and aimed at implementing the principles and rules set forth in this Regulation for conducting Procurement (model forms and templates of documents, assessment methodologies, requirements, and other documents and standards).

3.2. Branches of the Bank shall carry out procurement activities taking into account the powers and structure of procurement management bodies and other peculiarities determined in accordance with this Regulation and adopted internal regulatory and executive documents of the Bank.

3.3. The Bank shall plan its Procurement activities in accordance with the requirements for the Products for one (1) calendar year. Planning schedules for the procurement of innovative and high-tech products can be increased up to 7 (seven) years. The procurement shall be included in the planned period based on the date when the announcement of the Procurement Procedure was published.

3.4. According to the results of planning, the Bank's consolidated plan shall be prepared annually and according to the law shall be placed in the UIS.

3.5. During the term of the Bank's procurement plan, it may be amended and adjusted, and such adjustments shall be also placed in the UIS.

3.6. Centralized and Joint Procurement

3.6.1. The Bank shall have a right to carry out the Procurement for both individual units and branches of the Bank and for the centralized supply of the Products to the entire branch network of the Bank and/or Sberbank Group.

3.6.2. The Bank may carry out the procurement jointly with the subsidiaries or with other companies within Sberbank Group, as well as third-party organizations, following which separate contracts shall be signed with the Supplier directly by the Bank, subsidiary or any other company within Sberbank Group, the third-party organization in accordance with the needs of each member of Sberbank Group and a third-party organization.

3.6.3. Interaction between the Bank and subsidiaries/other companies (companies) belonging to Sberbank Group/third parties while conducting centralized and joint procurement is carried out on the basis of agreements defining the rights and obligations of customers and organizer of the Procurement, the order of such interaction at the stages of initiation, organization and conducting Procurement procedures.

3.6.4. Subsidiary companies and other entities-members of Sberbank Group may make a decision on joining the Regulations. This decision shall be published in the UIS no later than within fifteen days after making the decision.

4. Rights and obligations of the Procurement parties

4.1. Rights and Obligations of the Bank

4.1.1. The Bank shall have the right to set documented requirements to the Participants, purchased Products, terms of their supply and to specify a list of essential documents confirming the compliance with these requirements (Mandatory Requirements).

4.1.2. The Bank shall have the right to extend time-limits set for the Procurement procedure in the Documentation, including at the stages of filing, evaluation, and comparison of the Participants' proposals, announcement of results, etc⁵.

4.1.3. The Bank shall have a right to refuse the Procurement:

- while conducting the competitive Procurement - before the date and time of the deadline for submission of Requests for participation in competitive Procurement;

- while conducting non-competitive Procurement - until the conclusion of the contract.

4.1.4. The Bank is entitled to make any changes to the procedure for conducting Accreditation, to refuse to conduct (completion) of started Accreditation at any time during its conduct and to terminate the Register of Accredited Suppliers at any time, without any payments and compensation to Accreditation Participants and Accredited Suppliers.

4.1.5. The Bank places an appropriate decision on the refusal to conduct the Procurement/Accreditation on the ETP and in the UIS on the day of adoption of this decision (signing of the relevant record) and, in case of Procurement Procedures among a certain range of Participants, is entitled to inform each Participant about the decision taken.

4.1.6. The Bank may not impose requirements on the Procurement Participants, on the Products, and on conditions of contract execution and carry out evaluation and comparison of Requests for participation in the Procurement according to criteria and procedures not specified in the Procurement Documentation.

4.1.7. Requirements imposed by the Bank on the Procurement Participants, on the Products, and on conditions of contract execution as well as criteria and procedures for evaluation and comparison of Requests for participation in the Procurement established by the Bank shall be equally applied to all the procurement Participants, to their Products, and to conditions of contract execution.

4.1.8. The Bank shall have the right to conduct negotiations with the Procurement Participants about optimization of their commercial proposals before selecting the winner, given that the Procurement Documentation shall provide for conduct of such negotiations, and a respective resolution shall specify a procedure for their conduct.

⁵ Without the application of the restrictions specified in cl. 7.4.5 of the Regulations.

4.1.9. The Bank has the right to determine the limits in the Documentation for the selection of one Participant as the Winning Bidder in several lots when conducting a multi-lot Purchase.

4.1.10. The Bank shall be entitled not to allow participation (to exclude Participants from the list of Participants) in the Accreditation/Procurement Procedures of Participants that do not meet the requirements established in accordance with cl. 5.2. of the Regulations, as well as additional mandatory requirements to Participants and/or Products established in the Documentation in accordance with clause 5.3 of the Regulations (Mandatory requirements, admission requirements), including in case of failure to provide, late or inadequate submission of materials and documents by the Participant, violation by the Participant of the Procurement procedure provided by the Documentation, as well as in other cases stipulated by the Regulations or the Documentation. The same consequences occur in case of non-observance / violation of the Mandatory Requirements specified in the Documentation by the Collective Participant (the person being a member of the Collective Participant).

4.1.11. If at the time of the deadline for submission of Requests for participation in the Procurement procedure no Requests have been received or only one Request has been received, the Bank has the right to declare the extension of the deadline for the submission of Requests or to recognize the Procurement procedure as void.

4.1.12. If in the evaluation of the Participants' Requests for compliance with the requirements established in the Documentation, there is a discrepancy between the Requests of all the Participants or the compliance of the Request of only one Participant, and if during the Procurement procedure the Requests of all Participants are rejected or the Request of only one Participant is not rejected, the Bank has the right to recognize the Procurement procedure as void.

4.1.13. While recognizing the Procurement procedure failed, the Bank is entitled to take one of the following decisions:

- on new Procurement procedure;
- to use a different Procurement Method;
- on consideration of the only Request for Participation of the Participant complying with the requirements of the Documentation, with the possible conclusion of a contract with this Participant at the price and under the terms proposed by this Participant (including under the terms determined by the results of negotiations with him), but not higher than the initial (maximum) cost for this Procurement procedure, and under the terms no worse than those stated by the Bank at the opening of this Procurement procedure;

- to refuse the Procurement.

4.1.14. In the course of the Procurement procedure, the Bank has the right to verify the Products offered by the Participants for compliance with the requirements of the Documentation, including by testing the Products (samples of Products) on their own and / or by external experts / expert organizations with special knowledge. The procedure and conditions for carrying out the specified audit shall be established by the Documentation.

4.1.15. Other rights and obligations of the Bank may be established in the Documents.

4.2. Rights and Obligations of the Participant

4.2.1. A request for participation in competitive Procurement procedures may be filed by any legal entity or individual (individual entrepreneur) in accordance with the requirements established in the Documentation.

4.2.2. Procurement procedures with limited number of Participants may be participated only by persons specified in the Documentation.

4.2.3. If a Collective Participant participates in Procurement, such a Collective Participant should provide the Bank with an agreement (contract) executed between its members and specifying a person entitled to represent this Collective Participant as well as establishing the joint and several liability of all the members of the Collective Participant with regard to obligations connected with joint participation in the Procurement Procedures and the execution and subsequent performance of the contract with the Bank. If a tender is awarded to a Collective Participant, the joint and several liability of each member should be formalized in unilateral or multilateral contract(s) with the Bank signed by each of these persons.

When carrying out Procurement procedures with a limited number of Participants, Collective Participants may not include persons not invited for participation in the Procurement personally. Participants who file Requests for participation in Procurement as members of Collective Participants may not file Requests individually, and those who file individually may not participate in collective Requests.

The qualifications and other characteristics of a Collective Participant and its sales proposal shall be evaluated as a whole for all of its members, including with due regard for the agreement (contract) executed between them.

4.2.4. A Participant of any Procurement procedures shall be entitled to:

- file only one Request with regard to the scope of the Procurement (according to the corresponding batch);
- receive comprehensive information about terms and conditions of the Procurement from the Bank (excluding confidential information or trade secrets);
- alter, supplement or withdraw their Request before expiration of filing period, unless otherwise provided for by the Documentation;
- address the Bank with requests for explanation of the Documentation as well as with motivated requests for extension of the time limits set for filing of Requests.

4.2.5. Participants shall provide:

- explanations concerning information and documents contained in Requests;
- confirmation of belonging to SME as per the form established by the legislation of the Russian Federation;
- sketches, drawings, blueprints, photographs, catalogs, samples, prototypes (including for testing), models of the procured Products, or other materials if such a requirement is set forth in the Documentation;
- assistance to the Bank (its representatives) in acquiring complete and reliable information on the Participant's compliance with the requirements established in the Documentation.

4.2.6. Participants who file Requests shall ensure confidentiality of information contained in Requests until the time and date of granting access to them (opening of envelopes with Requests).

4.2.7. Participants selected as Winning Bidders shall conclude an agreement (contract) with the Bank within time limits set in the Documentation.

4.2.8. Under the Procurement Procedures in form of the Tenders, the Participant recognized as the Winning Bidder is obliged to conclude an agreement (contract) with the Bank, if it is chosen by the Winning Bidder, in the manner and terms established in cl. 18.6 and 18.7 of the Regulations. The Participant who ranked second in the Procurement procedures in form of the Tenders is also obliged to conclude a contract (agreement) with the Bank, in the event of the circumstances specified in cl. 18.14 of the Regulations.

4.2.9. Other rights and obligations of the Participants may be set forth in the Documentation.

5. Requirements for the Participants of Procurement Procedures

5.1. Any legal entity or several legal entities acting for one procurement participant, irrespective of legal form, ownership form, location, and origin of capital, or any individual or several individuals acting for one procurement participant, including an individual entrepreneur or several individual entrepreneurs acting for one procurement participant, who comply with the requirements set forth in this Regulation, may be a Procurement Participant.

5.2. Obligatory Requirements to Participants

Procurement Participants shall comply with the mandatory requirements imposed in accordance with the laws of the Russian Federation on persons supplying the procured Products; in particular, the following is required⁶:

5.2.1. right to conclude contracts based on results of Procurement procedures;

5.2.2. possession of required licenses or competency certificates for supply of goods, execution of works and rendering of services subject to licensing (regulation) in accordance with applicable laws of the Russian Federation and representing subject matters of concluded contracts;

5.2.3. the required certificates for Products constituting the subject matter of the contract to be concluded in accordance with the applicable laws of the Russian Federation;

5.2.4. the professional competences, financial and labor (personnel) resources, equipment and other capacity, and experience required for the execution of a contract for the supply of Products;

5.2.5. no authorized agency should initiate revocation of Participants' licenses to carry out activities connected with scope of Procurement;

5.2.6. non-liquidation of Participants, absence of any arbitration awards providing for adjudication of their bankruptcy and commencement of bankruptcy proceedings;

5.2.7. non-suspension of Participants' operations according to the procedure established in the Code of Administrative Offences of the Russian Federation as of the date the Request for participation in Procurement is filed;

5.2.8. absence of a court or administrative agency decision providing for sequestration of the Participants' property (absence of initiated sequestration proceedings) with a value amounting to twenty five percent or more of the book value of assets

5.2.9. Participants shall not have any taxes or levies overdue, or arrears in other mandatory payments to the budgets of the Russian Federation budgetary systems (except for deferred payments, installments, investment tax credit in accordance with the tax laws of the Russian Federation, restructured in accordance therewith and based on valid judgment to the effect that the Participant has discharged its payment obligation or they are declared as non-recoverable in accordance with tax laws of the Russian Federation) over the past calendar year, exceeding twenty five percent of Participant's book value, according to accounting statements for the latest reporting period;

5.2.10. the Procurement Participant - an individual (or his/her representative) or the Chief Executive, members of the collegial executive body, person acting as the sole executive body, or Chief Accountant of the legal entity being the Procurement Participant have no criminal record of being convicted of economic crimes, stipulated by articles 289, 290, 291, 291.1 of the Criminal Code of the Russian Federation (except those who have such a conviction cancelled or withdrawn), or no punitive measures applied in respect of individuals in form of deprivation of the right to occupy certain posts or engage in certain activities that relate to the supply of goods, performance of work and provision of services that are the scope of ongoing procurement, or administrative measures in form of disqualification;

5.2.11. Participants should not be included into the register of dishonest suppliers provided for by Federal laws No. 223-FZ dated July 18, 2011, "On Procurement of Goods, Works, and Services by Certain Categories of Legal Entities" and No. 44-FZ dated April 5, 2013, "On the Contract System for Procurement of Goods, Works, and Services for State and Municipal Needs."

5.2.12. the absence of valid judicial decisions to terminate the contracts in connection with a material breach by the Participant of obligations thereof over 2 (two) last years prior to the date of the Procurement.

5.3. Additional mandatory requirements for Participants and Products

The Bank shall have the right to set additional mandatory requirements for Participants and Products in the Documentation, including for:

- to form and composition of the Request;

⁶Detailed requirements shall be set in the Documentation.

