



HMS Group GDR Shareholder FAQs

HMS Group has a Global Depositary Receipt (“Depositary Receipt”, or “DR”) facility managed by BNY Mellon. Below is a list of frequently asked questions about DRs.

- **What is a Depositary Receipt?**
- **What are the benefits of DRs to investors?**
- **What types of companies issue DRs?**
- **Is it easy to get information and updates on a DR company?**
- **Where are HMS Group DRs traded and under what ticker?**
- **What is the ratio of GDRs to common shares?**
- **Who is the depositary bank for DRs?**
- **Can I buy HMS Group DRs through a broker just as you would buy U.S. or European securities?**
- **Can I purchase DRs directly from HMS Group?**
- **How do I convert my ordinary shares into DRs?**
- **What is the difference between a registered holder and a beneficial DR holder?**
- **I did not receive a certificate with the purchase of my DRs. How can I obtain a traditional certificate?**
- **How can I find out how many DR shares I have?**
- **Do I always get a DR certificate?**
- **How are dividends paid and taxed?**
- **How can I replace a lost dividend check?**
- **How can I find out HMS Group DR dividend information?**
- **Can I have my dividends directly deposited into my bank account?**
- **How can I reach the HMS Group’s investor relations team?**

- **What is a Depositary Receipt?**

Depositary Receipts (DRs), are negotiable securities that generally represent a non-U.S. company's publicly traded equity. Although typically denominated in U.S. dollars, Depositary Receipts can also be denominated in Euros. Depositary Receipts can trade on all U.S. stock exchanges as well as on many European stock exchanges

- **What are the benefits of DRs to investors?**

Investors generally prefer to purchase DRs rather than ordinary shares in the issuer’s home market because DRs trade, clear and settle according to U.S. or European market conventions. The advantages of DRs may include:

- Quotation in U.S. dollars and payment of dividends in U.S. dollars.
- Diversification without many of the obstacles that mutual funds, pension funds and other institutions may have in purchasing and holding securities outside of their local market.
- Elimination of global custodian safekeeping charges, potentially saving DR investors up to 10 to 40 basis points annually.
- Familiar trade, clearance and settlement procedures.
- Competitive U.S. dollar/foreign exchange rate conversions for dividends and other cash distributions.
- Ability to acquire the underlying shares of HMS Group directly upon cancellation.
- DRs also allow easy comparison to securities of similar companies as well as access to price and trading information.

- **What types of companies issue DRs?**

DR issuers are typically large multinational corporations. Any non-U.S. company seeking to engage the U.S. or European market to diversify its investor base, raise capital in the U.S./Europe or offer U.S./European-type employee plans.

- **Is it easy to get information and updates on a DR company?**

DR issuers generally have full information in English about themselves on their websites, as well as on the main depositary bank websites, and are better tracked by the main U.S. and European financial websites.

- **Where are HMS Group DRs traded and under what ticker?**

DR Symbol: HMSG
DR CUSIP: RegS 40425X407, 144A 40425X308
DR ISIN: RegS US40425X4079, 144A US40425X3089
Exchange: London Stock Exchange
Ratio: 1 DR : 5 ordinary share
Depositary: BNY Mellon
Underlying ISIN: CY0104230913
Foreign exchange: U.S. dollars

- **What is the ratio of GDRs to common shares?**

1 DR equals 5 (five) ordinary share

- **Who is the depositary bank for DRs?**

BNY Mellon. The depositary bank plays a key role in the process of issuance and cancellation of DRs. It also maintains the DR holder register and distributes the dividends in U.S. dollars.

For additional general information, please visit BNY Mellon’s website at DR profile:

Search DRs by name HMS at <https://www.adrbnymellon.com/directory/dr-directory-and-search-for-HMS-Group-profile>.

Registered holders wishing to access their account with BNY Mellon (BNY Mellon acts as both DR depository bank and registrar):

BNY Mellon Shareowner Services
PO Box 358516
Pittsburgh, PA 15252-8516
Tel: +1 888 737 2377 (USA only)
Tel: +1 201 680 6825 (International)
Email: shrrelations@bnymellon.com
Website: <http://www.bnymellon.com/shareowner>

▪ **Can I buy HMS Group DRs through a broker just as you would buy U.S. or European securities?**

Yes, you can always purchase DRs through brokers' own full-service, discount, and on-line brokerage firms.

▪ **Can I purchase DRs directly from HMS Group?**

No.

▪ **How do I convert my ordinary shares into DRs?**

Converting ordinary shares into DRs must be done through a broker or an investment advisor.

▪ **What is the difference between a registered holder and a beneficial DR holder?**

A registered holder is one whose name appears on the books of the depository. The registered holder is considered the owner of the record. A beneficial holder is one whose holdings are registered in a name other than his or her own, such as the name of a broker, bank or nominee.

▪ **I did not receive a certificate with the purchase of my DRs. How can I obtain a traditional certificate?**

For registered owners, ownership is registered by the depository bank and is evidenced by an account statement, provided by the depository. Registered owners hold physical DR certificates issued by the Depository Bank and receive dividends, and proxy materials directly from BNY Mellon.

Owners of HMS Group DRs that are registered in the "nominee name" or "street name" of a bank, broker or other institution that holds such securities electronically for the accounts of others are considered beneficial owners. DRs held in this form are book-entry securities, where the beneficial owner's interest is recorded in an account held by the institution rather than by registration with the DR depository. Major benefits of book-entry ownership are the elimination of problems associated with paper certificates such as storage, safety of securities or cost and inconvenience of replacement. Book-entry DRs eliminate the requirement for physical movement of certificates at the time of sale or transfer of ownership. Investors purchasing DRs through a broker who wish to become registered owners must specifically direct the broker to register the shares with the DR depository. If you choose to have a certificate issued, please contact BNY Mellon.

▪ **How can I find out how many DR shares I have?**

For those holders who are not registered because their shares are held through a "street name" (nominee account), please contact your nominee for information on your DR holdings.

▪ **Do I always get a DR certificate?**

Your HMS Group DR represents your ownership of shares in the company and can be held in certificated or book-entry form. If you hold your DRs in certificated form, these should be kept in a safe-deposit box or a secure place. Certificates are negotiable documents and should be signed only in the event of a sale or transfer of ownership. If you hold your DRs through a "street Name" (nominee account), these will be in book-entry form and therefore you will not have a DR certificate.

▪ **How are dividends paid and taxed?**

Dividends are paid in U.S. dollars and are generally taxable, just like dividends on U.S. shares.

▪ **How can I replace a lost dividend check?**

You can request the replacement of a lost dividend check by calling The Bank of New York Mellon. Upon authorization from you, a stop payment order will be placed against the original check and a replacement check will be issued to you. Please have your Social Security Number ready when calling.

▪ **How can I find out HMS Group DR dividend information?**

For the most current HMS Group DR dividend information, you can call BNY Mellon. Please have your account number, exact address, and exact name(s) on the account ready when you call. You can also refer to BNY Mellon website and click on the "DIRECTORY / DR Dividends & Distributions" section.

For the general information on HMS Group dividend policy, please go to HMS Group website Dividend and dividend policy page at

http://grouphms.com/shareholders_and_investors/shares/dividend_information.php.

▪ **Can I have my dividends directly deposited into my bank account?**

All or a portion of your cash dividend can be wired directly to your bank account. In order to take advantage of this option your bank or financial institution must be part of Automatic Clearing House (ACH). If you are interested in this option please call BNY Mellon.

▪ **How can I reach HMS Group Investor Relations team?**

You can reach the Investor Relations team by sending an e-mail at: ir@hms.ru