

Amendments No. 2
to the Articles of Association of
National Payment Card System Joint Stock Company
(NSPK JSC)

Amendments are made based on
the Resolution of the sole shareholder of
NSPK JSC, the Bank of Russia
(Resolution No.18 dd. June 17, 2019)

1. The first paragraph of Cl.18.1 of Chapter 18 shall be amended as follows:

18.1. The notice of holding the General Meeting of Company's Shareholders shall be sent no later than Twenty one (21) calendar days prior to the date of its holding.

2. The second paragraph of Cl.19.8 of Chapter 19 shall be amended as follows:

Alongside with the items proposed to be included in the agenda of the General Meeting of Company's Shareholders by the shareholders, as well as candidates proposed by the shareholders for forming the respective body, the Company's Supervisory Board shall have the right to include items in the agenda of the General Meeting of Company's Shareholders and (or) candidates in the list of candidates at its own discretion. The number of Candidates proposed by the Company's Supervisory Board shall not exceed the number of the Company Supervisory Board members.

3. In the second paragraph of Cl.26.2 of Chapter 26:

3.1. Subclause 4 shall be amended as follows:

4) determining the date for selecting (making the list of) persons entitled to participate in the General Meeting of Company's Shareholders and other matters referred to the competence of the Company's Supervisory Board in accordance with chapter VII of the Federal Law "On Joint-Stock Companies" and related to the preparing and holding the General Meeting of Company's Shareholders;

3.2. Subclause 11 shall be amended as follows:

11) determining the Company's principles and approaches to organization of risk management, internal control, internal and external audit; to control over the risk management, internal control, corporate governance, internal and external audit, counteracting unethical practices of Company employees and third parties;

3.3. Subclause 20 shall be amended as follows:

20) approval of the following internal documents of the Company:

business plan (amended business plan) of the Company and report on its results;

regulations on the corporate secretary;

regulations on remuneration and compensation for the Company's employees;
regulations on charity activities;
regulations on remuneration of the members of the Management Board of the Company;
procurement regulations of the Company;
trade secret regulations;
information security policy;
information policy regulations;
regulations on conflicts of interest;
regulations on anti-corruption policy;
regulations on gifts;
regulations on dividend policy;
risk management and internal control policy;
internal audit regulations;
business continuity policy;
corporate governance code;
procedure for the provision of documents (copies of documents) of NSPK JSC for examination;

and amending the internal documents above as well as other internal documents of the Company which approval is referred to the competence of the Company's Supervisory Board by the legislation of the Russian Federation and these Articles of Association;

3.4. Subclause 30 shall be amended as follows:

30) establishing committees of the Company's Supervisory Board for preliminary consideration of issues that fall within its competence, arranging for the work of committees of the Company's Supervisory Board; approval of the regulations on the committees of the Company's Supervisory Board, amending them, determining the number of members of the committees of the Company's Supervisory Board, appointment of the chairperson and members of the committee of the Company's Supervisory Board, termination of powers of the committees

members; hearing reports of chairpersons of the committees of the Company's Supervisory Board on the work of the committees headed by them;

3.5. Subclause 33 shall be amended as follows:

33) election, assessment and remuneration of the Company's corporate secretary;.

3.6. Subclause 37 shall be amended as follows:

37) approval of the organizational structure of the Company (with regard to the Company structural units and the number of such units directly subordinated to the Chief Executive Officer of the Company and Deputy Chief Executive Officers of the Company), the financial model and the valuation model of the Company's business;.

9. The first paragraph of Cl.28.1 of Chapter 28 shall be amended as follows:

28.1. Company Supervisory Board Meetings shall be convened by the Company Supervisory Board Chairman upon its discretion, at the request of the Company Supervisory Board member, Company Audit Commission, officer responsible for the internal audit arrangement and performance (the Internal Audit Division Head) or Company auditor, the Company Chief Executive Officer, as well as the Shareholder(s) holding at least one per cent of Company voting shares as of the request date.

10. Subclause 6 of Cl.30.8 of Chapter 30 shall be amended as follows:

6) make decisions on the issues concerning the Company organizational structure excluding the issues falling within the Company Supervisory Board competence; approve the manning table and official salaries of the Company's employees, as well as methods for evaluating the general corporate and individual goals achievement;.

the Governor of the Bank of Russia

E.S. Nabiullina