- financial condition of the Participants;
- on the absence of the factors established by the legislation for carrying out activities related to the Legitimization of the Proceeds of Crime, financing of extremist activities or financing of terrorism;
- observance of anti-corruption standards (including signing of respective mutual obligations according to the form specified by the Bank);
- disclosure of information in respect of the whole chain of ownership, including beneficiaries (including final ones);
- disclosure of information concerning the legality of procurement, production, and delivery of Products for the Bank;
- observance of confidentiality (including signing of confidentiality agreement according to the form specified by the Bank);
- the absence of mutual dependence between Participants;
- securing of tenders by Participants and/or fulfillment of obligations for the performance of the contract;
- observance of antidumping measures;
- technical and technological characteristics of the procured Products;
- other requirements to Participants and/or Products.

5.4. General requirements for securing Requests and executing an agreement

5.4.1. While conducting competitive Procurement, the Bank shall not set a requirement for request security in the Documentation if the start (maximal) contract price does not exceed five million rubles.

5.4.2. If there is a requirement in the Documentation for the security of the Request to participate in the Procurement procedure, the Participant provides this security in the manner prescribed by the Documentation.

5.4.3. The amount of the security cannot exceed 5 (five) percent of the initial maximum contract value.

5.4.4. The Participant may provide funds or a bank guarantee, other security types as security according to the Russian legislation and requirements of the Documentation.

5.4.5. The funds should be transferred to the requisites specified in the Documentation/bank guarantee, other means of security must be provided no later than the closing date for submitting the Requests for participation in the Procurement procedure.

5.4.6. The requirements for the form and content of the Bank Guarantee/other means of security are specified in the Documentation.

5.4.7. The refund of the security of the Participant's Request is carried out in the manner specified in the Documentation in the following cases:

- For all Procurement Participants - not later than one (1) business day from the date of publishing the Client's decision on canceling Procurement /refusing Procurement or the Client's decision declaring the Procurement void on the ETP.

- For the Participants, who have not been accepted through staged procurement to the next stage - not later than one (1) business day from the date of publishing the relevant record on the ETP;

- For the Winning Bidder and the bidder assigned with order number 2 - not later than one (1) business day from the date of publishing the contract on the ETP, or receipt by the ETP Operator of information from the Bank on entering into an agreement with the Procurement Winner;

- For the Procurement Participants, who have not been acknowledged as Winners and those who have not been assigned with order number 2 - not later than one (1) business day from the date of publishing the Procurement results record on the ETP.

5.4.8. Return of the Request Security for participation in the procurement to the Participant of Procurement is not made in the following cases:

- 1) evasion (refusal) of the Procurement Participant from the conclusion of the contract;

- 2) failure to provide or provision with violation of the conditions established by the Law or the Documentation, before the conclusion of the contract, of the Customer, with the security of the contract performance (in the event that the requirements for securing the performance of the contract and the

period of its provision before the conclusion of the contract are established in the Notice of Procurement and Documentation).

5.4.9. The procedure for providing security by the Participant to perform the contract shall be stated in the Documentation.

5.5. The Participants, which fail to meet the requirements, set forth by Clauses 5.2 of this Regulation and with the additional mandatory requirements for Participants and Products established in the Documentation in accordance with Clause 5.3 of this Regulation shall not be allowed to participate (shall be excluded from the group of Participants, and their requests shall be rejected) in Accreditation/Procurement Procedures.

5.6. If a Participant (a member of a Collective Participant) does not comply with the Mandatory Requirements specified in the Documentation, the Bank, with due regard for the nature of the admission requirements, shall be entitled to deny the Collective Participant participation in Procurement/Accreditation (exclude from the membership of the Participants, reject the Request of the Collective Participant).

5.7. Evaluation of compliance with the Mandatory Requirements (admission requirements) may be applied for all the Procurement Methods and need not be a separate stage of the Procurement Procedure. Information about Participants' admission to subsequent evaluation may be included in a record summing-up the Procurement procedure (its stages), without drawing up an additional record.

5.8. The Bank shall have the right to clarify and verify Participants' compliance with the Mandatory Requirements, including the accuracy of the information provided by each Participant as part of the Procurement Procedure, by consulting Participants directly (including visits to Participants' production and other areas and territory) and/or independent open sources of information and/or external experts.

5.9. If it is found that a Participant's request does not comply with the Mandatory Requirements set in the Documentation, and/or that its information is inadequate, the Bank shall be entitled to:

- exclude the Participant from further participation in the Procurement Procedure (exclude it from among the Participants, reject its request) at any stage, or
- refuse conclusion of contract with the Winner (at any time before conclusion of contract according to the Procurement results), or
- terminate a contract signed with the Winner in accordance with its terms.

6. Criteria for selecting the Winning Bidders/Winners of Procurement procedures

6.1. Selection of Winning Bidders shall be based on the following criteria used for evaluation of Participants' Requests:

- price of the Products (the Bank shall have a right to request explanation of price structure and its components, as well as for its substantiation from Participants);
- functional characteristics, application properties and/or qualitative characteristics of the products;
- terms of payment for the Products (due dates, calculation of advance; the Bank prefers payment after delivery);
- terms of the Products supply (delivery dates, delivery procedure);
- Participants' qualification (experience and reputation, provision with production facilities, process equipment, labour, financial and other resources needed for manufacturing of the Products supplied under the contract);
- expenses for operation of the Products;
- expenses for maintenance of the Products;
- scope and terms of quality guarantees and/or warranty service for the Products (including availability (scope) of warranty and post-warranty service network);
- The Bank shall have a right to set other criteria for evaluation of Participants' Requests in the Documentation.

6.2. An exhaustive list of criteria applied while selecting Winning Bidder for a specific Procurement procedure as well as procedure for evaluation and comparison of Participants' requests shall be set forth in the Documentation.

7. Information support of Procurement

7.1. Procurement Regulations and Procurement Plan

7.1.1. Regulations and changes to the Regulations are placed in the UIS in accordance with Section 21 of the Regulations.

7.1.2. The Bank places a plan (amendments thereto) for Procurement of the Products for a minimum period of one (1) year.

7.2. Procurement information

7.2.1. Information on the competitive Procurement and on Accreditation is placed in the UIS and on the ETP (when conducting Procurement in electronic form).

7.2.2. The Bank shall have the right to additionally post information about Procurement and on the Accreditation on the Bank's Official website, and on other common-access resources.

7.2.3. Information from the Notice and the Documentation, as well as requirements for description of the competitive procurement scope, are stipulated in Appendix 4 of these Regulations.

7.2.4. The Bank may set requirements for the form, structure, content of the Notice and the Documentation for the Targeted Request for Proposal and the Targeted Request for Quotation (taking into account the Procurement scope) on its sole discretion.

7.2.5. The Bank places information about the Procurement in the UIS:

- for the Tender and Online Auction - Notification and Documentation not less than 15 (fifteen) days before the deadline for submission of Requests;

- for Request for proposal - Notification and Documentation not less than 7 (seven) business days before the day of the Request for Proposals;

- for Request for Quotations - Notification not less than 5 (five) business days prior to the deadline for submission of Requests.

7.2.6. The Bank shall publish information on the Accreditation in the UIS no later than 15 (fifteen) days before the end date for request submission.

7.2.7. Information on competitive Procurement shall be available to the general public.

7.2.8. While conducting a competitive Procurement Procedure, the Bank shall be entitled to send procurement information personally to Suppliers included in the Register of Accredited Suppliers and to Suppliers who supply the Bank with such Products, but no earlier than the disclosure of this information to the general public.

7.2.9. Records with information on decisions made will be placed by the Bank in the UIS, not later than three (3) days from the date of their signing. A decision formalized as a record shall come into effect for the Participants and other third parties as of the moment it is published in the UIS. Requirements for content of the records on competitive procurement are defined in Appendix 5 of the Regulations.

7.2.10. The Bank may set requirements for the form and content of records created during and as a results from a non-competitive Procurement procedure at its sole discretion.

7.3. Information on contracts

7.3.1. The Bank shall enter information and documents into the register of contracts according to the procedure prescribed by the laws of the Russian Federation.

7.3.2. The bank shall publish changes to the contract in the UIS within ten (10) days of the date the changes were made

7.3.3. Not later than on the 10th day of the month following the accounting month, the Bank shall publish:

- information on the number and total value of contracts concluded by the customer based on the results of the Procurement of goods, works, services, including information on the total value of contracts,

information about which is not entered in the register of contracts in accordance with the requirements of the Law;

- information about the number and total value of contracts concluded by the Customer according to the results of Procurement from a Single Supplier (Contractor, Executor);
- information on the number and value of contracts concluded by the customer with a Single Supplier (executor, contractor) based on the results of competitive procurement, which was recognized as void.

7.4. Explanation of Notice and Documentation provisions, amendments to the Procurement Notice and Documentation

7.4.1. Any Participant shall be entitled to send an electronic request for explanation of the information contained in the Notice and Documentation provisions to the Bank's address indicated in the Documentation. If the request is received by the Bank later than three (3) business days before the deadline for filing of Requests (2 business days for the Targeted Request for quotations), the Bank shall be entitled not to reply to it.

7.4.2. The Bank places explanations on competitive Procurement in the UIS, on the ETP website (in case of competitive procurement in electronic form) no later than within three days from the date of the decision making on the provision of such explanations without specifying the Participant, to which the explanation is given. In case of non-competitive Procurement procedure, explanations can be sent only to invited Participants.

7.4.3. The Bank, on its own initiative or at a Participant's request, shall be entitled to decide to amend the Documentation and the Procurement Notice.

7.4.4. Changes made to the Notice of Competitive procurement and the Documentation of Competitive Procurement shall be posted by the Bank in the UIS, on ETP website (in case of competitive procurement in electronic form). In case of non-competitive Procurement procedure, explanations can be sent only to invited Participants.

7.4.5. In case of making changes to the Notice of Competitive Procurement, the Documentation on Competitive Procurement, the deadline for submitting Requests for participation in such procurement should be extended so that from the date of placement in the UIS of the indicated changes until the deadline for submission of Requests for participation in such Procurement remained at least half of the deadline for submitting Requests for participation in such Procurement, established by the Regulations for this Procurement Method. In case of making changes to the conditions for conducting the non-competitive Procurement (Targeted Request for Proposals, Targeted Request for Quotations), the new deadline for submitting the Requests shall be determined in the Notice and/or Documentation.

7.5. Register of unfair Suppliers

7.5.1. The Bank shall submit the following information to the Supervisory body for entering into the register of unfair Suppliers, placed in the UIS:

- information on the Procurement Participants who have declined (refused) the conclusion of the contract;
- information about Suppliers whose contracts have been terminated upon court decision owing to violation of contract terms by them.

7.5.2. Upon expiry of 2 (two) years from the date when information is recorded in the Blacklist of Suppliers, it shall be excluded from this list, unless otherwise is provided for by laws of the Russian Federation.

7.6. Conditions for not placing information in the UIS

Information on the procurement of goods, works, services, on the conclusion of contracts that constitute state secrets, as well as information on Procurement, for which a relevant decision of the Government of the Russian Federation has been adopted, shall not be placed in the UIS.

The Bank does not place the following information in the UIS either:

- 1) on the procurement of goods, works, services, the value of which does not exceed five hundred thousand rubles;
- 2) on procurement of services on taking (including placement of deposit accounts) corporate funds on deposit, lending, trust management of funds and other assets, issue of bank guarantees with discharge of obligations in cash, accounts opening and maintenance, including letters of credit, procurement of brokerage and depository services;
- 3) on procurement related to execution and performance of purchase and sale agreements, lease/sublease agreements, trust management agreements for state or municipal assets, other agreements with transfer of rights to possess and (or) use real estate;
- 4) information on single source (supplier, contractor) procurement.

8. Bidding procedure

The Bidding may be conducted in the electronic and non-electronic form. The competition held by the Bank may be one-stage or multi-stage. The Bidding procedure, including the number of stages, shall be indicated in the Notice and Documentation.

A Bidding stage may be a Re-auction in electronic form conducted in accordance with clause 15.11 of the Regulations among the Bidding Participants admitted to this stage.

8.1. Posting of Bidding Notice and Documentation

8.1.1. The Bank shall publicly place the Notice and Documentation on the Bidding in accordance with cl. 7.2 of the Regulations;

8.2. Filing of Requests for Participation in the Bidding

8.2.1. In order to participate in the Bidding, Participants should file bidding Requests in accordance with the procedure set forth in the Documentation.

8.2.2. One Participant may file only one bidding Request with regard to the Bidding subject (each lot).

8.2.3. Bidding Requests should be filed by Participants in form of the individual groups of documents:

- Group 1 "Commercial proposal. Qualification documents";
- Group 2. "General documents. Financial statements";
- Group 3 "State registration documents. Constituent documents";
- Group 4 "Extract from the Unified State Register of Legal Entities (Unified State Register of Individual Entrepreneurs)"

8.2.4. If a Supplier is included into the Register of Accredited Suppliers, documents of Groups 2–4, indicated in cl. 8.2.3 of this Regulation, shall not be submitted, unless otherwise provided for by the Documentation.

8.2.5. Requirements for the form and composition of documents included into the bidding requests shall be established in the Documentation.

8.2.6. Participants should provide sketches, drawings, blueprints, photographs, catalogs, samples, prototypes, models of the procured Products, or other materials if such a requirement is set forth in the Documentation. The Participant's failure to submit (untimely submission of) these materials and documents and/or their improper execution may be a cause for rejection of its bidding Request of the Participant.

