

## **Money transfers without opening an account**

**The JSC Bank CHBRR performs international money transfers using payment system UNISTREAM**

- Without opening an account.
- To make a transfer, you are requested to supply an ID card (passport) or a document replacing it.
- Currency of transfer: RF rubles.
- Foreign currency money transfers are prohibited!
- Transfer time: from 1 to 10 minutes.
- The commission for performing a transfer is paid by the sender, with the transfer recipient not to be charged a commission.
- Conversion operations are carried out at the rate of the Unistream payment system at the time of sending the transfer
- You can find out about Unistream transfer directions, the amount of fees charged in the UNISTREAM PS, current restrictions, as well as information about credit institutions where you can receive a transfer, including the address and working hours, at the bank's office or at the address <https://unistream.ru/>

Information about the amount of money transfer and the amount of fees charged in PS UNISTREAM can be obtained at the bank office or at <https://unistream.ru/>

### **How to send a transfer:**

- Contact the nearest additional office of the JSC Bank ChBRR
- Present an identity document;
- Complete a transfer sending application;
- Get a unique Transfer Control Number (TCN) from the operator;
- Contact the recipient and supply to him/her the following information:
  - Address and name of the bank where a money transfer can be received;
  - Transfer Control Number (TCN); - Amount and currency of transfer.

The client has the right to make changes in the transfer or to return the transfer, provided that the transfer has not yet been paid to the recipient. To do this, clients are requested to contact the bank in which the transfer was sent, with an identity document and a transfer sending application available.

**!!! Senders/recipients, please be careful when handling information related to the transfer in order to prevent unauthorized access to information, do not make money transfers to unknown persons, do not disclose the transfer control number or any information about the transfer to anyone other than the recipient whose identity you have verified.**

Additional information on the security of Unistream money transfers can be found at: <https://unistream.ru/about/rules/security>

### **Clients' claims are accepted:**

at the bank's office where the transfer was sent or in the appropriate payment system:

**PS UNISTREAM hotline +7(495) 744-55-55**

Money transfers without opening an account are not subject to insurance.