

**Information on qualification and work experience of
Members of the Board of Directors**

Full name	Ageev Andrey Ivanovich
Position	Chairman of the Board of Directors
Date of Approval	01.09.2017
Education	
Educational Institution	Leningrad Order of Lenin Polytechnical Insitute n.a. M.I. Kalinin
Year of graduation	1987
Qualification	physics engineer
Specialization and/or professional sphere	electronics
Additional professional training	
Educational Institution	Stockholm School of Economics
Additional professional training	MBA
Date of completion	2007
Information on science degree	
Science degree	none
Date of achieving	-
Information on science grade	
Science grade	none
Date of obtaining	-
Additional information	none

Information on previous 5 years before being nominated (elected) to the current position (including membership in the board of directors)

Start date	End date	Position	Organization	Job description
15.06.2017	Present	Director of the Branch	Branch Office of Western Union Northern Europe GmbH	General Management of the Branch
01.07.2014	14.06.2017	Russia Country Director	Non-Banking Credit Organization Western Union MT East, Ltd.	Organization and maintenance of daily work by negotiations with potential agents of the Western Union Payment System; management of the organization's work to ensure the proper processing of customer orders for transfer funds without opening a bank account; management by involvement of bank payment agents to cooperate with the Company, etc.
05.11.2013	30.06.2014	Product and Development Director	Branch Office of Western Union Northern Europe GmbH	New directions strategy development and new services creation
15.08.2013	30.10.2013	Product and Development Director	ZAO «National Service Company»	Development of the system of project management and creation of new products
01.07.2011	05.07.2013	Vice-president, Sales&Marketing	OAO KB «Unistream»	Development of the bank strategy, leading of marketing and sales departments, pricing management for the bank services
24.12.2009	30.06.2011	Vice-president, Sales&Marketing	OAO KB «Unistream»	Integration projects realization with key partners, marketing projects coordination

Full name	Telesnin Nikolay Anatolievich
Position	Member of the Board of Directors
Date of the election to the Board of Directors	30.05.2014
Education	
Educational Institution	Moscow State Institute of International Relations (MGIMO)
Year of graduation	1990
Qualification	Lawyer
Specialization and/or professional sphere	International Law
Additional professional training	
Educational Institution	none
Additional professional training	-
Date of completion	-
Information on science degree	
Science degree	none
Date of achieving	-
Information on science grade	
Science grade	none
Date of obtaining	-
Additional information	none

Information on previous 5 years before being nominated (elected) to the current position (including membership in the board of directors)

Start date	End date	Position	Organization	Job description
31.07.2008	Present	Head of Legal Department	Branch Office of Western Union Northern Europe GmbH	General management of the Legal Department of the Branch

Full name	Gerasimova Olga Alekseevna
Position	Member of the Board of Directors
Date of the election to the Board of Directors	30.03.2021
Education	
Educational Institution	State educational institution of higher professional education "Moscow State Open University"
Year of graduation	2008
Qualification	Economist in World Economics
Specialization and/or professional sphere	International Economic Relations, World Economics
Educational Institution	State educational institution of higher professional education "Moscow State Pedagogical University"
Year of graduation	2004
Qualification	Master of Linguistics in Linguistics
Specialization and/or professional sphere	Linguistics, Germanic languages
Educational Institution	Moscow State Pedagogical University
Year of graduation	2002
Qualification	Bachelor of Linguistics in "linguistics"
Specialization and/or professional sphere	Linguistics
Additional professional training	
Educational Institution	none
Additional professional training	-
Date of completion	
Information on science degree	
Science degree	none
Date of achieving	-
Information on science grade	
Science grade	none
Date of obtaining	-
Additional information	none

Information on previous 5 years before being nominated (elected) to the current position (including membership in the board of directors)

Start date	End date	Position	Organization	Job description
02.07.2020	Present	Vice-president	Branch Office of Western Union Northern Europe GmbH	General management of the Branch
01.02.2018	01.07.2020	Regional compliance Vice-president for EU and CIS	Western Union Payment Services Ireland	Determination of strategic goals for the development and maintenance of procedures for compliance with AML / CFT requirements and procedures; interaction with regulators in the region on issues of compliance with AML / CFT requirements; development of AML / CFT policies and procedures.
11.11.2016	01.02.2018	Regional compliance Vice-president for Middle East, Africa, Asia, Oceania, Eastern Europe and the CIS	Western Union Financial Services, Inc.	Determination of strategic goals for the development and maintenance of procedures for compliance with AML / CFT requirements and procedures; interaction with regulators in the region on issues of compliance with AML / CFT requirements; development of AML / CFT policies and procedures.
21.02.2005	10.11.2016	Compliance Director for CIS and Eastern Europe	Non-Banking Credit Organization Western Union MT East, Ltd.	Determination of strategic goals for the development and maintenance of procedures for compliance with AML / CFT requirements and procedures; interaction with regulators in the region on issues of compliance with AML / CFT requirements; development of AML / CFT policies and procedures.