8.2.7. Participants shall be entitled to withdraw or alter their filed bidding Requests at any time before expiration of the period for filing of bidding Requests.

8.3. Procedure for Opening the Bidding Requests

8.3.1. Opening and consideration of Bidding Requests is carried out at the meeting of the Commission: in accordance with clause 2.2.2 of the Regulations while conducting the Procurement

procedure not in electronic form or by accessing the relevant ETP resource on the date (time) for the submission of Requests for the Procurement procedure in electronic form.

8.3.2. ETP (the Bank, in case of carrying out the Procurement procedure not in electronic form) is obliged to ensure the confidentiality of the information contained in the Requests, before their immediate opening.

8.3.3. When opening envelopes with Bidding Requests at the Commission meeting, the names of all the Participants that filed bidding Requests as well as other conditions from the Participants' proposals that are considered significant according to the Bank shall be announced and included into the Record.

Envelopes with alterations of bidding Requests (in case of their timely receipt) shall be opened at the Commission meeting at the same time with respective bidding Requests.

Placement of the Requests Opening record is carried out in accordance with the requirements of cl. 7.2 of the Regulations.

8.4. Procedure for examination, evaluation and comparison of bidding Requests

8.4.1. While examining bidding Requests, the Bank shall check:

- correctness of documents;
- completeness of submitted documents, presence of required information;
- compliance of the Participants with the requirements set forth in the Documentation (including their financial condition);
- compliance of bidding Requests with the Documentation requirements to the scope of procurement and conditions for execution of the contract.

8.4.2. The Bank shall evaluate and compare only those bidding Requests that have not been rejected.

8.4.3. The Bank shall evaluate and compare bidding Requests in accordance with the published procedure for evaluation and comparison of bidding Requests.

8.4.4. Based on the results of examination of bidding Requests, the Bank shall form a record of bidding Request examination with a list of Participants whose bidding Requests comply with requirements set in the Documentation and are admitted to evaluation and comparison (to the next stage, in case of multi-staged biddings). This information may be included in a summary record, including for the respective stage, without execution of a separate record.

8.4.5. Placement of the Requests consideration record is carried out in accordance with the requirements of cl. 7.2 of the Regulations.

8.4.6. The multi-stage bidding is conducted taking into account the requirements of Section 15 of the Regulations.

8.5. Contract award

8.5.1. The Bank shall select a Winning Bidder in accordance with the procedure for evaluation and comparison of Bidding Requests within the time limits established in the Documentation.

8.5.2. The Winning Bidder shall be the Participant who proposed the best conditions for contract execution, including with due regard for the results of the re-auction (as the final stage) and negotiations (if conducted).

8.5.3. The Bank shall compose and sign a record of completion of the Bidding containing information about the Winning Bidder or declaring the Bidding void.

8.5.4. Placement of the record with summing up the results of the bidding is carried out in accordance with the requirements of cl. 7.2 of the Regulations.

8.5.5. After posting information about the contract award, the Bank shall prepare the contract and send it to the Winning Bidder for signing.

9. Online auction procedure

The electronic auction procedure shall be indicated in the Notice and Documentation.

9.1. Posting of Online Auction Notice and Documentation

9.1.1. The Bank shall publicly place the Notice and Documentation on the Online Auction in accordance with cl. 7.2 of the Regulation.

9.2. Filing of Participants' Requests for the participation in an Online Auction

9.2.1. Participants shall file their Requests for the participation in Online auction on the ETP Operator's website.

9.2.2. Requests for participation in Online auction shall contain the following groups of documents:

- Group 1 "Request for participation in Online auction", including:

a) the Participant's consent to the contract conclusion under conditions set in the Documentation, with the contract price proposed by the Participant during the Tender.

b) Participant's declaration on its and its products' compliance with requirements set in the Documentation

c) documents confirming the Participant and its Products compliance with requirements set by the Bank for Online auction Participants in accordance with the list of documents indicated in the Documentation.

- Group 2. "General documents. Financial statements";

- Group 3 "State registration documents. Constituent documents";

- Group 4 "Extract from the Unified State Register of Legal Entities (Unified State Register of Individual Entrepreneurs)"

9.2.3. If a Supplier is included into the Register of Accredited Suppliers, documents of Groups 2–4, indicated in Clause 9.2.2 of this Regulation, shall not be submitted, unless otherwise provided for by the Documentation.

9.3. Performing Online Auction

9.3.1. Online auctions shall be based on reduction of initial price/rate indicated in the online auction notification in accordance with the Regulations for ETP work.

9.3.2. During the course of an Electronic Auction, the Participants shall file price-reduction proposals for each lot, for participation in which this Participant filed a Request. If two Participants propose equal price, a proposal that has been filed earlier shall be recognized as the best one.

9.3.3. During the course of the Online Auction, the Participants shall have an access to information about the best price for each lot, without an indication of Participants proposing this price. An Online Auction shall be declared void if none of the Participants or only one Participant files a proposal within one (1) hour from its start.

9.3.4. If during the Online auction the price of the contract is reduced to half of the percentage of the initial (maximum) price of the contract or lower, such an auction is held for the right to conclude a contract. In this case, the Participant has no right to submit a proposal equal to zero. If any of the Participants submits a proposal equal to half the percentage of the initial (maximum) price of the contract or lower, this offer is fixed as the price (cost) of the Products under the contract, and the difference in value between this offer and the last offer of one of the Participants in this Online Auction (Participant - Winning Bidder of the auction) is payable by the Winning Bidder to the Bank before the conclusion of the contract based on the results of this Online Auction.

9.3.5. Based on the results of the Online Auction, ETP shall form and send an Online Auction report to the Bank.

9.3.6. The multi-stage Online Auction is conducted taking into account the requirements of Section 15 of the Regulations.

9.4. Summing up an Online Auction

9.4.1. Based on the ETP report on the Online Auction conducted (cl. 9.3.5. of the Regulation) the Bank shall examine requests of Participants who approve their quotations in the order of increasing in proposed prices.

9.4.2. During the review of Requests, the Bank shall evaluate the Participants of the Online Auction and their Products' compliance with requirements set forth in the Documentation.

9.4.3. Requests shall be reviewed until finding the first request, for which the Bank has found that the Participant and its Products complied with requirements set forth in the Documentation.

9.4.4. In the event that the Online Auction is held for the right to conclude a contract, the winner of the auction is deemed to be the person which Request meets the requirements established by the Documentation and which offered the highest price for the right to conclude a contract. In this case, the contract will be concluded for the amount specified in cl. 9.3.4. of the Regulation.

9.4.5. The Bank has the right to demand the Participant to provide originals or notarized copies of the documents (unless the Documentation provides for a different procedure for notarization and delivery of documents) provided in electronic form as a part of the Request for the participation in the online Auction. If the Participant does not provide a full set of documents (proper in their form and substance) within 3 (three) business days from the date of receipt of the Bank's request for documents, the Bank shall review requests again according to the procedure prescribed by cl. 9.4.1 - 9.4.3. of the Regulation, having excluded from consideration the Request of this Participant.

9.4.6. Based on the results of the Requests' consideration, the Bank prepares a record summarizing the results of the Online Auction with information about the Winning Bidder or the recognition of the Online Auction as failed, and places it in accordance with cl. 7.2 of the Regulations.

9.4.7. After posting information about results of the Online Auction, the Bank shall prepare the contract and send it to the Winning Bidder of the Online Auction for signing.

10. Procedure for Request for proposals

10.1. Request for proposals may be conducted in electronic and non-electronic form. Request for proposal may be one-stage or multi-stage. The Request for Proposals procedure shall be described in the Notice and the Documentation.

10.2. A Request for Quotations stage may be a Re-auction in electronic form conducted in accordance with clause 15.11 of the Regulations among the Request for Quotations' Participants admitted to this stage in accordance with the Documentation.

10.3. The Bank shall publicly place the Notice and Documentation in accordance with cl. 7.2 of the Regulations.

10.4. To participate in the Request for Proposals, the Participant must submit a commercial proposal (Request) in the manner prescribed by the Regulations and the Documentation.

10.5. Requirements for the form and composition of documents included into the Request shall be established by the Documentation.

10.6. Procedure for opening the Requests received for Request for Proposals, reviewing, evaluating and comparing the Requests, summarizing the Request for Proposals, is the same as in Section 8 of the Regulations,

10.7. The multi-stage Request for proposal is conducted taking into account the requirements of Section 15 of the Regulations.

10.8. After posting information about results of the Request for quotation, the Bank shall prepare the contract and send it to the Winning Bidder for signing.

11. Procedure for Request for quotations

11.1. Request for Quotations may be conducted in electronic and non-electronic form. The Request for Quotations procedure shall be described in the Notice.

11.2. The multi-stage Request for quotation is conducted taking into account the requirements of Section 15 of the Regulations.

11.3. The Bank shall publicly place information on the Request for Quotations - Notification of Request for Quotations in accordance with cl. 7.2 of the Regulations.

11.4. To participate in the Request for Quotations, the Participant should submit a quotation (quotation application, application) in the manner prescribed by the Regulations and the Notice.

11.5. Requirements for the form and composition of documents included into Request shall be established in the Notice.

11.6. Requests for Quotation in the electronic form shall be conducted in accordance with the procedure established for Online Auction (Section 9 of this Regulation) with due regard to specifics defined in the Regulations for ETP Procedure as well as for the following:

- initial (maximum) price proposed by the Bank and the best price proposed by the Participants of the Request for quotations shall be posted on the ETP website;
- The Participants shall be able to change prices proposed in their Requests;
- if the Participant's Request changing the best price is received within ten (10) minutes before the deadline for receipt of quotation Requests, the respective time limit shall be extended by ten minutes from the moment when such a Request was received.

11.7. After posting information about results of the Request for quotation, the Bank shall prepare the contract and send it to the Winning Bidder for signing.

12. Procedure of the Targeted Request for Proposal and the Targeted Request for Quotation

12.1. The Targeted Request for Proposal and the Targeted Request for Quotation are conducted in accordance with Sections 10 and 11 of the Regulations, respectively, subject to the following differences:

- information on Procurement may be sent to Participants of the Procurement Procedure (including via ETP if it is implemented in the electronic form);
- the proposal submission period is no less than 5 (five) business days for the Targeted Request for Proposal and is no less than 3 (three) business days for the Targeted Request for Quotation after sending the notice and the Documentation to the Participants;
- the list of Participants of the Targeted Request for Proposals and the Targeted Request for Quotations shall be determined in accordance with clause 2.2.5.2. hereof;
- The Targeted Request for Proposal and the Targeted Request for Quotation may have differences which simplify the procedure for Participants based on special characteristics of the Procurement scope and conditions for application of these procurement methods, specified in clause 2.2 of the Regulations.

13. Procedure for the Analysis of Proposals

13.1. The analysis of proposals is conducted with the procurement of products for the amount not exceeding 500,000 (five hundred thousand) rubles.

13.2. The Bank shall analyze the market of required Products using Internet and/or other free sources and select proposals on the basis of price criteria in accordance with requirements to qualitative characteristics of the Products.

13.3. The Bank may require proposals from the number of participants, limited at its sole discretion, via email, the Internet, using special soft hardware and other methods. Requirements for Products and a proposal form shall be stated in a request. The Bank shall have the right to review proposals of the Suppliers included in the Register of Accredited Suppliers and the Suppliers engaged in supply of the similar Products.

13.4. After choosing the Supplier with the best price proposal, the Bank shall prepare for signing the contract and send it to the Winning Bidder for signing, given that payment shall be made upon the delivery of the Products.

14. Procedure for Single Supplier procurement

14.1. The Bank shall decide to procure the Products from a single Supplier in cases listed in Cl. 2.2.5.3 and 2.2.6 of this Regulation. The Bank shall have the right to examine proposals of the Suppliers

included into the Register of Accredited Suppliers or other Suppliers engaged in supply of the similar Products.

14.2. After making a decision about sole supplier Procurement, the Bank shall prepare the contract and send it to the Supplier for signing.

15. Particular aspects of multi-stage procedures

15.1. The Bank shall be entitled to specify the number and purpose of stages based on the complexity of the Products and the conditions of Procurement.

15.2. Only Participants admitted on the basis of the results of the previous stage shall be entitled to participate in each successive stage of multi-stage Procurement.

15.3. Participants admitted before participating in the next stage of the Procurement procedure are required to participate in these stages in accordance with the terms of the Documentation. If the Participants violate this obligation, the consequences specified in clause 4.1.10 of the Regulations⁷ will occur.

15.4. In case of multistage Procurement of hi-tech goods and/or complex Products, the Documentation should include the basic requirements to the Products at the initial stage (stages) and requirements to the contract execution (its terms). The draft contract is included into the Documentation of the initial stage results.

15.5. The Bank shall approve a list of Participants admitted to the next stage of the Procurement Procedure. Within 3 (three) days from the date of approval of the said list, the Bank places the relevant information (record) in accordance with cl. 7.2 of the Regulations.

