

**RETAIL BANKING PRODUCTS' COMMISSIONS AND CHARGES IN CASH AND SETTLEMENT SERVICES FOR THE EMPLOYEES OF COMPANIES GROUP TARIFF PACKAGE "Personal" (ACC.N. 357, 1056, 8942)**

№	NAME OF OPERATION	TARIFF	NOTE
<b>1.</b>	<b>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)	free of charge	
1.1.2.	Opening the next one current account	free of charge	
1.2.	Closing a current account (multicurrency)	free of charge	
1.3.	Issuance of a power of attorney to conduct account transactions	UAH 10.00	per document
<b>2.</b>	<b>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	free of charge	
2.1.2.	- in foreign currency	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	
2.2.2.	- non regular	free of charge	
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 10.00	per document
2.3.3.	- reference on account activity in national/foreign currency	UAH 10.00	per document
2.3.4.	- other references	UAH 10.00	per document
2.4.	SWIFT copy	free of charge	per document
2.5.	Filling out payment document on the individual's request	free of charge	per document
2.6.	Providing cash and non-cash additional documents	free of charge	per document
<b>3.</b>	<b>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	free of charge	
3.1.2.	- in foreign currency	free of charge	
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)	USD 35.00+ other banks' commission	UAH equivalent at the rate of NBU on the day of commission payment
3.4.2.	In Euro (EUR)	EUR 35.00 + other banks' commission	UAH equivalent at the rate of NBU on the day of commission payment
3.4.3.	In other foreign currency (TRY, GBP, JPY etc.)	USD 35.00+ 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	free of charge	
3.8.	Currency exchange (UAH/...)	free of charge	
3.9.	Utility payments	free of charge	
3.10.	Recharging cell phone balance	UAH 2.00	per operation
<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.	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.)	free of charge	
4.3.2.	- in the post time (after 16-00 p.m.)	free of charge	
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:		
5.3.1.2.	In U.S. dollars (USD)	USD 35.00+ other banks' commission	UAH equivalent at the rate of NBU on the day of commission payment
5.3.2.1.	In Euro (EUR)	EUR 35.00 + other banks' commission	UAH equivalent at the rate of NBU on the day of commission payment
5.3.2.2.	In other foreign currency (TRY, GBP, JPY etc.)	USD 35.00+ 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.	<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):	free of charge	
6.2.	Purchase of other foreign currency (EUR, RUB, GBP etc.):	free of charge	
6.3.	Sale of foreign currency:	free of charge	
<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 100.00	without VAT
7.2.	Connecting an additional user to "Client-Bank" system		
7.2.1.	- with a new license	UAH 100.00	without VAT

**RETAIL BANKING PRODUCTS' COMMISSIONS AND CHARGES IN CASH AND SETTLEMENT SERVICES FOR THE EMPLOYEES OF COMPANIES GROUP TARIFF PACKAGE "Personal" (ACC.N. 357, 1056, 8942)**

<b>№</b>	<b>NAME OF OPERATION</b>	<b>TARIFF</b>	<b>NOTE</b>
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.	Repair or reset the "Client-Bank" system on a client's request (re-installation)	UAH 100.00	without VAT
7.5.	Maintenance of the "Client-Bank" system	UAH 100.00	if any turnover (monthly)
7.6.	UAH transfers via "Client-Bank" system:		
7.6.1.	- for each payment	UAH 2.00	in the operating (up to 16-00 p.m.) and the post (after 16-00 p.m.) time
7.6.2.	- additional charge for each payment	UAH 8.00	in the post time (after 16-00 p.m.)