



## **Revocation of a money transfer in Russian rubles without opening a bank account**

An individual has the right to revoke (cancel) an order before the transfer becomes irrevocable, i.e. the moment the funds are debited from the bank account.

The withdrawal of the order is carried out on the basis of a hard copy application from the client in accordance with the bank's form.

The Bank, no later than the business day following the day of receipt of the withdrawal request, sends a notification to the payer indicating the date and the possibility (impossibility, due to the irrevocability of the transfer of funds) of revoking the order.

Partial withdrawal of amounts is not allowed.

If a refund is possible, the funds are returned to the client through the Bank's cash desk or transferred using the details specified by the Client.