15.6. The Bank has the right to conduct the following stages of the Procurement Procedures:

1) holding, prior to the deadline for submission of Requests for participation in the Procurement Procedure, discussions of the functional characteristics (consumer properties) of goods, the quality of work, services and other conditions for the performance of the contract with the Procurement Participants for the purpose of clarifying of the required characteristics (consumer properties) of the purchased goods, works, services in the notice of the Procurement Procedure, Documentation, and in the draft contract;

2) the customer's discussion of proposals (negotiations) on the functional characteristics (consumer properties) of goods, the quality of work, services and other conditions for the performance of the contract contained in the Procurement Participants' Requests, including for the purpose of clarifying of the required characteristics (consumer properties) of the purchased goods, works, services in the notice of the Procurement Procedure, Documentation, and in the draft contract;

3) consideration and assessment by the Customer of Participation Requests submitted by the Participants in the Procurement Procedure, containing the final proposals on functional characteristics (consumer properties) of goods, quality of work, services and other conditions for the performance of the contract;

4) conducting the qualification selection of the Participants in the Procurement procedure;

5) comparison of additional price proposals of the Participants of the Procurement Procedure to reduce the price of the contract, the costs of operation and repair of goods, use of the results of works and services;

15.7. The Bank is entitled to combine the 3) and 4) stages within the same Procurement procedure.

15.8. The Bank is entitled to change the order of stages in any way.

15.9. The Bank shall have the right to compare additional quotations of the Participants of the Procurement Procedure in form of the Re-auction in accordance with cl. 15.11 of the Regulations.

15.10. Discussions (Negotiations) conducted by the Bank during Procurement Procedures

15.10.1. The Bank shall have the right to conduct negotiations with Procurement Participants for all the Procurement Methods.

⁷ Except for the provisions on Re-auction as a stage of the Procurement Procedure, cl. 15.11.4

15.10.2. Negotiations may be conducted with a view to optimize the Participants' proposals with regard to the Products costs, payment terms, schedule times and other contract terms.

15.10.3. The Banks gives preference to negotiations with all the Participants of Procurement procedure as of the date when it is decided to conduct negotiations.

15.10.4. The Bank shall have a right to negotiate with only one or several Participants whose proposals are the most favourable in accordance with evaluation criteria set in the Documentation. The number of Participants invited to negotiations shall be set in a decision about their conduct.

15.10.5. Negotiations may be conducted by the Bank in the following forms (manners):

- face-to-face, with each Participant individually, represented by their authorized individuals in the order set by the Bank;

- in absence, with the Bank notifying the Participants about a possibility to optimize their proposals (both in general and for certain parameters, in accordance with the notice), including with the use of telephone, video, and other similar means of communication;

- Negotiating in electronic form, including the use of ETP.

15.10.6. A decision to conduct negotiations should include their subject matter, a list of invited Participants, form (method) of negotiations, date and place, and other necessary information.

15.10.7. In order to take part in negotiations, Participants should provide the Bank with documents confirming negotiating authority of their representatives, as well as other documents and information at the Bank's request.

15.10.8. When negotiating in presence, all the reached agreements between the Participant and the Bank shall be recorded. Each negotiation record shall be signed by authorized persons of the Bank and the Participant.

15.10.9. Based on the results of negotiations in presence and in absence, the Participants must provide the Bank with additional commercial proposals in accordance with the reached agreements. Due date and form for filing additional commercial proposals shall be specified in the negotiation record (for in-presence negotiations) and/or in the decision to conduct negotiations (for in-presence and in-absence forms). If a Participant fails to file an additional commercial proposal at the stated time, or if it files it in improper form, the Bank shall have the right to cancel the results of negotiations with this Participant and not to take them into account when selecting the Winning Bidder, or to point out identified mismatches with reached agreements and to extend the time limits for their elimination. While conducting negotiations in electronic form, their results shall be recorded in accordance with respective rules, mandatory filing of additional commercial proposals by Participants may not be required.

15.10.10. Negotiations based on the results of the Online Auction or Request for Quotations shall be allowed only for Winning Bidders of these procurement procedures.

15.10.11. While conducting negotiations, the Participants may not file commercial proposals with worse Procurement conditions for the Bank as compared to previous proposals received by the Bank in the course of Procurement Procedure.

15.10.12. Participants in negotiations (Participants' and the Bank's authorized individuals) must maintain confidentiality of information connected with negotiations (including a list of issues and negotiated arrangements) until choosing the Winning Bidder for a respective Procurement Procedure, within which negotiations are held.

15.10.13. Other terms of negotiations may be set in the Documentation.

15.11. Re-auction in electronic form as a stage of the Procurement procedure

15.11.1. Re-auction as the stage of the Procurement procedure shall be conducted on the ETP to determine the best proposal among the Participants whose requests have been recognized as complying with the Mandatory Requirements set in the Documentation and that have been admitted to this stage in accordance with the Documentation.

15.11.2. Re-auction as the stage of the Procurement procedure shall be conducted with due regard for the following specifics:

- Re-auction is conducted in an order similar to that specified in clause 9.3 of the Regulations, taking into account clause 11.6 of the Regulation and the Procedure for its conducting on the ETP;

- the ETP report on the results of Re-auction as the stage of the Procurement procedure shall be delivered by the ETP Operator to the Bank for completion of the Procurement Procedure.

15.11.3. If the price criterion has a weight of less than 100% in the procedure for evaluation and comparison of Bidding Requests, the Bank shall be entitled to determine the best price with due regard for the weight of non-price criteria.

15.11.4. Unless otherwise provided by the Documentation, in the event that the Participant does not participate in the re-auction, when summarizing the Procurement procedure results, the proposal for the Price of the Product of the relevant Participant made in the Request is taken into account, and if the provision of such proposal by the Participant on the price of the Products in the Request was not provided for by the Documentation, then while summarizing the Procurement results in respect of this Member the price of the Products shall be taken into account which is equal to the initial (maximum) Purchase price specified in the Documentation.

15.11.5. The results of the re-auction as a stage of the Procurement procedure are taken into account when summarizing the Procurement procedure, along with other estimated criteria in accordance with the Documentation.

15.11.6. Other rules and specifics of the Re-auction as a Procurement Procedure stage may be established in the Documentation and the Regulations for the operation of the ETP.

16. Procedure for Accreditation of Suppliers

16.1. General Provisions

16.1.1. Accreditation is not a Procurement procedure. The procedure for accreditation is conducted by the Bank taking into account the features of this section; the provisions not directly regulated by this section, will be regulated by similar provisions for the Bidding (Section 8 of the Regulations), if they do not contradict the specifics of the Accreditation established by the Regulations.

16.1.2. Accreditation is carried out by the Bank to identify the Suppliers for the main procured categories of Products that comply with the Bank's Mandatory requirements for Participants and/or the Products. The Bank independently establishes requirements for the form, content of the Notice and Documentation for Accreditation taking into account the specifics of the Products.

16.1.3. While carrying out Procurement procedures, the Bank shall have a right to require that the Procurement should be participated only by Suppliers accredited in relation to the respective scope of procurement. In such a case all the Suppliers accredited in relation to this category of Products will be invited.

16.1.4. While carrying out Procurement procedures among the accredited Suppliers, the Bank shall have a right to invite the Bank's subsidiary companies and companies with the Bank's participation whose activities is focused on supply of the respective Products (cl. 2.2.6.2 of this Regulation).

16.1.5. Based on the Accreditation results, the Participants shall be included into the Register of accredited suppliers of the Bank (hereinafter referred to as the Register) valid for a period set in the respective Documentation.

16.1.6. Accreditation may be:

- open, providing for inclusion of new Suppliers on a regular basis (additional accreditation of new Participants);
- single.

The bank prefers open Accreditation.

16.1.7. The period of validity of the Accreditation, the type (open or single), conditions for the Accreditation shall be established by the Documentation. Terms of Procurement procedures between Accredited Participants may be established by the Documentation.

16.1.8. Procurement procedures with limited number of Participants shall be mainly conducted among the Suppliers included into the Register in relation to the respective scope of procurement.

16.1.9. The Suppliers included into the Register shall participate in Procurement at the Bank's invitation, ensure the observance of requirements set in the Documentation, and provide the Bank

(including at its request) with current information and documents confirming the observance of these requirements.

16.1.10. The Bank shall have the right to refuse continuation (completion) of started Accreditation at any time during its conduct and to terminate the Register of Accredited suppliers at any time, without any payments and compensation to Accreditation Participants and Accredited Suppliers.

16.2. Placement of information about the Accreditation

The Bank shall publicly place information on the Accreditation in accordance with cl. 7.2 of the Regulations with the following information:

- description of the Products representing a scope of future Procurements among the Accredited Suppliers;

- the Bank's requirements to Suppliers and/or Products;

- a list of documents that should be submitted by Participants to confirm their compliance with the above-mentioned requirements;

- a procedure for providing of product samples and other materials and documents (if necessary);

- time limits for examination of requests for participation in Accreditation by the Bank.

- other requirements.

16.3. Filing of Requests for participation in Accreditation

16.3.1. Participants' Requests for Accreditation shall be filed to the Bank in written or electronic form within the time limits indicated in the Documentation.

16.3.2. While conducting open Accreditation, the Documentation shall set the periodicity for filing Requests by new Participants, including the date of beginning and the end of filing for each of the periods.

16.3.3. While conducting single Accreditation, the Documentation shall set the deadline for filing of Requests.

16.3.4. Requests should be filed by Participants in the form of individual groups of documents:

- Group 1 "Qualification documents". If necessary, this group of documents may contain a Participant's proposal concerning qualitative and other characteristics of the Products in accordance with the Bank's terms of reference, including copies of documents confirming the Products quality.

- Group 2. "General documents. Financial statements";

- Group 3 "State registration documents. Constituent documents";

- Group 4 "Extract from the Unified State Register of Legal Entities (Unified State Register of Individual Entrepreneurs)"

16.4. Examination and evaluation of requests for Accreditation

16.4.1. While examining Participants' requests for Accreditation, the Bank shall check:

- correctness of documents;

- completeness of submitted documents, presence of required information;

- compliance of the Participants and/or Products with the requirements specified in the Documentation.

16.4.2. The Bank shall have a right to specify and check that Suppliers comply with the requirements set in the Documentation for Accreditation procedure, as well as credibility of information provided by each Supplier, by referring to Suppliers (including visits to Suppliers' working and other areas and territory) and/or to independent open sources of information, and/or external experts.

16.4.3. If it is found that a Supplier or its Products do not comply with requirements set in the Documentation for Accreditation procedure or that it has provided inadequate information, the Bank shall have a right to exclude the Participant from Accreditation (reject the Participant's request).

16.4.4. The Bank shall have the right not to review a Participant's request for Accreditation if the Bank has previously decided once or twice that this Participant or its Products did not comply with requirements set in the Documentation in relation to its requests for this Accreditation.

16.4.5. The Bank shall make a decision concerning compliance of Participants and their Products with requirements set in the Documentation within the time limits indicated in this Documentation and for each Request.

16.4.6. If there are no Participants' requests or if there are less requests complying with requirements set in the Documentation than prescribed by the Documentation for Accreditation procedure, at expiry of the time limit set for filing of requests for Accreditation, the Bank shall have a right to announce extension of the time limit for filing of requests or declare the Accreditation void.

16.4.7. The Participants recognized as complying with the Bank's requirements shall be included into the Bank's Register of Accredited Suppliers.

16.4.8. Information on the results of Accreditation is published in the manner similar to the public posting of information and Documentation (cl. 7.2 of the Regulations).

16.5. Procedure for maintenance of the Bank's Register of Accredited Suppliers

16.5.1. The Bank shall post the Register (including information connected with its alteration) on the Bank's Official website. The Register alterations shall be published within 3 (three) days from the date when the respective decisions were made (the record was signed).

16.5.2. At least once a year, the Bank shall monitor the relevance of Accreditation and monitor the Suppliers included in the Register with regard to their compliance with requirements to their financial condition and other requirements set in the Documentation.

16.5.3. If it is found that a Supplier does not comply with requirements set in the Documentation or that it has provided inadequate information, the Bank shall have a right to exclude such a Supplier from the Register at any time - both for this Accreditation and for any other Accreditations and to terminate contracts with this Supplier in accordance with their terms.

16.5.4. The Bank shall also have a right to exclude the following Suppliers from the Register:

- those who avoided conclusion of contract within the framework of Procurement procedures in accordance with their proposals;
- those who committed material violations of contract terms, which resulted in termination of contracts with them through a court proceeding or otherwise;
- those who violated terms of concluded contracts concerning due dates and quality of delivered Products regularly (more than two times);
- those who have financial, reputational and other risks connected with the Suppliers' activities;
- if the proportion of Procurement procedures not participated by the Suppliers (based on invitations sent by the Bank) is more than 50% in the total number of announced procedures during every 6 months of the Accreditation validity period.

16.5.5. Any Supplier, excluded from the Register, may file a request for inclusion in the Register again upon expiration of 6 (six) months from the date when it was decided to exclude it. While filing a new request, Suppliers must provide the Bank with all the separate groups of documents in full (Clause 16.3.4 of this Regulation).