Information on qualification and work experience of President and Members of the Managing Board

Full name	Klimova Tatiana Nikolaevna
Position	President, Chairman of the Managing Board
Date of Approval	17.02.2020
Date of Nomination	17.03.2020
Education	
Educational Institution	State Educational Institution of Higher Professional Education "Samara State Economic University"
Year of graduation	2006
Qualification	Economist in Finance and Credit
Specialization and/or professional sphere	Finance and Credit
Educational Institution	Samara State Pedagogical University
Year of graduation	2002
Qualification	Teacher of French and English languages, "Philology" specialization
Specialization and/or professional sphere	Philology
Additional professional training	
Educational Institution	none
Additional professional training	-
Date of completion	-
Information on science degree	
Science degree	none
Date of achieving	-
Information on science grade	
Science grade	none
Date of obtaining	-
Additional information	none

Information on previous 5 years before being nominated (elected) to the current position (including membership in the board of directors)

Start date	End date	Position	Organization	Job description
17.03.2020	Present	President	Non-Banking Credit Organization Western Union MT East, Ltd.	General management of the credit organization
03.09.2018	16.03.2020	Regional Director for Russia, Business Development Department	Non-Banking Credit Organization Western Union MT East, Ltd.	<p>Organization of negotiations with target participants of Western Union Payment System;</p> <p>Supervision of</p> <ul style="list-style-type: none"> - organization and ensuring proper execution of customer orders; - attracting bank payment agents to cooperate; - collection of information about regional market; - projects and initiatives to develop new products and service channels; - analysis of economic, financial indicators; <p>Assigning of overall concept of organization's development policy;</p> <p>Development of effective strategy for development and expansion of relationships with partners;</p> <p>Setting business development goals, budgeting priorities;</p> <p>Implementation of the Internal Control Rules for the AML / CFT</p>

				purposes within the competence.
28.04.2014	02.09.2018	Senior Key Account Manager, Business Development Department	Non-Banking Credit Organization Western Union MT East, Ltd.	<p>Organization of negotiations with target participants of Western Union Payment System;</p> <p>Supervision of</p> <ul style="list-style-type: none"> - organization and ensuring proper execution of customer orders; - attracting bank payment agents to cooperate; - development and introduction of new products; - organization of interaction with settlement department in the framework of agreements with credit organizations and banking payment agents; - organization of workflow with counterparties; - organization of remote acceptance of client orders for transfer of individuals' funds.

**Information on qualification and work experience of
Chief Accountant and Deputy Chief Accountants, Members of the Managing Board**

Full name	Petrova Alla Aleksandrovna
Position	Chief Accountant, Member of the Managing Board
Date of Approval	21.12.2011, 26.04.2019
Date of Nomination	16.01.2012, 14.05.2019
Education	
Educational Institution	Moscow State Academy for Instrumentation and Informatics
Year of graduation	2000
Qualification	Economist
Specialization and/or professional sphere	Informational systems in economy
Additional professional training	
Educational Institution	none
Additional professional training	-
Date of completion	-
Information on science degree	
Science degree	Ph.D. in Economics
Date of achieving	24.02.2004
Information on science grade	
Science grade	none
Date of obtaining	-
Additional information	none

Information on previous 5 years before being nominated (elected) to the current position (including membership in the board of directors)

