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Mr. Andrey Gamolsky
09/04/2012
CT

Mr. Andrey Gamolsky
Director of BankCard and e-
Banking Technology Dept
JS CB ROSBANK
11, Masha Poryvaeva st.
Moscow 107078

Russia

Waterloo, March 26, 2012

Dear Mr. Gamolsky,

We acknowledge receipt of CB North-West 1 Alliance Bank OJSC's application for Membership and Affiliate license for the MasterCard (Issuing, Acquiring ATM, Cash Advance) and Maestro (Issuing, Acquiring ATM) brands for Russia, as Area of Use.

MasterCard Europe Sprl is pleased to inform you that CB North-West 1 Alliance Bank OJSC's application has been approved, effective March 26, 2012. Enclosed are two fully executed MasterCard License Agreements and Schedule As which reflect the brands for which the license has been granted and the type of participation for each of the license. Please ensure that the affiliate CB North-West 1 Alliance Bank OJSC receives one original copy for its file.

The amount representing the Application and License fees will be debited directly from your MasterCard Settlement [ICA 7884] Account.

All queries regarding this letter should be referred to Yingzhi HE, Franchise Development (Ext. 5206).

We look forward to working with you and wish you success with all of your MasterCard programs.

Yours sincerely,

Rose Ikhizamah
Business Leader, Franchise Development

cc. Alexander Kozhin