16.5.6. After making a decision to exclude the Supplier from the Register, the Bank sends a notice to the Supplier about the deletion from the Register and publicly places information about it in the manner specified in clause 16.4.8 of the Regulations.

16.5.7. The Bank shall have the right to review the cancellation of the Procurement procedure among the accredited Suppliers and announcement of the open Procurement procedure if the proportion of accredited Suppliers, who have filed requests for participation in this procedure, is less than 50% of Suppliers accredited for a purchased category of Products.

17. Market analysis

17.1. Market analysis is not a Procurement Procedure. Market analysis is an open procedure carried out by the Bank with a view to determining or specifying requirements to Products and Participants, other Procurement parameters, and expedience of Procurement.

17.2. Market analysis shall be carried out if it is impossible to determine precise requirements to quality, characteristics, properties, and parameters of the Products planned for Procurement due to their exclusive character or limited presence (or absence) in operating markets.

17.3. Participation in Market Analysis shall not entail any guarantees, advantages, any other legal consequences causing the Bank's counter-liabilities for Participants.

17.4. To carry out the Market Analysis, the Bank shall post the following information (not limited to) on the Bank's website and, if necessary, on the ETP Operator's website, the official website, and other open sources:

- approximate description of Products (including possible characteristics, specifics of manufacturing, delivery, operation, functional constraints, information about actual presence in operating national and international markets) being a scope of the planned Procurement and parameters of their cost;

- requirements to documents and information that should be submitted by the Participants, as well as the procedure for their submission;

- time frames for the procedure;

- other information required for achievement of objectives indicated in cl. 17.1 of this Regulations.

17.5. While carrying out the Market Analysis, the Bank shall also have the right to send appeals (letters, requests) to potential Suppliers, requesting back-up and other information needed for the analysis (in its own discretion and by any means available).

17.6. Based on the results of the Market Analysis, it is not allowed to initiate the Single Source Procurement with explicit determination of the manufacturer, brand, and other characteristics of Products testifying the lack of procurement options.

18. Procedure for preparation, conclusion and implementation control of contracts

18.1. The Draft Contract is an integral part of the Notice and Documentation. The Bank shall conclude the following types of contracts within the framework of its Procurement activities:

- contracts for delivery of the Products indicating particular scope of delivery and total contract value;

- frame contracts (general agreements) with limited duration, setting prices/tariffs for units of the Products or discounts from official price lists of the Products manufacturer, without determination of specific scopes of the Products supply and total Contract value, but with indication of marginal (maximum) contract value and/or marginal (maximum) scope of the Products supply for the contract validity period.

18.2. Non-tendering Procurement procedures (Targeted Request for proposals, Targeted Request for quotations, Analysis of proposals and Procurement form a single Supplier) shall not represent a notice of tender or an invitation to take part in tender, as well as an offer or an invitation to make offers with a view to conclude a contract. Legal standards provided by Articles 437, 447-449 of the Civil Code of the Russian Federation shall not be applied to such Procurement procedures.

18.3. When carrying out Nontender Procurement Procedures, there is no civil law obligation of the Bank to conclude a contract.

18.4. If frame contracts for supply of one type of Products are concluded with two or more Suppliers, their execution may be accompanied by additional competitive procedures between the Suppliers who have concluded the frame contracts, when a respective batch of Products is ordered.

18.5. If the Documentation provides for payment upon delivery of the Products and purchasing of the Products is not systematic, payment may be made on the basis of a single invoice issued by the Supplier (without conclusion of a contract in form of the single document).

18.6. The conclusion of the contract based on the results of the Procurement procedure is carried out in the following order and time:

18.6.1. When concluding a contract in hard copy:

18.6.1.1. The Bank prepares two copies of the contract in hard copy, signs each of them for its part, puts the seal of the Bank on the contract ⁸ and sends it to the Winning Bidder of the Procurement procedure for signing.

18.6.1.2. The Winning Bidder of the Procurement procedure within the period specified in the Documentation shall transfer a signed⁹ copy of the contract for its part to the Bank.

18.6.1.3. If a requirement for providing performance of a contract executed is set in the Documentation, documents which confirm execution of security by the Winning Bidder to perform the contract (or documents needed to execute such security depending on a type of security and conditions of its execution), as well as other documents set in the Documentation and needed to execute the contract shall be submitted with the contract.

18.6.1.4. The transfer of copies of the contract in hard copy for signing and the documents required for its conclusion shall be effected in the manner and to the addresses determined in accordance with the Documentation.

18.6.1.5. Unless otherwise specified in the Documentation, the transfer of documents to the Bank shall be performed to the location of the Bank, the representative of the Bank specified in the Documentation as a contact person; to the address of the Winning Bidder the transfer is carried out to the location of the Bank, to the representative specified in the Winning Bidder's Request for participation in the Procurement procedure as a contact person. Acceptance of the contract and other documents is made by the representative of the relevant party in form of the hand receipt on a copy of the documents to be transferred, with the name, position, time and date of documents receipt. The Parties may draw up an act and / or a list of the documents to be transferred.

18.6.2. At the conclusion of the contract in electronic form:

18.6.2.1. The Bank prepares the contract in electronic form, places it in the software and hardware means of electronic document management and signs it electronically.

18.6.2.2. The Winning Bidder of the Procurement procedure within the period specified in the Documentation shall transfer it signed with electronic signature of the Winning Bidder.

18.7. If a requirement for providing performance of a contract executed is set in the Documentation, documents which confirm execution of security by the Winning Bidder to perform the contract (or documents needed to execute such security depending on a type of security and conditions of its execution), as well as other documents set in the Documentation and needed to execute the contract shall be submitted/signed with the contract.

18.8. Participant may not alter contracts proposed by the Bank in its Documentation or require its alteration.

18.9. Specifics for the conclusion of a contract based on the results of the Procurement can be established by the Documentation (in part of electronic document management - in the Agreement on electronic document management attached to the Documentation), the Rules for the operation of the ETP.

18.10. Performance of concluded contracts is carried out in the form and in the manner established by the relevant agreement.

18.11. Based on the results of Procurement procedure, the Bank and the Winning Bidder may (by mutual consent) introduce alterations in a draft contract being a part of the Documentation.

18.12. Agreement following the outcome of the Procurement Procedure shall be made in the period and under the terms specified in the Notice and Documentation, but not earlier than 10 (ten) and not later than 20 (twenty) days after the date on which the outcome of the Procurement Procedure is determined, or, if the information on Procurement is published on the UIS - from the date on which the record on the outcome of the Procurement Procedure is published on the UIS. If it is necessary to approve execution of a contract by the Bank's authorized body, the contract shall be executed no later than within 5 (five) days after the date of such approval.

⁸If there is a requirement in the Documentation on the affixing of the seal on the contract.

⁹ If the Winning Bidder has a seal, and if there is a requirement in the Documentation that the seal should be affixed on the contract, in addition to the signature of the authorized person, copies of the contract must bear the seal of the Winning Bidder.

18.13. If scopes, prices of the procured Products or the contract term are changed in the course of conclusion or execution of the contract as compared to the summary data indicated in a record composed on the basis of the Procurement results, the Bank shall publish information about the respective changes in the contract in UIS not later than 10 (ten) days from the date when they were introduced.

18.14. If the Winning Bidder refuses to conclude a contract, including avoidance of the contract conclusion, the Bank shall have a right to cancel selection of this Participant as the Winning Bidder and to make one of the following decisions:

- to conclude a contract with a second-ranked Participant;
- to refuse the Procurement procedure;
- to carry out a new Procurement procedure;

18.15. In case of the refusal of the Participant who took the second place and the Winner of the Procurement procedure, which is recognized as such by the Bank, to conclude a contract and in case of the evasion of the contract conclusion, the Bank shall have the right to cancel the decision of recognizing this Participant as the Winning Bidder of the Procurement procedure and to take one of the decisions provided for in clause 4.1.13 of the Regulations, or to perform the Procurement from a single Supplier (clause 2.2.6.10 of the Regulations).

18.16. The evasion (refusal) of the contract conclusion means the following actions/omissions of the Winning Bidder of the Procurement procedure:

1) failure to provide the Bank with a contract copy signed by the Winning Bidder at the stated time and order;

2) the Winning Bidder's refusal to conclude a contract under the terms set in a draft contract being a part of the Documentation;

3) the Winning Bidder's presentation of a request/proposal concerning introduction of alterations in the draft contract being a part of the Documentation or an altered draft contract being a part of the Documentation;

4) failure to provide properly executed documents prescribed by the Documentation and/or required for the contract conclusion at the stated time;

5) failure to provide the documents confirming the execution by the Winning Bidder of the contract performance security (if any);

6) other acts or omissions of the Winning Bidder testifying that it is not going to sign the contract.

18.17. The Bank may refuse to execute the contract with Winning Bidder if, due to change in needs in the Products, such execution or its further performance causes or may cause the violation of the Bank's property interest, including (but not limited to) direct damage, which could not be projected accurately, set (determined) during the planning stage and (or) the Procurement Procedure.

18.18. The Bank shall post a respective notice of refusal (alterations) in the same manner as used for the Procurement Documentation.

18.19. As agreed upon with the Supplier, it shall be possible to use electronic document flow for signing and execution of contracts.

18.20. The Bank shall monitor the fulfillment of the contract obligations by Suppliers, including control of time limits, quality and other terms of the Products supply.

18.21. If the Products acceptance shall reveal that quality, quantity and completeness of the supplied Products do not correspond to those indicated in the accompanying documents, the Bank shall settle these issues with the Supplier.

19. Dealing with complaints of Procurement procedure Participants

19.1. The Procurement procedure Participants shall have a right to file a complaint and/or proposals to the Bank (hereinafter referred to as the address) - both in a part of a specific Procurement procedure and in general for Procurement activities of the Bank, its branches, subsidiary companies and Sberbank Group.

19.2. Appeals shall be received at email address shown in the Bank's Official website, and according to details indicated in the Documentation - for a respective Procurement procedure.

19.3. Appeals concerning Procurement procedures shall be received until the Bank concludes a contract.

19.4. The Bank shall have a right not to reply to the Participants' appeals if they contain questions that have been previously answered in written form and if the Participant does not mention any new circumstances.

19.5. In general, the Bank shall form a response to appeal within 14 (fourteen) business days from the date when it was received. If necessary, the time limit for examination of appeals may be extended.

19.6. The results of examination or information about extension of the time limits shall be brought to the notice of the applicant and other interested parties.

20. Particular aspects of competitive Procurement, in which only small and medium enterprises may participate (SME)

20.1. In terms of procurement methods and conditions for their use

20.1.1. Competitive Procurement with SME Participants shall be conducted through an electronic bidding, an electronic auction, an electronic request for quotation or an electronic request for proposal.

20.1.2. Procurement among SME is carried out by the Bank on the ETP, functioning in accordance with the requirements established by the Federal Law 44-FZ, and additional requirements approved by the Government of Russia.

20.2. In terms of the Procurement information support

20.2.1. The Bank in the implementation of a competitive procurement with the SME participation places the Notice of the following in the UIS:

1) the bidding in electronic form within the following terms:

a) not less than seven days before the deadline for submission of Requests for participation in such a bidding if the initial (maximum) price of the contract does not exceed thirty million rubles;

b) not less than fifteen days before the deadline for submission of Requests for participation in such a bidding if the initial (maximum) price of the contract exceeds thirty million rubles;

2) the auction in electronic form within the following terms:

a) not less than seven days before the deadline for submission of Requests for participation in such an Auction if the initial (maximum) price of the contract does not exceed thirty million rubles;

b) not less than fifteen days before the deadline for submission of Requests for participation in such an Auction if the initial (maximum) price of the contract exceeds thirty million rubles;

3) Request for proposal in electronic form no later than five business days before the date of such a request for proposal. The start (maximum) contract price shall not exceed fifteen million rubles;

4) Request for quotations in electronic form not less than four business days before the deadline for submitting Requests for participation in such a Request for quotations. The start (maximal) contract price shall not exceed seven million rubles.

