

RETAIL BANKING PRODUCTS' COMMISSIONS AND CHARGES IN CASH AND SETTLEMENT SERVICES			
№	NAME OF OPERATION	TARIFF	NOTE
1. Operations related to the accounts opening (closing) in national and foreign currency			
1.1.	Accounts opening		
1.1.1.	Opening a current account (multicurrency)	UAH 30.00	In case of opening current account with the purpose of placing funds to deposit - free
1.1.2.	Opening the next one current account	UAH 10.00	Except when an account is opened in connection with foreign currency remittance obtained from abroad by means of international payment systems according to the law
1.2.	Closing a current account (multicurrency)	free of charge	
1.3.	Issuance of a power of attorney to conduct account transactions	UAH 50.00	per document
2. Operations' processing or payment confirmation of the transactions in national and foreign currency			
2.1.	Cancellation/query/change/repayment:		
2.1.1.	- in national currency	UAH 20.00	per document
2.1.2.	- in foreign currency	USD/EUR 25.00 + other banks' commission	UAH equivalent at the rate of NBU on the day of commission payment
2.2.	Account statements:		
2.2.1.	- regular	free of charge	once per month (on demand)
2.2.2.	- non regular	UAH 10.00 max UAH 100.00	per sheet
2.3.	Issuance of references related to the accounts:		
2.3.1.	- reference on the availability of open accounts	UAH 10.00	per document
2.3.2.	- reference on the availability and balance of the current / deposit accounts	UAH 20.00	per document
2.3.3.	- reference on account activity in national/foreign currency	UAH 20.00	per document
2.3.4.	- other references	UAH 40.00	per document
2.4.	SWIFT copy	UAH 40.00	per document
2.5.	Filling out payment document on the individual's request	UAH 20.00	per document
2.6.	Providing cash and non-cash additional documents	UAH 10.00	per document
3. Operations related to the cash services to individuals in national and foreign currency			
3.1.	Cash withdrawal from the current account:		
3.1.1.	- in national currency	1.00%	From the deposit account with the term more than one month, credit, interest, technical withdrawal - free of charge.
3.1.2.	- in foreign currency	1.00% min. USD/EUR 1.00	From the deposit account with the term more than one month, credit, interest, technical withdrawal - free of charge. UAH equivalent at the rate of NBU on the day of commission payment.
3.1.3.	• Cash withdrawal from the current account received under the contract of sale of real estate	850.00 UAH	
3.2.	Cash withdrawal through Creditwest POS-terminal by Visa/MasterCard:		
3.2.1.	- Creditwest Bank's cards	0.00%	Card tariffs are on common grounds
3.2.2.	- JSC Ukreximbank's cards	0.00%	
3.2.3.	- other Ukrainian banks' cards	2.50%	If transactions are carried out in the foreign currency, the commission is paid in UAH equivalent at the rate of NBU on the day of commission payment
3.2.4.	- international banks' cards	2.50%	
3.3.	Money transfers to other banks' accounts within Ukraine without current account opening	1.00% min UAH 10.00	from the amount
3.4.	Conducting non-cash transactions in foreign currency of individuals outside Ukraine without opening an account:		
3.4.1. In U.S. dollars (USD)			
3.4.1.1.	- express payment	0.75% min USD 20.00 max. USD 400.00 + other banks' commission	UAH equivalent at the rate of NBU on the day of commission payment
3.4.1.2.	- term/regular payment	0.50% min USD 20.00 max. USD 400.00 + other banks' commission	UAH equivalent at the rate of NBU on the day of commission payment
3.4.2. In Euro (EUR)			
3.4.2.1.	- express payment	0.75% min EUR 20.00 max. EUR 400.00 + other banks' commission	UAH equivalent at the rate of NBU on the day of commission payment
3.4.2.2.	- term/regular payment	0.50% min EUR 20.00 max. EUR 400.00 + other banks' commission	UAH equivalent at the rate of NBU on the day of commission payment
3.5.	Money transfers via Western Union	find separately tariffs of the payment system	
3.6.	Money transfers via Privat Money	find separately tariffs of the payment system	
3.7.	Acceptance of cash payments in favour of legal entities without opening an account	1.00% min. UAH 3.00 max. UAH 400.00	from the amount
