

<b>RETAIL BANKING PRODUCTS' COMMISSIONS AND CHARGES IN CASH AND SETTLEMENT SERVICES</b>			
<b>№</b>	<b>NAME OF OPERATION</b>	<b>TARIFF</b>	<b>NOTE</b>
<b>1. Operations related to the accounts opening (closing) in national and foreign currency</b>			
1.1.	Accounts opening		
1.1.1.	Opening a current account (multicurrency)	UAH 50.00	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 50.00	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.	Accounts closing		
1.2.1.	Closing a current account (multicurrency)	free of charge	at the initiative of the Bank
1.2.2.	Closing a current account (multicurrency)	UAH 50.00	at the initiative of the client
1.3.	Issuance of a power of attorney to conduct account transactions	UAH 200.00	per document
<b>2. Operations' processing or payment confirmation of the transactions in national and foreign currency</b>			
2.1.	Cancellation/query/change/repayment:		
2.1.1.	- in national currency	UAH 100.00	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 500.00	per sheet
2.3.	Issuance of references related to the accounts:		
2.3.1.	- reference on the availability of open accounts	UAH 100.00	per document
2.3.2.	- reference on the availability and balance of the current / deposit accounts	UAH 250.00	per document
2.3.3.	- reference on account activity in national/foreign currency	UAH 250.00	per document
2.3.4.	- other references	UAH 500.00	per document
2.4.	SWIFT copy	UAH 100.00	per document
2.5.	Filling out payment document on the individual's request	UAH 50.00	per document
2.6.	Providing cash and non-cash additional documents	UAH 200.00	per document
<b>3. Operations related to the cash services to individuals in national and foreign currency</b>			
3.1.	Cash withdrawal from the current account:		
3.1.1.	- in national currency	2,00%	From the deposit account with the term more then one month, credit, interest, technical withdrawal - free of charge.
3.1.2.	- in foreign currency	2.00% min. USD/EUR 1.00	From the deposit account with the term more then one month, credit, interest, technical withdrawal - free of charge. UAH equivalent at the rate of NBU on the day of commission payment.
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 20.00	from the amount
3.4.	Conducting non-cash transactions in foreign currency of individuals outside Ukraine without opening an account:		
<b>3.4.1. In U.S. dollars (USD)</b>			
3.4.1.1.	- express payment	0.75% min USD 75.00 max. USD 400.00	UAH equivalent at the rate of NBU on the day of commission payment
3.4.1.2.	- term/regular payment	0.50% min USD 75.00 max. USD 400.00	UAH equivalent at the rate of NBU on the day of commission payment
<b>3.4.2. In Euro (EUR)</b>			
3.4.2.1.	- express payment	0.75% min EUR 75.00 max. EUR 400.00	UAH equivalent at the rate of NBU on the day of commission payment
3.4.2.2.	- term/regular payment	0.50% min EUR 75.00 max. EUR 400.00	UAH equivalent at the rate of NBU on the day of commission payment
<b>3.4.3. In other foreign currency (TRY, GBP, JPY, etc.)</b>			
3.4.3.1.	- express payment	0.75%, min USD 75.00, max. USD 500.00	UAH equivalent at the rate of NBU on the day of commission payment
3.4.3.2.	- term/regular payment	0.50%, min USD 75.00, max. USD 500.00	UAH equivalent at the rate of NBU on the day of commission payment
3.5.	Acceptance of cash payments in favour of legal entities without opening an account	1.00% min. UAH 10.00 max. UAH 500.00	from the amount
3.6.	Currency exchange (UAH/...)	free of charge	---
3.7.	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)
3.8.	Utility payments	UAH 2.00	per document
3.9.	Recharging cell phone balance	UAH 2.00	per operation

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<b>4.</b>	<b>Operations related to the conducting transactions of all types of individuals' accounts in national currency (UAH)</b>		
4.1.	Credit of funds to an account	free of charge	
4.2.1.	Money transfers to accounts within the Bank	free of charge	
4.2.2.	Money transfers to accounts within the Bank in accordance with contracts for the sale of real estate, property rights, participation in the FFC, motor transport	UAH 1 500.00	
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 20.00 max. UAH 250.00	for each payment
4.3.2.	- in the post time (after 16-00 p.m.)	0.75% min. 20.00 грн. max. 1000.00 грн.	for each payment
4.4.	Interest on individuals' accounts in national currency (per annum):	0,00%	
<b>5.</b>	<b>Operations related to the conducting transactions of all types of individuals' accounts in foreign currency</b>		
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:		
<b>5.3.1.</b>	<b>In U.S. dollars (USD)</b>		
5.3.1.1.	- express payment	0.75%, min USD 75.00, max. USD 400.00	UAH equivalent at the rate of NBU on the day of commission payment
5.3.1.2.	- term/regular payment	0.50%, min USD 75.00, max. USD 400.00	UAH equivalent at the rate of NBU on the day of commission payment
<b>5.3.2.</b>	<b>In Euro (EUR)</b>		
5.3.2.1.	- express payment	0.75%, min EUR 75.00, max. EUR 400.00 + other banks' commissions	UAH equivalent at the rate of NBU on the day of commission payment
5.3.2.2.	- term/regular payment	0.50%, min EUR 75.00, max. EUR 400.00 + other banks' commissions	UAH equivalent at the rate of NBU on the day of commission payment
<b>5.3.3.</b>	<b>In other foreign currency (TRY, GBP, JPY, etc.)</b>		
5.3.3.1.	- express payment	0.75%, min USD 75.00, max. USD 500.00	UAH equivalent at the rate of NBU on the day of commission payment
5.3.3.2.	- term/regular payment	0.50%, min USD 75.00, max. USD 500.00	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.	<b>USD:</b>	0,00%	
5.5.2.	<b>EUR:</b>	0,00%	
5.5.3.	<b>other currency:</b>	0,00%	
<b>6.</b>	<b>Purchase and sale of non-cash foreign currency</b>		
6.1.	Purchase of foreign currency (USD):	0.60%	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%	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
<b>7.</b>	<b>Operations associated with maintaining and settlement services of legal entities using the "Client - Bank" system</b>		
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 1 000.00	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 1 000.00	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 3.00	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 17.00	in the post time (after 16-00 p.m.)
7.8.	SMS service while working with "Client-Bank" system		
7.8.1.	SMS notification on each transaction done via "Client-Bank" system	all SMS services are not obligatory and provided on optional basis	
7.8.2.	SMS confirmation of "Client-Bank" system entering	UAH 0.50	
7.8.3.	SMS notification on documents sent via "Client-Bank" system	UAH 0.50	