20.3. In terms of the procedure for the bidding

20.3.1. The Contest, which Participants are SME only, may include the steps specified in clause 15.6.

20.3.2. At inclusion of the stages specified in cl. 15.6 of the Regulations into the bidding, the following rules should be observed:

1) the sequence of stages for such bidding should correspond to the order of their listing in cl. 15.6 of the Regulations. Each stage of the competition can be included in it once;

2) the simultaneous inclusion of stages, provided for in cl. 1 and 2 of clause 15.6 of the Regulations into such bidding is not allowed;

3) the Notice on holding a tender should include the terms of each stage of such a bidding;

4) according to the results of each stage of the bidding, a separate record is drawn up. At the same time the record on the results of the last stage of the bidding is not drawn up. At the end of the last stage of the bidding, following which the Winning Bidder is determined, a final record is drawn up;

5) if the tender includes the stages stipulated by clauses 1 or 2 of clause 15.6 of the Regulations, the Customer specifies the following information in the records drawn up based on the results of these stages, including information on the decision taken by him, on the need to clarify the functional characteristics (consumer properties) of the goods to be procured, the quality of work, services, other conditions for the performance of the contract or the lack of the need for such clarification. In the event that the Bank makes a decision on the need to clarify the functional characteristics (consumer properties) of the purchased goods, quality of work, services, and other conditions for the performance of the contract, the Bank shall place the updated Notice of the bidding and the clarified Documentation in the UIS . In this case, the rejection of bidding Participants' Requests in electronic form is not allowed, the Bank invites all bidding Participants in electronic form to submit final proposals taking into account the specified functional characteristics (consumer properties) of the purchased goods, works, services, other conditions of contract performance. At the same time, the Bank determines the deadline for submission of the final proposals of the bidding participants. In the event that the Bank decides not to clarify the Notice of bidding and Documentation, information on this decision shall be indicated in the record compiled by the results of these stages of the bidding. At the same time, the Participants of the bidding do not submit final proposals;

6) Discussion with the Contest participants of the proposals on the functional characteristics (consumer properties) of goods, the quality of work, services and other conditions for the performance of the contract contained in their Requests must be carried out with the bidding participants who meet the requirements specified in the Notice of the Tender and Documentation. At the same time, all participants of the bidding complying with the specified requirements should be provided with equal access to participation in this discussion and compliance by the customer with the provisions of Federal Law No. 98-FZ dated July 29, 2004 "On Trade Secret";

7) after placement in the UIS of the record compiled by the results of the bidding stage, any Participant of the bidding has the right to refuse further participation in the competition. Such refusal is expressed in failure of the bidding participant to submit a final proposal;

8) the bidding participant submits one final offer in respect of each subject of the tender in electronic form (lot) at any time from the date of placement by the Bank of the updated notification about the bidding and documentation to the UIS before the deadline for the submission of final proposals, provided for by such Notice and Documentation;

9) if the bidding includes the stage stipulated by clause 4 of clause 15.6 of the Regulations:

a) all the Bidding Participant are subject to unified qualification requirements established by the Documentation;

b) Requests for participation in the bidding must contain information and documents provided for by the Documentation, confirming the compliance of the bidding participants with the unified qualification requirements established by the Documentation;

c) The Requests of the bidding participants which do not meet the qualification requirements are rejected;

10) if the bidding includes the stage stipulated by clause 5 of clause 15.6 of the Regulations:

a) The bidding participants must be informed of the lowest price of the proposal of all price proposals submitted by the Participants of such bidding;

b) The participants of the bidding submit one additional price proposal, which should be lower than the price proposal previously submitted by them simultaneously with the Request for participation in the bidding or at the same time as the final offer;

c) if the bidding participant does not change his price proposal, he has the right not to submit an additional price proposal.

At the same time, the price proposal submitted by him/her is considered when drawing up the final record.

20.4. In terms of the procedure for the Online Auction

20.4.1. An Online Auction, in which only SMEs can act as the participants, may include the stage of qualifying the Participants of the Online Auction, and the following rules should be observed:

1) the Notice on holding an Online Auction with the participation of only small and medium business entities, should specify the timing for such a stage;

2) all the Online Auction Participants are subject to unified qualification requirements established by the Documentation;

b) Requests for participation in the Online Auction must contain information and documents provided for by the Documentation, confirming the compliance of the Online Auction participants with the unified qualification requirements established by the Documentation;

c) The Requests of the Online Auction participants which do not meet the qualification requirements are rejected;

20.5. The Online Auction includes the procedure for submitting proposals by the Participants to the price of the contract, taking into account the following requirements:

1) "auction step" is from 0.5 percent to five percent of the initial (maximum) price of the contract;

2) the reduction of the current minimum offer on the Contract price is effected by an amount within the "auction step";

3) The Participant of the Online Auction shall not be entitled to submit an offer on the price of the contract equal to the offer submitted earlier by that Participant for the price of the contract or greater than it, and also the offer on the contract price equal to zero;

4) The Participant of the Online Auction shall not be entitled to submit an offer on the price of the contract, which is lower than the current minimum offer for the contract price, reduced within the "auction step";

5) The Participant of the Online Auction shall not be entitled to submit an offer on the price of the contract, which is lower than the current minimum offer for the contract price, in the event that it is submitted by this Participant of the Online Auction.

20.6. In terms of the Procedure for Request for proposals

20.6.1. The request for proposals, in which only SMEs can act as the participants, may include the stage of the qualifications-based selection of the Participants of the Request for proposals. In this case, the following rules shall be met:

1) the Notice on holding the Request for proposals should include the terms of such stage;

2) all the Request for proposals' Participants are subject to unified qualification requirements established by the Documentation;

3) Requests for participation in the the Request for proposals must contain information and documents provided for by the Documentation, confirming the compliance of the the Request for proposals' participants with the unified qualification requirements established by the Documentation;

4) Requests of Request for proposals' participants in electronic form that do not meet the qualification requirements established by the Documentation are rejected.

20.7. In terms of the Procedure for Request for Quotations

20.7.1. Request for quotations can not be multi-stage.

20.7.2. The request for participation in the request for quotations, in which only SMEs can act as the participants, may include the following:

1) the proposal of the Participant of the request for quotations on the price of the contract;

2) the consent of the Participant of the request for quotations provided by one of the following items:

a) for the performance of work or the provision of services specified in the Notice of Request for Quotations in electronic form, under the terms provided for in the draft contract (in case of the Procurement of works or services);

b) for the supply of goods that is specified in the Notice of Request for Quotations in electronic form and for which such Notice contains an indication of the trademark in accordance with the

requirements of the Law, under the terms stipulated by the draft contract and not subject to change following the results of the Request for quotations in electronic form;

c) for the supply of goods specified in the Notice of Request for Quotations in electronic form and specific indicators of which correspond to the equivalence values established by this Notice (in the event that the Participant of a quotation request in electronic form offers the delivery of a product that is equivalent to the goods specified in such Notice), under the terms provided for in the draft contract;

3) other information and documents provided for in the Documentation, in the notification of the Request for quotations in electronic form.

20.8. In terms of the procedure for the Security of requests and execution of Contract

20.8.1. The choice of the method of securing the Request for participation in the Purchase (cash or bank guarantee) is carried out by the Participant of such Procurement.

20.8.2. The requirements for the amount of security of the Request and the performance of the contract are established by the Government of Russia.

20.8.3. In course of the competitive procurement with the participation of the SME, the funds intended to secure the Request for participation in such procurement shall be paid by the Participant of such procurement to a special account opened by them in the bank included into the list determined by the Government of the Russian Federation in accordance with the Federal Law No. 44-FZ dated April 05, 2013 "On the Contract System of the Federal and Municipal Procurement of Goods, Works and Services" (hereinafter - special bank account).

20.8.4. Within one hour following the end of the deadline for submission of Requests for participation in the competitive procurement with the participation of the SME, the ETP Operator sends information about the Procurement Participant and the amount of money required to secure the Request to the Participant's serving bank. The bank servicing the Participant shall, within one hour after receipt of the said information, block the funds, if there are unblocked funds in the special bank account of the Participant in the amount of securing the said Request and inform the operator. The funds are not blocked in the absence of funds in the special bank account of such Procurement Participant in the amount sufficient to secure the said Request or in the event of suspension of transactions in such account in accordance with the legislation of the Russian Federation, of which the ETP Operator is informed within one hour. In the event that the blocking of funds cannot be carried out on the grounds provided for in this clause, the ETP Operator is obliged to return the specified Request to the Participant within one hour after the expiry of the deadline for the submission of Requests specified in the Notice of Competitive Procurement.

20.8.5. A participant in a competitive procurement with the participation of the SME is entitled to dispose of funds that are on a special bank account and for which no blockage has been made.

20.8.6. Funds deposited in a special bank account as security for Requests for participation in the Competitive Procurement with the participation of the SMEs are transferred to the account of the Bank specified in the Notice on the implementation of such Procurement, Documentation, in case of evasion, including the failure to provide or provision, in violation of the conditions established by the Notice on the implementation of such Procurement, the Documentation, prior to the conclusion of the contract, to the Bank for Enforcing the Contract (if the Notice on implementation of such Procurement, Documentation establishes the requirement to secure the contract performance) or the Participant refuses to conclude such Procurement contract.

20.9. In terms of the Request filing

20.9.1. The Request for participation in the bidding, Electronic auction, request for proposals consists of two parts and a price proposal. The Request for participation in the request for quotations consists of one part and a price proposal. The first part of the Request for participation in the bidding, in the online auction, the request for proposals shall contain a description of the delivered goods, the work performed, the services provided, which are the subject of the Procurement in accordance with the requirements of the Documentation. In this case, the indication in the first part of the Request for participation in the competitive procurement of information about the Bidder, the online Auction or the

request for proposals and its compliance with the unified qualification requirements established in the Documentation is not allowed.

20.9.2. The second part of the Request for participation in the bidding, online auction, request for proposals should contain information about this Participant, information on its compliance with the unified qualification requirements (if they are specified in the Documentation), the final offer of the Participant on the functional characteristics (consumer properties) of the goods, quality of work, services and other terms of performance of the contract.

20.9.3. In the event that the bidding provides for the stage specified in clause 5 of clause 15.6 of the Regulations, the submission of additional price proposals shall be conducted on the ETP on the day specified in the Notice of the bidding and Documentation. Information on time of the beginning of the said stage is placed by the ETP Operator in the UIS in accordance with the time zone in which the Bank is located. The duration of admission of additional price proposals from the bidding participants is three hours.

20.9.4. In the case of information on the Participant and price proposal in the first part of the Request for participation in the bidding, the online auction, the request for proposals and (or) any information regarding the price proposal in the second part of this Request, this Request shall be rejected.

20.9.5. The ETP operator sends the following to the Bank in the following order:

1) the first parts of the Requests for participation in the bidding, the online auction, the request for proposals, the Request for participation in the request for quotations - no later than the day following the deadline for submission of Requests for participation in the competitive procurement involving only the SME as established in the Notice on implementation of the competitive Procurement, Documentation;

2) the first parts of final proposals of the Participants in electronic form - no later than the day following the deadline for the submission of the Request for participation in such a bidding, established by the updated Notice on the implementation of competitive procurement, specified by the Documentation;

3) the second parts of the Requests for participation in the bidding, the online auction, the request for proposals - within the time limits specified in the Notice of such a bidding, online auction, request for proposals, in the Documentation including the adjusted Notice and the adjusted Documentation.

The specified dates cannot be earlier than the deadlines for:

a) the Bank's placement of the record in the UIS compiled during such bidding, online Auction, request for proposals based on the results of the examination of the first parts of the Requests, new first parts of the Requests (if the electronic bidding provides for the stages specified in cl. 1 and 2 of cl.15.6 of the Regulations) to participate in them;

b) carrying out the stage stipulated by cl. 5 of cl. 15.6 of the Regulations (in case the bidding provides for such a stage), and in the course of the Online Auction - the procedure for submitting proposals on price of the contract by Participants to such an auction.

20.9.6. In the event that the Bank decides to cancel competitive procurement with the participation of the SME, the ETP Operator shall not be entitled to send the Requests of Participants of such a competitive procurement to the Bank.

20.9.7. Following the results of consideration of the first parts of the Requests for participation in the bidding in the electronic form, Online auction, request for proposals in the electronic form, and Requests for participation in the request for quotations in the electronic form, the Bank sends the record specified in Appendix 5 of the Regulations to the ETP Operator. Within one hour after receipt of this record, the ETP Operator places it in the UIS.

20.9.8. The ETP Operator within one hour after placement of the record of the comparison of price proposals, additional price proposals in the UIS, sends the results of the comparison of price proposals, additional price proposals to the Bank, as well as information on price proposals, additional price proposals of each Participant of the bidding, online auction, request for proposals.

20.9.9. Within one business day after the ETP Operator sends the information specified in clause 20.9.8 and in the second parts of the Procurement Participants' Requests, the Bank, on the basis of the results of evaluating Requests for participation in such Procurement, assigns a serial number to each such Request with the purpose of decreasing the degree of profitability of the contract performance conditions

contained therein. The Request for participation in the bidding, which contains the best contract performance conditions, and in case of the online auction or the request for quotations - the lowest price proposal, is assigned the first number. In the event that several such Requests contain the same terms and conditions for the performance of the contract or the same price proposals, a smaller number is assigned to the Request, which was received earlier than other Requests.

20.9.10. The customer shall draw up the final record in accordance with the requirements specified in Appendix 5 of the Regulations and place it on the ETP and in the UIS.

20.10. As part of the procedure for preparation, conclusion and implementation control of contracts

20.10.1. The contract based on the results of competitive procurement with participation of the SME is concluded with the use of software and hardware of ETP and should be signed by an electronic signature of the person entitled to act on behalf of the Participant of such competitive Procurement, of the Bank, respectively. In the event of any disagreement on the draft contract sent by the Bank, the Participant of such Procurement shall draw up a record of disagreements indicating the notes to the provisions of the draft contract that do not comply with the Notice, the Documentation and the Request, specifying the relevant provisions of these documents. The record of disagreements is sent to the Bank using the software and hardware means of the ETP. The Bank shall examine the record of disagreements and send the finalized draft contract to the Participant of such Procurement or re-send the draft contract specifying the reasons for refusal to take into account all or part of the notes contained in the record of disagreements in a separate document.