Start date	End date	Position	Organization	Job description
16.01.2012	Present	Chief Accountant	Non-Banking Credit Organization Western Union MT East, Ltd.	Bookkeeping management; money flows control, control of assets, goods and materials, intangible assets and materials and operations with them; control of the calculation of tax and other obligatory payments; control of preparation and submission of reports to the Central Bank of the Russian Federation, to the tax and other authorities; work with requests of regulatory and licensing authorities, audit organizations during the audit, inspections; development of internal regulatory documents; monitoring changes in tax and accounting legislation
23.03.2011	15.01.2012	Head of Tax Division of Finance Department	Non-Banking Credit Organization Western Union MT East, Ltd.	Tax accounting, preparation and submission of tax reports, preparation and submission of financial statements to the Central Bank of the Russian Federation, control of operations for being in compliance with accounting and tax laws, methodological work
01.12.2009	22.03.2011	Head of Tax, Internal Bank Records Division	ZAO AKB «Lanta-Bank»	Organization of work of the division, follow-up control of the

				correctness of operations, control of operations for compliance with tax laws, methodological work, tax accounting, preparation and submission of tax reports
18.05.2009	30.11.2009	Head of the Tax Division of the Accounting Department	ZAO AKB «Lanta-Bank»	Organization of work of the division, tax accounting, preparation and submission of tax reports, interaction with branches, development of local regulations on tax accounting
16.02.2009	17.05.2009	Deputy Head of the Tax Division of the Accounting Department	ZAO AKB «Lanta-Bank»	Tax accounting, preparation and submission of tax reports, interaction with branches
14.04.2008	13.02.2009	Deputy Head of Tax Division of Accounting Department	ZAO AKB «MZB»	Tax accounting, follow-up control of the correctness of operations, preparation and submission of the tax returns, preparation and submission of the documents upon auditors' requests, registration of the separate subdivisions of the bank with the tax authorities
24.04.2007	11.04.2008	Senior Accountant	“Bank Societe Generale Vostok” (ZAO)	Tax accounting, preparation and submission of reports on all types of taxes, verification of operations for compliance with the law, follow-up control of operations for economic activities

Full name	Ovchinnikova Anna Petrovna
Position	Deputy Chief Accountant
Date of Approval	30.12.2010
Date of Nomination	18.01.2011
Education	
Educational Institution	Moscow State University of Economics, Statistics and Informatics
Year of graduation	2001
Qualification	Economist
Specialization and/or professional sphere	Finance and crediting
Additional professional training	
Educational Institution	none
Additional professional training	-
Date of completion	-
Information on science degree	
Science degree	none
Date of achieving	-
Information on science grade	
Science grade	none
Date of obtaining	-
Additional information	none

Information on previous 5 years before being nominated (elected) to the current position (including membership in the board of directors)

Start date	End date	Position	Organization	Job description
18.01.2011	Present	Deputy Chief Accountant	Non-Banking Credit Organization Western Union MT East, Ltd.	Control of all business transactions; payroll; preparation and submission of accounting, financial and tax reports; automation of preparation of the accounting forms for further filing with the Central Bank of the Russian Federation; collection, consolidation and submission of information at the request of the Central Bank of the Russian Federation, other regulatory authorities, audit organizations in the framework of the audit, control procedures
22.11.2010	17.01.2011	Head of Finance Reporting Division	Non-Banking Credit Organization Western Union MT East, Ltd.	Preparation and submission of the reports to the Central Bank of the Russian Federation, follow up control of the operations
16.12.2009	19.11.2010	Chief Accountant	OOO Commercial Interregional Clearing Bank	Management of accounting, control of operations, including compliance with the laws, control over the provision of accounting and tax reporting, methodological work
07.08.2009	15.12.2009	Deputy Chief Accountant	OOO Commercial Interregional Clearing Bank	Preparation and submission of accounting and tax reports, follow-up control of operations

29.06.2009	06.08.2009	Chief of the Tax Records and Reporting Division	OOO Commercial Interregional Clearing Bank	Organization of work of the department, operations control, preparation and submission of tax reports
17.09.2008	15.05.2009	Chief Accountant of "Ekaterinburgskiy" Branch	OAD "Alfa-Bank" "Ekaterinburgskiy" Branch	Organization and control of accounting activities, filing of accounting and tax reports, operations control, payroll control
01.08.2008	16.09.2008	Accounting Supervisor	OAD "Alfa-Bank" "Ekaterinburgskiy" Branch	Preparation of accounting and tax reports, control of operations' accounting, payroll, charge and payment of taxes
04.03.2003	31.07.2008	Deputy Chief Accountant – Head of Records and Reporting Division	OAD "Alfa-Bank" "Omskiy" Branch	Organization of work of the division, control of operations for compliance with the laws, preparation and submission of accounting and tax reports, control of operations' accounting, payroll, calculation and payment of taxes