3.8.	Currency exchange (UAH/...)	free of charge	---
3.9.	Conversion of cash foreign currency	2.0%, min 10.00 USD	from the amount of converted currency (paid in UAH according to NBU rate on the day of transaction)
3.10.	Utility payments	UAH 2.00	per document
3.11.	Recharging cell phone balance	UAH 2.00	per operation
4. Operations related to the conducting transactions of all types of individuals' accounts in national currency (UAH)			
4.1.	Credit of funds to an account	free of charge	
4.2.	Money transfers to accounts within the Bank	free of charge	
4.3.	Money transfers to other banks' accounts within Ukraine:		
4.3.1.	- in the operating time (up to 16-00 p.m.)	0.50% min. UAH 10.00 max. UAH 250.00	for each payment

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4.3.2.	- in the post time (after 16-00 p.m.)	0.75% min. 10.00 грн. max. 350.00 грн.	for each payment
4.4.	Interest on individuals' accounts in national currency (per annum):	0.25%	Starting from the balance of 5000.00 units in account currency
5.	Operations related to the conducting transactions of all types of individuals' accounts in foreign currency		
5.1.	Credit of funds to an account	free of charge	
5.2.	Money transfers to accounts within the Bank	free of charge	
5.3.	Conducting non-cash transactions in foreign currency of individuals outside Ukraine or other authorized bank of Ukraine:		
5.3.1.	In U.S. dollars (USD)		
5.3.1.1.	- express payment	0.75% min USD 20.00 max. USD 400.00 + other banks' commission	UAH equivalent at the rate of NBU on the day of commission payment
5.3.1.2.	- term/regular payment	0.50% min USD 20.00 max. USD 400.00 + other banks' commission	UAH equivalent at the rate of NBU on the day of commission payment
5.3.2.	In Euro (EUR)		
5.3.2.1.	- express payment	0.75% min EUR 20.00 max. EUR 400.00 + other banks' commission	UAH equivalent at the rate of NBU on the day of commission payment
5.3.2.2.	- term/regular payment	0.50% min EUR 20.00 max. EUR 400.00 + other banks' commission	UAH equivalent at the rate of NBU on the day of commission payment
5.4.	Conversion of foreign currency in other foreign currency:	0.30%	UAH equivalent of the currency which is purchased at the rate of NBU on the day of operation is executed. Commission is debited from the client's current account in national currency.
5.5.	Interest on individuals' accounts in foreign currency (per annum):		
5.5.1.	USD:	0.25%	Starting from the balance of 5000.00 units in account currency
5.5.2.	EUR:	0.25%	
5.5.3.	other currency:	0.00%	
6.	Purchase and sale of non-cash foreign currency		
6.1.	Purchase of foreign currency (USD):	0.60% + Treasury fee (set daily based)	UAH equivalent at the rate of the deal on the day of commission payment
6.2.	Purchase of other foreign currency (EUR, RUB, GBP etc.):	0.60% + Treasury fee (set daily based)	UAH equivalent at the rate of the deal on the day of commission payment
6.3.	Sale of foreign currency:	0.40%	UAH equivalent at the rate of the deal on the day of commission payment
7.	Operations associated with maintaining and settlement services of legal entities using the "Client - Bank" system		
7.1.	Preparing an installation suite that contains a current version of the software, electronic keys, and a license of the system "Client-Bank"	UAH 450.00	without VAT
7.2.	Connecting an additional user to "Client-Bank" system		
7.2.1.	- with a new license	UAH 100.00	without VAT
7.2.2.	- without a new license	UAH 100.00	without VAT
7.3.	Unscheduled keys replacement on a client's request	UAH 100.00	without VAT
7.4.	Preparation and registration of additional keys on portable data bearer	UAH 450.00	without VAT
7.5.	Repair or reset the "Client-Bank" system on a client's request (re-installation)	UAH 100.00	without VAT
7.6.	Maintenance of the "Client-Bank" system	UAH 100.00	if any turnover (monthly)
7.7.	UAH transfers via "Client-Bank" system:		
7.7.1.	- for each payment	UAH 2.00	in the operating (up to 16-00 p.m.) and the post (after 16-00 p.m.) time
7.7.2.	- additional charge for each payment	UAH 8.00	in the post time (after 16-00 p.m.)