20.10.2. The contract by the results of the competitive Procurement with participation of the SME is based on the terms and conditions stipulated in the draft contract, the Documentation, the Notice on the implementation of competitive procurement or the invitation to participate in such Procurement and the Request of the Participant of such Procurement, with which the contract is concluded.

21. Approval of the Regulation

21.1. The Regulation shall be approved by the Supervisory Board of the Bank as advised by the Bank's Executive Board and shall be placed on the Bank's official website and in UIS within 15 (fifteen) days from the date of approval. The Regulation shall become effective on the date of its approval.

21.2. Alterations in the Regulation shall be approved by the Supervisory Board of the Bank as advised by the Bank's Executive Board and shall be placed on the Bank's official website and in UIS within 15 (fifteen) days from the date of approval. Alterations in the Regulation shall become effective on the date of their approval.

21.3. Provisions of the Regulations establishing the features for competitive Procurement, in which only SMEs may act as the Participants, shall apply to the Procurement, the notices on the implementation of which are posted in the UIS or invitations to participate in which are sent after the effective date of operation of the ETP Operators in accordance with uniform requirements provided for by the Federal Law N 44-FZ dated April 5, 2013 "On the Contract System of the Federal and Municipal Procurement of Goods, Works and Services" and additional requirements established by the Government of the Russian Federation in accordance with the Law.

Terms and Definitions

Accreditation means an open procedure other than the Procurement, which is carried out by the Bank to identify Suppliers that meet the Bank's requirements for main purchased product categories, the results of which are included in the register of the Bank's accredited Suppliers.

Bank means Sberbank (Customer).

Interdependent persons are persons recognized as interdependent persons in accordance with the provisions of Art. 105.1 of the Tax Code of the Russian Federation.

Documentation means a set of documents that contains all the necessary information on the subject matter of the Procurement (Accreditation), the conditions of performance of the contract, the requirements for the Participants, as well as the terms and conditions of the Procurement (Accreditation). For the Request for Quotations, the information contained in the Documentation may be included into the Procurement Notice.

UIS means unified information system in the sphere of Procurement.

Procurement Procedure/Procurement means a sequence of actions carried out by the Bank to implement a specific Procurement Method with the aim of purchasing the Products, which sequence of actions shall be followed by the conclusion of relevant commercial contract with the Supplier, including a contract without its execution as a single document (one-time invoice).

Request means a set of the Participant's documents proving the Participant's legal capacity and skills and containing a proposal on conditions for the performance of the contract for the supply of the Products that are the subject matter of the Procurement.

Procurement Activities means the Bank's activities aimed at meeting the Bank's needs for the Products, including at supporting banking activities (banking operations and transactions specified in the license issued by the Bank of Russia).

Procurement Notice/Notice means a document that declares the beginning of the Procurement Procedure, publication or distribution of which means the formal announcement about the start of the Procurement Procedure/Accreditation.

Innovative Products means the implemented results of scientific and technological activities in the form of products and services the quality characteristic of which includes absolute or relative scientific and technical novelty, and new technologies (not previously used in this area).

Collective participant means several persons acting on the part of the Procurement Participant.

Bidding Commission (Commission) means a collegial body established by the Bank to select the Supplier through the Procurement Procedures.

ETP Operator means legal entity - owner of ETP.

Bank's Official Website means the official website of Sberbank in the information and telecommunication network "Internet" (www.sberbank.ru).

Winning Bidder means the participant who has made the best bid in accordance with the terms of the Documentation on the conduct of the Procurement Procedure and in respect of whom there has been published a decision declaring him the Winning Bidder.

Supplier (Contractor) means a legal entity or a natural person (sole proprietor).

Products means goods, works and services.

Register of Accredited Suppliers means a public list generated by the Bank out of the Suppliers who have passed the Accreditation process.

Register of contracts means the register of contracts concluded by the Bank based on the results of the Procurement, placed in the UIS.

Method of procurement means a bidding, electronic bidding, online auction, request for proposals, request for proposals in electronic form, request for quotations, request for quotations in electronic form, targeted request for proposals, targeted request for proposals in electronic form, targeted request for quotations, targeted request for quotations in electronic form, analysis of proposals, Procurement from a single Supplier.

Tender means bidding, electronic bidding, online auction, request for proposals, request for proposals in electronic form, request for quotations, request for quotations in electronic form, conducted to determine the Winning Bidder and to conclude a contract with them on the supply of Products in accordance with Federal Law No. 223-FZ dated July 18, 2011 "On Procurement of Goods, Works, Services by Individual Types of Legal Entities".

Participant means a participant of the Procurement Procedure, the Accreditation, i.e. a potential Supplier (Contractor) who is seeking to supply the Products.

Centralized purchase means Procurement by the Bank by combining the needs of the branches of the Bank and/or companies belonging to Sberbank Group.

Electronic Trading Platform (hereinafter referred to as the "ETP") means a hardware and software package intended for carrying out procurement procedures in electronic form on the website on the Internet.

List of interdependent persons, for which the Bank, while procuring the products, does not comply with the requirements of the Law in accordance with Clause 13, Part 4, Art. 1 of the Law

Seq. no.	Name of interdependent person	INN (code)	Basis for inclusion into the list of interdependent persons in accordance with the Russian Federation Tax Code
1	Cetelem Bank LLC	6452010742	sub-clause 1, clause 2, art. 105.1. RF TC
2	Sberbank Corporate University, Autonomous Nonprofit Organization for continuing professional education	7736128605	sub-clause 1, clause 2, art. 105.1. RF TC
3	Delovaya Sreda JSC	7736641983	sub-clause 1, clause 2, art. 105.1. RF TC
4	IKS JSC	5263023906	sub-clause 1, clause 2, art. 105.1. RF TC
5	Sberbank Private Pension Fund JSC	7725352740	sub-clause 1, clause 2, art. 105.1. RF TC
6	Rublyovo-Arkhangelskoye JSC	5024093941	sub-clause 9, clause 2, art. 105.1. RF TC
7	Sberbank CIB	7710048970	sub-clause 9, clause 2, art. 105.1. RF TC
8	Sberbank Leasing	7707009586	sub-clause 1, clause 2, art. 105.1. RF TC
9	Sberbank Asset Management	7710183778	sub-clause 9, clause 2, art. 105.1. RF TC
10	SberTech	7736632467	sub-clause 1, clause 2, art. 105.1. RF TC
11	Status JSC	7707179242	sub-clause 1, clause 2, art. 105.1. RF TC
12	Strategy Partners Group CJSC	7736612855	sub-clause 1, clause 2, art. 105.1. RF TC
13	Universal Electronic Card JSC	7727718421	sub-clause 1, clause 2, art. 105.1. RF TC
14	Loyalty Programs Center JSC	7702770003	sub-clause 1, clause 2, art. 105.1. RF TC
15	United Credit Bureau CJSC	7710561081	sub-clause 1, clause 2, art. 105.1. RF TC
16	Sberbank AST	7707308480	sub-clause 1, clause 2, art. 105.1. RF TC
17	MANAGEMENT COMPANY SBVK	7704654394	sub-clause 9, clause 2, art. 105.1. RF TC
18	Sotsialnye Garantii OJSC	3017064696	sub-clause 1, clause 2, art. 105.1. RF TC
19	Moscow City Golf Club LLC	7729276546	sub-clause 9, clause 2, art. 105.1. RF TC

Seq. no.	Name of interdependent person	INN (code)	Basis for inclusion into the list of interdependent persons in accordance with the Russian Federation Tax Code
20	ActiveBusinessCollection LLC	7736659589	sub-clause 1, clause 2, art. 105.1. RF TC
21	AUKTSION LLC	7710203590	sub-clause 1, clause 2, art. 105.1. RF TC
22	Safe Information Zone LLC	9701036178	sub-clause 9, clause 2, art. 105.1. RF TC
23	Dialogue LLC	7804568396	sub-clause 9, clause 2, art. 105.1. RF TC
24	DOCDOC LLC	9710011437	sub-clause 9, clause 2, art. 105.1. RF TC
25	KORUS Consulting CIS LLC	7801392271	sub-clause 1, clause 2, art. 105.1. RF TC
26	Promising Investments LLC	5032218680	sub-clause 1, clause 2, art. 105.1. RF TC
27	Platius LLC	7723920588	sub-clause 9, clause 2, art. 105.1. RF TC
28	PS Yandex.Money LLC	7736554890	sub-clause 1, clause 2, art. 105.1. RF TC
29	SB DEVELOPMENT LLC	7722365099	sub-clause 9, clause 2, art. 105.1. RF TC
30	Sberbank Investments	5032229441	sub-clause 1, clause 2, art. 105.1. RF TC
31	Sberbank Capital	7736581290	sub-clause 1, clause 2, art. 105.1. RF TC
32	Sberbank Factoring	7802754982	sub-clause 1, clause 2, art. 105.1. RF TC
33	Sberbank Service	7736663049	sub-clause 1, clause 2, art. 105.1. RF TC
34	Sberbank-Telecom	7736264044	sub-clause 9, clause 2, art. 105.1. RF TC
35	Sberbank Finance	7736617998	sub-clause 1, clause 2, art. 105.1. RF TC
36	Segmento	7706431241	sub-clause 1, clause 2, art. 105.1. RF TC
37	Sovremennye Tekhnologii	7708229993	sub-clause 1, clause 2, art. 105.1. RF TC
38	Sberbank Specialized Depository	7736618039	sub-clause 1, clause 2, art. 105.1. RF TC
39	Sberbank Insurance Broker	7706810730	sub-clause 1, clause 2, art. 105.1. RF TC
40	Industry Transformation Technology, LLC	7730241227	sub-clause 9, clause 2, art. 105.1. RF TC
41	Sberbank Real Estate Center	7736249247	sub-clause 1, clause 2, art. 105.1. RF TC

Seq. no.	Name of interdependent person	INN (code)	Basis for inclusion into the list of interdependent persons in accordance with the Russian Federation Tax Code
42	Bankruptcy Technology Center LLC	7736303529	sub-clause 1, clause 2, art. 105.1. RF TC
43	Digital Assets, LLC	7736256452	sub-clause 9, clause 2, art. 105.1. RF TC
44	Digital Technologies LLC	7736252313	sub-clause 1, clause 2, art. 105.1. RF TC
45	EVOTOR LLC	9715225506	sub-clause 1, clause 2, art. 105.1. RF TC
46	Engri LLC	7725312352	sub-clause 9, clause 2, art. 105.1. RF TC
47	YANDEX.MARKET LLC	7704357909	sub-clause 1, clause 2, art. 105.1. RF TC
48	VisionLabs LLC	7701954054	sub-clause 1, clause 2, art. 105.1. RF TC
50	MCC Vydayushiesya Kredity LLC	7725374454	sub-clause 9, clause 2, art. 105.1. RF TC
51	NCO Yandex.Money LLC	7750005725	sub-clause 9, clause 2, art. 105.1. RF TC
52	IC Sberbank Life Insurance	7744002123	sub-clause 1, clause 2, art. 105.1. RF TC
53	IC Sberbank Insurance	7706810747	sub-clause 1, clause 2, art. 105.1. RF TC
54	SB KlauD	7703768575	sub-clause 9, clause 2, art. 105.1. RF TC
55	GARANT-SV LLC	9103007830	sub-clause 9, clause 2, art. 105.1. RF TC
56	Service Desk CJSC (Minsk)	191636450	sub-clause 9, clause 2, art. 105.1. RF TC
57	Service Desk Techno, LLC (Minsk)	192797435	sub-clause 1, clause 2, art. 105.1. RF TC
58	Gamma-S LLC	7722337550	sub-clause 9, clause 2, art. 105.1. RF TC
59	Kiparis-2 LLC	9101001550	sub-clause 9, clause 2, art. 105.1. RF TC
60	Gorizont-Service LLC	9103069850	sub-clause 9, clause 2, art. 105.1. RF TC
61	Autonomous Noncommercial Organization "School 21"	7736316133	sub-clause 1, clause 2, art. 105.1. RF TC
62	STK, LLC	7720427871	sub-clause 9, clause 2, art. 105.1. RF TC

Procedure for giving priority to Products of Russian origin

1.1. In accordance with the requirements of Federal Law No. 223-FZ dated July 18, 2011, “On Procurement of Goods, Works and Services by Certain Categories of Legal Entities” and Ruling of the Russian Government No. 925 dated September 16, 2016, the Bank grants priority to goods of Russian origin or works and services to be performed/provided by Russian entities over goods originating from a foreign state or works and services to be performed/provided by foreign entities (hereinafter, “Priority”), subject to the following.

1.2. Priority shall be established for goods of Russian origin or works and services to be performed/provided by Russian entities in the course of the procurement of goods, works or services by means of holding bidding, an auction or other procurement methods, except for procurement from a sole supplier (contractor), over goods originating from a foreign state or works and services to be performed/provided by foreign entities.

