Services and operations	Basic	Optimum	Pro
Tariff cost			
Monthly payment	₽490 New customers get their first month free	₽990 New customers get their first month free	₽3,990 New customers get their first month free
Fees for services within packages			
Client account opening			
Under the bank account agreement in Russian ruble	No fee		
Under the bank account agreement in foreign currency	No fee		
Client account services Client account services cannot be provided under the tariff unless the "Internet Bank" online banking system is activated			
In Russian ruble			
Servicing of an account enrolled in the "Internet Bank" online banking system	No fee		
In euro			
Servicing of an account enrolled in the "Internet Bank" online banking system	0.1% of the average monthly account balance		
In foreign currency other than euro			
Deposit of incoming funds to client's account			
Deposit of incoming funds to client's account	No fee		
Acceptance and execution of payment orders for transferring funds from client accounts in Russian ruble			
To accounts opened at Bank 131 JSC			
Received via the "Internet Bank" online banking system	No fee		
To accounts opened at other banks			
Received via the "Internet Bank" online banking system			
To accounts of legal entities and sole proprietors	₽75	₽40	₽20
To individuals, including those registered as taxpayers applying the Professional Income Tax	3.5% of the payment amount	2.5% of the payment amount	1.5% of the payment amount

Moving funds from sole proprietors' accounts to their own accounts or cards	up to ₽5,000,000— 2.5% of the payment amount from ₽5,000,001 to ₽10,000,000— 4% of the payment amount ₽55 min	up to ₽5,000,000— 2% of the payment amount from ₽5,000,001 to ₽10,000,000— 3.5% of the payment amount ₽55 min	up to ₽5,000,000— 1.5% of the payment amount from 5,000,001 to ₽10,000,000— 3% of the payment amount ₽55 min
Received via API			
To individuals, including those registered as taxpayers applying the Professional Income Tax	3% of the payment amount ₽55 min	2% of the payment amount ₽55 min	1% of the payment amount ₽55 min
To accounts of legal entities and sole proprietors	1% of the payment amount ₽100 min		
Speedy payment in ruble	₽200 per payment order		
Deposit of funds received from individuals to the client's account via FPS (Faster Payments System) as payment for goods, works, or services A detailed list of payment operations for goods, works, or services depending on the recipient's classification by the type of activity is part of the FPS Operational Payment Clearing Center standard			
1st group of payments for goods, works, services			
1.1. Payments to the state	0%		
2nd group of payments for goods, works, services			
2.1. Payments for healthcare and education services	0.4% no more than ₽1,500 per payment		
2.2. Payments to charitable organizations			
2.3. Payments for transport infrastructure services			
2.4. Payments for telecommunications, information ,and postal services			
2.5. Payments for consumer goods and daily household items			
2.6. Payments for pharmaceuticals, dietary supplements, and other medical goods, excluding medical equipment			
2.7. Payments for insurance company services			
2.8. Transfers of funds to accounts of professional brokers and asset management firms of investment funds, mutual funds, and private pension funds			
2.9. Payments for services of taxpayers applying the Professional Income Tax			
3rd group of payments for goods, works, services			
3.1. Payments for goods, works, and services not covered above	0.7% no more than ₽1,500 per payment		
4th group of payments for goods, works, services			
4.1. Payments for housing and utility services	0.2% no more than ₽10 per payment		

Refund for a previously completed transaction	0.0%		
Transfer from client's bank account to individuals via FPS			
For resident clients	4% of the payment amount*	3% of the payment amount*	2% of the payment amount*
Foreign currency transfer			
Foreign currency transfer within the Russian Federation			
To accounts opened at Bank 131 JSC			
Via the "Internet Bank" online banking system	No fee		
To accounts opened at other banks			
Via the "Internet Bank" online banking system			
Foreign currency transfer within Russia, except transfers in euro and Chinese yuan	0.6% of the payment amount ₽2,375 min	0.5% of the payment amount ₽2,375 min	0.4% of the payment amount ₽2,375 min
Euro transfer within the Russian Federation	0.6% of the payment amount ₽2,500 min	0.5% of the payment amount ₽2,500 min	0.4% of the payment amount ₽2,500 min
Chinese yuan transfer within the Russian Federation	0.6% of the payment amount ₽6,750 min	0.5% of the payment amount ₽6,750 min	0.4% of the payment amount ₽6,750 min
Foreign currency transfer abroad			
Via the "Internet Bank" online banking system			
Foreign currency transfer, except transfers in euro and Chinese yuan	0.6% of the payment amount ₽2,375 min	0.5% of the payment amount ₽2,375 min	0.4% of the payment amount ₽2,375 min
US dollar transfer with guaranteed receipt of the full payment amount by the beneficiary	₽3,325 Charged extra in addition to the above		
Euro transfer	0.6% of the transfer amount ₽2,500 min	0.5% of the payment amount ₽2,500 min	0.4% of the payment amount ₽2,500 min
Chinese yuan transfer	0.6% of the payment amount ₽6,750 min	0.5% of the payment amount ₽6,750 min	0.4% of the payment amount ₽6,750 min

Settlement of payment requests submitted for acceptance, payment orders based on prior acceptance, as well as collection orders as stipulated in the agreement between the payer-client and the recipient. Does not apply if the beneficiary is Bank 131 JSC			
With transfer of payments to recipients' accounts at Bank 131 JSC	No fee		
With transfer of payments to recipients' accounts at other banks	No fee		
Amendment of payment orders, revocation of payment documents, including due to clarification of details for previously executed orders			
In Russian ruble	No fee		
In foreign currency, except transfers in euro and Chinese yuan	₽5,700		
In euro	₽6,000		
In Chinese yuan	₽4,725		
Access to the "Internet Bank" online banking service			
Enrollment of client into the "Internet Bank"online banking service	No fee		
Maintenance of the "Internet Bank" online banking service	No fee		
Informational and consulting services			
Provision of client with a copy or duplicate statement in hardcopy	₽1,500		
Foreign exchange control agent duties			
Provision of currency control procedures when identifying transactions between residents and non-residents			
When a Russian resident client provides information about a transaction, documents related to conducting transactions via the online banking system, as well as when debiting Russian rubles under a contract or loan agreement not requiring official registration*	0.4% of the payment amount** ₽500 min ₽50,000 max	0.3% of the payment amount** ₽500 min ₽50,000 max	0.2% of the payment amount** ₽500 min ₽50,000 max
Notes			
*₽55 minimum per each payment order. The fee is accrued cumulatively and applied after each transaction **Plus applicable VAT			
Complete tariff terms are available here: https://developer.131.ru/assets/online/bank_131_pricing.xlsm			