



Country information

# Russia

Consumer Payment Product  
July 2022

# Russia

## Always state reason for payment

In case of a payment in RUB, it is obligatory to mention the VO code on the first line of the description. The VO code indicates the reason for payment.

### Example:

VO12345.

Immediately after that, you should state whether VAT is 'included' or 'excluded'. Both details will normally appear on the invoice you receive from the Russian beneficiary.

## Pay in another currency

Are you making a payment in RUB or another foreign currency and only have a Euro account? Then ABN AMRO will buy the amount in that currency for you. It will then take a further two working days before ABN AMRO can transfer this amount for you. You make a payment in a foreign currency by selecting the desired currency in the transfer screen.

Are you making the payment in Euros and the recipient doesn't have a Euro account? Then the amount is converted abroad to the currency of the recipient's account. This can be disadvantageous because exchange rates abroad are usually less favourable than the exchange rate used by ABN AMRO.

## National holidays

Russia has its own national holidays on which the banks are closed. Please note that around those days it will take longer for your payment to be processed.

## Currency calculator

Would you like an indication of the exchange rate used by ABN AMRO for your international transfer? To do this, go to [abnamro.nl/valutacalculator](https://abnamro.nl/valutacalculator)

## Is the credit date important?

Is it important that the amount is credited to the beneficiary on a specific date? Ask the ABN AM RO Payment Service Desk for the latest delivery times. You can reach us on working days from 08:00 a.m. to 5:30 p.m. via 020 - 629 80 77 (usual call charges).



### Country code

RU

### Currency

RUB (Russian Rouble)

### Account number

A bank account number in Russia consists of a bank code (the BIK code) of 9 digits and an account number of 20 positions. The BIK code is the registration number of the Russian bank with the Central Bank of Russia. The account number consists of 20 positions.

### Please note!

The bank code is indicated in the following way: RUxxxxxxxx.

The part after RU is a 9-digit ID number. Put only the 9 numbers before the account number, without space, dash or '/' between the bank code and account number (example: 123456789account number).

### Disclaimer

The payee's bank may impose additional conditions on the payment order. ABN AMRO is not liable for any delays that may occur as a result.