1.3. In the course of procurement of goods, works or services by conducting bidding or another method where the winner of the procurement is determined based on criteria of evaluation and comparison of Requests for participation in procurement specified in the procurement documentation or where the winner is deemed to be the entity that offered the lowest contract price, evaluation and comparison of applications for participation in procurement that contain proposals for the supply of goods of Russian origin or the performance of works or provision of services by Russian entities shall, with respect to the cost-based assessment criteria, be performed using the contract price proposed in the said Requests decreased by 15 percent, while the contract shall be concluded at the contract price proposed by the participant in the application for participation in procurement.

1.4. In the course of Procurement of goods, works or services by conducting an auction or other method where determination of a winner is performed by decreasing the initial (maximum) price of the contract specified in the notice of procurement by a “step” established in the procurement documentation, if the winner of procurement has submitted an application for participation in procurement containing a proposal to supply goods originating from foreign states or a proposal for the performance of works or rendering of services by foreign entities, the contract with that winner shall be concluded at a price 15 percent lower than the contract price proposed by it.

1.5. Procedure for Granting Priority:

1.5.1. A Participant shall indicate (declare) in its Request for participation in procurement the name of the country of origin of the goods to be supplied, and provide documents confirming the information on the country of origin.

Failure to indicate (declare) the country of origin of the goods to be supplied in the application shall not be the grounds for rejection of the Requests for participation in procurement, and such Requests shall be considered as containing a proposal to supply foreign goods.

The Participant shall bear the liability for the provision of inaccurate information on the country of origin of goods specified in an Requests for participation in Procurement.

If a Participant provides inaccurate information on the country of origin of goods specified in an Requests for participation in procurement, such Requests shall be rejected by the Bank.

1.5.2. A Participant shall be classified as a Russian or foreign entity based on documents of the Participant containing information on the place of its registration (for legal entities and individual entrepreneurs that perform works or provide services) or based on identity documents (for individuals).

1.5.3. In a Request for participation in procurement submitted by a participant of bidding, a request for proposal, or competitive analysis containing a proposal to supply goods of Russian and foreign origin or for the performance of works or the provision of services by Russian and foreign entities, the cost of goods of Russian origin or the cost of works or services to be performed/provided by Russian entities shall make up not less than 50 percent of the cost of all goods, works or services proposed by such participant.

1.5.4. To determine the ratio of the price of goods of Russian and foreign origin that are proposed to be supplied or the price of performance of works and provision of services by Russian and foreign entities

in cases provided for by Clause 1.5.3 of Appendix 3 hereof, the price per unit of each type of goods, work, or service, determined in accordance with Clause 5 of the Ruling of Government of the Russian Federation No. 925 dated September 16, 2016, shall be used:

1.5.5. In the course of performance of a contract concluded with a Winning Bidder to whom priority is granted in accordance with the Regulations and Ruling of the Government of the Russian Federation No. 925 dated September 16, 2016, substitution of the country of origin shall not be permitted, except for the case when as a result of such substitution Russian goods are supplied instead of foreign goods, and the quality, technical and functional characteristics (consumer features) of such goods are no worse than the quality and the respective technical and functional characteristics of the goods specified in the contract.

1.6. The terms for applying Priority specified in Clause 1.5 of Appendix 3 of the Regulations shall be subject to mandatory inclusion in the wording of the Documentation.

1.7. The Documentation shall specify information on the initial (maximum) price of a unit of each type of goods, work or service which is the subject of procurement.

1.8. The country of origin of the Products and the Priority shall be determined taking into account the following documents:

- The Agreement between the Government of the Russian Federation, the Government of the Republic of Belarus and the Government of the Republic of Kazakhstan dated January 25, 2008, "On Uniform Rules for Determining the Country of Origin of Goods"

- Decision of the Commission of the Customs Union No. 515 dated November 18, 2010, "On the Procedure for Using an Ad Valorem Share as a Criterion for Sufficient Processing of Goods Made (Obtained) Using Foreign Goods Placed under the Customs Procedure of a Free Customs Zone or the Customs Procedure of a Free Warehouse".

- other legal regulations.

1.9. If a Request of a Participant of Procurement contains a proposal to supply Products made (obtained) using foreign goods, such Participant shall additionally provide, in the respective part of the application, information on the share of such foreign goods in the form established by the Documentation. Failure to provide such information shall not be grounds for rejection of the Request for participation in procurement, and such Request shall be considered as containing a proposal to supply foreign Products.

Requirements for the description of the competitive procurement scope, the content of Notices and Documentation

The competitive Procurement Notice should include the following information:

- 1) the procurement method;
- 2) name, location, mail and e-mail address, and phone number of the Bank;
- 3) the scope of the contract indicating the quantity of the goods delivered, the volume of work performed, the services rendered, and a brief description of the Procurement scope;
- 4) place of delivery of goods, execution of works, rendering of services;
- 5) information on the initial (maximum) price of the contract (the price of the lot) or the price formula that establishes the rules for calculating the amounts payable by the Bank to the Supplier (executor, contractor) during the performance of the contract, and the maximum price of the contract, or the unit price, of the goods, services and the maximum value of the contract price;
- 6) the time, place and procedure for the provision of the Documentation, the amount, procedure and timing of the payment of fee charged by the Bank for the provision of this Documentation, if such fee is established by the Bank, unless the Documentation is provided in form of an electronic document;
- 7) the procedure, starting and ending date and time of the deadline for submission of Requests for participation in the procurement (stages of competitive procurement) and the procedure for summarizing the results of competitive procurement (stages of competitive procurement);
- 8) ETP address in the information and telecommunication network of "Internet" (in the course of competitive procurement);
- 9) other information specified in the Procurement Regulations.

The competitive Procurement Documentation should include the following information:

- 1) requirements for safety, quality, technical characteristics, functional characteristics (consumer properties) of the goods, work, services, to the size, packing, shipment of the goods, to the results of work, established by the Bank and provided for by technical regulations in accordance with the legislation of the Russian Federation on technical regulation, documents developed and applied in the national standardization system adopted in accordance with the legislation of the Russian Federation on standardization, other requirements related to determining the conformity of the delivered goods, the work performed, the services rendered to the Bank's needs.

If the Bank does not follow the requirements for the safety, quality, technical characteristics, and functional features (consumer properties) in the purchase documentation as stipulated in accordance with the legislation of the Russian Federation on technical regulation and standardization, the procurement Documentation must contain a justification for the use of other requirements related to the conformity of the delivered goods, works, or services rendered with the requirements of the customer.

- 2) Requirements for the content, form, layout, and composition of requests for participation in Procurement;
- 3) the requirements for the description by Participants of such Procurement of the delivered goods, which is the scope of the competitive procurement, its functional characteristics (consumer properties), its quantitative and qualitative characteristics, the requirements for the Participants to describe such Procurement of the work performed, the services rendered, which are the scope of competitive Procurement, their quantitative and qualitative characteristics;
- 4) place, conditions and terms (periods) of supply of goods, performance of work, provision of services;
- 5) information on the initial (maximum) price of the contract (the price of the lot) or the price formula that establishes the rules for calculating the amounts payable by the Bank to the Supplier (executor, contractor) during the performance of the contract, and the maximum price of the contract, or the unit price, of the goods, services and the maximum value of the contract price;

- 6) the form, terms and procedure for payment for goods, work, services;
- 7) procedure for formation of the contract price (lot price) with or without transportation, insurance costs and expenses for payment of customs duties, taxes, and other commitments;
- 8) the procedure, starting and ending date and time of the deadline for submission of Requests for participation in the procurement (stages of competitive procurement) and the procedure for summarizing the results of competitive procurement (stages of competitive procurement);
- 9) requirements for the participants of the Procurement
- 10) requirements to the Participants of such Procurement and the subcontractors, co-executors and (or) manufacturers of the goods being the scope of the Procurement engaged by the Participants and the list of documents submitted by the Participants of such Procurement to confirm their compliance with the specified requirements, in case of procurement of works for the design, construction, improvement and repair of highly dangerous, technically complex objects of capital construction and Procurement of goods, works, services related to the use of atomic energy;
- 11) Forms, procedure, and starting and closing date for providing clarification of the Documentation provisions to the Procurement Participants;
- 12) date for examination of Procurement Participants' proposals and summing-up of the Procurement
- 13) criteria for evaluation and comparison of Requests for Participation in Procurement;
- 14) criteria for evaluation and comparison of Requests for Participation in Procurement;
- 15) the description of the scope of such Procurement in accordance with the Requirements for the scope of competitive Procurement;
- 16) other information specified in the Procurement Regulations.

Requirements for the subject of the competitive Procurement:

- 1) the description of the Procurement subject includes the functional characteristics (consumer properties), technical and quality characteristics, as well as the performance characteristics (if necessary) of the Procurement subject;
- 2) the description of the Procurement subject should not include the requirements or instructions regarding the trademarks, service marks, trade names, patents, utility models, industrial designs, the name of the country of origin of goods, requirements for goods, information, works, services, provided that such requirements entail an unreasonable limitation on the number of Procurement Participants, unless there is no other way to provide a more accurate and clear description of the specified characteristics of the Procurement subject;
- 3) in case of using the indication of a trademark in the description of the subject of Procurement, the words "(or equivalent)" should be used, except for the following cases:
 - a) the incompatibility of goods on which other trademarks are placed and the need to ensure the interaction of such goods with the goods used by the customer;
 - b) procurement of spare parts and consumables for machines and equipment used by the Bank, in accordance with the technical documentation for these machines and equipment;
 - c) Procurement of goods necessary for the performance of a state or municipal contract;
 - d) Procurement with the indication of specific trademarks, service marks, patents, utility models, industrial designs, the place of origin of the goods, the manufacturer of the goods, if this is provided for by the terms of international treaties of the Russian Federation or by the terms of contracts of legal entities specified in part 2 of article 1 of the Law for the purpose of fulfillment of these obligations by legal entities as per the contracts concluded with the legal entities, including foreign legal entities.

Requirements to the composition of the records, drawn up in the course of competitive Procurement and its results

The record drawn up in the course of the competitive Procurement (following the results of the competitive procurement stage) should contain the following information:

- 1) date of signing the record;
- 2) the number of Requests submitted for participation in the Procurement (Procurement stage), as well as the date and time of registration of each such Request;
- 3) the results of consideration of Requests for participation in the Procurement (if the procurement stage provides for the possibility of considering and rejecting such Requests), including the following:
 - a) the number of Requests for participation in the Procurement, which are rejected;
 - b) grounds for rejection of each Request for participation in the Procurement, indicating the provisions of the Documentation, Notice of Request for Quotations, which such Request does not comply with;
- 4) the results of the evaluation of the Requests for participation in the Procurement, indicating the final decision of the Commission for the implementation of Procurement on the compliance of such Requests with the requirements of the Documentation, as well as on assigning of values to such Requests for each of the specified criteria for evaluating such Requests (if the competitive procurement stage provides for the assessment of such Requests);
- 5) the reasons for recognizing the competitive procurement as failed, if recognized as such;
- 6) other information in the event that the need for their indication in the record is provided for in the Procurement Regulations.

The record, drawn up following the results of competitive procurement (hereinafter - the final record), should contain the following information:

- 1) date of signing the record;
- 2) the number of Requests submitted for participation in the Procurement, as well as the date and time of registration of each such Request;
- 3) the name (for a legal entity) or the surname, name, patronymic (if available) (for an individual) of the Procurement Participant with whom it is planned to conclude a contract (if the Winning Bidder is determined based on the results of the Procurement), including the sole Procurement Participant, with whom it is planned to conclude a contract;
- 4) the sequence numbers of the Requests for participation in the Procurement, the final proposals of the Procurement Participants in order to reduce the degree of profitability of the contract performance conditions contained therein, including information on the price proposals and (or) additional price proposals of the Procurement Participants. The Request for participation in the Procurement, the final proposal, which contains the best contract performance conditions, is assigned the first number. In the event that several Requests for participation in the Procurement, the final proposals contain the same conditions for the performance of the contract, a smaller sequence number is assigned to the Request for participation in the Procurement, the final proposal that were received earlier than other Requests for participation in the Procurement, final proposals containing the same conditions;
- 5) the results of consideration of Requests for participation in the Procurement, final proposals (if the Documentation, the Notice of Procurement at the last stage of the Procurement provides for the consideration of such Requests, final proposals and the possibility of their rejection) together with an indication of:
 - a) the number of Requests for participation in the Procurement, final proposals, which are rejected;
 - b) grounds for rejection of each Request for participation in the Procurement, each final proposal indicating the provisions of the Documentation, Notice of Request for Quotations, which such Request and final proposal do not comply with;

6) the results of evaluating the Requests for Proposals, final proposals (if the Documentation, at the last stage of its implementation provides for evaluation of the Requests, final proposals), indicating the decision of the Commission for the implementation of the Procurement on assigning of values to each Request, each final proposal for each of the specified criteria for evaluating such Requests (if the procurement stage provides for the assessment of such Requests);

7) the reasons for recognizing the Procurement as failed, if recognized as such;

8) other information in the event that the need for their indication in the record is provided for in the Procurement Regulations.