## Deposit products for individuals

Approved by decision of Tariff Committee Nº1991 dated 21.09.2023 effective from 25.09.2023

CLASSIC								CLASSIC+							
TERM OF THE DEPOSIT (IN MONTHS)								TERM OF THE DEPOSIT (IN MONTHS)							
	1	2	3	6	9	12	18		2	3	6	9	12	18	
UAH	8,00	9,00	17,25	17,00	16,50	16,00	15,00	UAH	8,75	16,75	16,25	15,50	15,00	13,50	
USD	0,01	0,05	2,00	2,50	2,75	3,00	3,00	USD	0,01	1,75	2,25	2,50	2,75	2,75	
EUR	0,01	0,05	1,00	1,50	1,75	2,00	2,25	EUR	0,01	0,75	1,25	1,50	1,75	2,00	
Interest payment			at the end of the term					Interest payment monthly							
Interest ca	pitalizatio	n	no					Interest capitalization no							
			BECOME RICH					ADVANCE			OBERIG				
			TERM OF THE DEPOSIT (IN MONTHS)						TERM OF THE DEPOSIT (IN MONTHS)			TERM OF THE DEPOSIT (IN MONTHS)			
			3	6	9	12	18		3	6		6	9	12	
	UAH		16,75	16,25	15,50	15,00	13,50	UAH	16,50	16,00	USD	1,00	1,50	2,00	
USD		1,75	2,25	2,50	2,75	2,75	Interest payment	in ad	vance	Interest paym	ent	at the end of the term			
EUR			0,75			1,75	2,00	Interest capitalization	no		Interest capitalization		no		
Interest payment			at the end of the term							) for 3 months			5 00	5 000,00	
Interest capitalization			yes, monthly				per month	· · ·	) for 6 months			-,			
				ST	<b>TANDARD</b>	TERMS A	ND COND	ITIONS FOR ALL T	YPES OF I	DEPOSITS					
Minimum deposit amount (except "Oberig" deposit)		UAH 100 000,00					1 000 000,00 UAH		+0,50%						
		USD*	3 000,00				Additional rates for deposits if the amount equals or exceeds:		40 000,00 USD		+0,25%				
		EUR*	3 000,00						35 000,00 EUR		+0,25%				
*in the case of the purchase of non-ca			h foreign currer	gn currency from the Bank in the amount provided for by the current				Right to replenish			no (except "Become rich" deposit)				
,	ith its subseq	uent placeme	ent on an irrevoo	cable deposit for	r 3 months or m	nore - there is no	o minimum				. (				
amount.  Maximum deposit amount								-	1. Replenishment is possible not later than 3 months before the maturity						
(except "Advance" deposit)			no					Conditions of replenishr		date of the deposit agreement.  2. Minimum amount of the deposit replenishment is UAH 15 000,00 / USD 500,00 / EUR 500,00					
Partial withdrawal			no					"Become rich" deposit	2. Minimum a						
Withdrawal before maturity			no								50	0,00 / LON 300	5,00		
Standard t	The standard term of a 1-month term deposit is 31 calendar days, for a 2-month term deposit - 62 calendar days, for a 3-month term deposit - 93 calendar days, for a 6-month term deposit - 184 calendar days, for a 9-month term deposit - 277 calendar days, for a 12-month term deposit - 367 calendar days days, for a 18-month term deposit - 550 calendar days. If the end of the deposit falls on a holiday, its term is extended until the next working day.														
	lon-standard term of deposit In cases where the term of the deposit at the request of the client differs from the above standard terms, the interest rate provided for the shorter of the nearest standard											rest standard te	rms is applied		
(except "C	berig" dep	osit)	(for example, if the term of the deposit is 100 days, the interest rate is given for 3 months, if 55 days - for 1 month).												
Automatic deposit	For deposits "Classic", "Classic+" and "Become rich" it is possible to select automatic prolongation of the Agreement term for the same period or period specified in the Agreement unless the depositor came to the Bank to withdraw the deposit at the maturity date of the Agreement or sent an appropriate request to the Bank about his/her unwillingness to prolongate the deposit. Interest rate which is valid according to the Bank's tarrifs on the date of the prolongation will be applied in case of such prolongation.  For "Advance" and "Oberig" deposits it is not possible to choose an automatic prolongation of the Agreement term.														