

/ shall enter into force as of 24.01.2020/

**RATES OF THE PJSC “MTB BANK”**  
**FOR SERVICES PROVIDED TO LEGAL ENTITIES**  
**AND INDIVIDUALS - ENTREPRENEURS \***

The list of rates given below contains rates on transactions carried out by PJSC "MTB BANK" (hereinafter - the Bank) for its clients. Commissions that can be charged by other banks, both inside and outside Ukraine, which take part in transactions, will be paid directly to the account (s) of the client who initiates the transaction. The Bank reserves the right to charge additional fees if this is caused by additional transactions and / or additional liability of the Bank. The Bank reserves the right to change these rates in accordance with the terms of the relevant agreement.

The Bank bears no responsibility for:

- delays, disagreements, misunderstandings, etc., caused by incorrect, incomplete and / or inaccurate clients instructions;
- any loss or loss of profit due to changes in the current legislation, interference of authorities, wars, strikes, blockades and / or other force majeure.

The Bank at the official NBU rate charges commission at rates indicated in foreign currency and transactions carried out with foreign currency on the date of the transaction.

According to the terms of the Bank account agreement / Public offer, the Bank reserves the right, in case of non-payment by the Client for settlement and cash services, to debit the amount of debt to the Client's account, as well as a penalty. Starting February 25, 2019, no interest is charged for violation of terms of payment of settlement and cash services for all Bank clients (legal entities and individuals - entrepreneurs \*).

The term for payment for the service is the day the services are provided (transaction is completed), unless otherwise provided for by the Bank's Rates. To pay for the Bank's services, the Client is obligated to ensure that on the day of payment the availability of funds in the account is of required amount.

Note:

\* Individuals carrying out independent professional activities are also served at rates of legal entities.

## 1. Bank Account Management

	Code of rules	Services / Transactions	Rate Value	Collection procedure
1.1.	315020	Opening of the first and subsequent current accounts with the Bank in national currency (including temporary, for the formation of the authorized capital) *, registration of the Case for the legal registration of the client's account: <ul style="list-style-type: none"> <li>at the Central Department of the Bank in Chornomorsk, Mykolaiv, Kherson, Poltava, Kropyvnytskyi</li> </ul> <p>Opening of the first account to non-residents *</p>	100 UAH  50 UAH  500 UAH	Once at a day of service provided
1.1.1.	315021	Opening of the first and subsequent current accounts with the Bank in foreign currency *	50 UAH	Once at a day of service provided
1.2.		Opening any other accounts	Included in the cost of opening the first account	
1.3.	307	Accrued monthly interest on loan balance: - accounts in national currency, provided that the average monthly balance in the account is: to 30 000 UAH: from 30 000 UAH to 99 999 UAH : from 100 000 UAH to 199 999 UAH : from 200 000 UAH to 499 999 UAH : from 500 000 UAH to 999 999 UAH : from 1 000 000 UAH to 1 999 999 UAH: from 2 000 000 UAH to 4 999 999 UAH: from 5 000 000 UAH to 9 999 999 UAH: from 10 000 000 UAH and more:  - foreign currency accounts (US dollars / Euros), provided that the average monthly balance in the account is: to 9 999 US dollars / Euros: from 10 000 to 99 999 US dollars / Euros: from 100 000 to 199 999 US dollars / Euros: from 200 000 to 499 999 US dollars / Euros: from 500 000 to 999 999 US dollars / Euros: 1 000 000 US dollars / Euros and more: - accounts in foreign currency (Currency of the second group of the NBU classifier)	0% yearly 0% yearly 0% yearly 0% yearly 0% yearly 0% yearly 0% yearly 0% yearly 0% yearly  0% yearly 0% yearly 0% yearly 0% yearly 0% yearly 0% yearly	Interest is paid on the last business day of the month
1.4.	315050	Providing statements on the client accounts at the request of the client	50 UAH for one statement	At the time of service
1.5.	315091	Providing account statements using the SWIFT system (daily)	250 UAH per month	Contract write-off on the last day of the month

1.6.	315052 315053	Provision of extracts to third Banks for the clients requested by them, subject to the consent of the client <ul style="list-style-type: none"> <li>for the period: up to 1 calendar year from the date of request</li> <li>for the period: more than 1 calendar year from the date of request</li> </ul>	100 UAH 200 UAH	At the time of service
1.7.	315054	Issuance of a certificate on opening an account (s), including for the formation of the authorized capital	100 UAH	At the time of service
1.8.	315055 315056 315057 315058	Issuance of inquiries on clients requests: <ul style="list-style-type: none"> <li>with applications up to 10 pages</li> <li>with applications from 11 to 25 pages</li> <li>with applications over 25 pages</li> <li>urgent tariff (within 1 business day)</li> </ul>	100 UAH 150 UAH 200 UAH 300 UAH	At the time of service
1.8.1.	315059 315060	Issuance of certificates at the client's request for currency transactions: <ul style="list-style-type: none"> <li>committed in the period: 2 calendar years from the date of request</li> <li>committed in the period: more than 2 calendar years from the date of request</li> </ul>	200 UAH 500 UAH	At the time of service
1.8.2.	315061	Issuance of certificates at the client's request for repaid loans / existing loan debt for one mortgage object that were withdrawn at the Bank's expense **	500 UAH	At the time of service
1.8.3.	315062 315063	Providing certificates to third Banks on the clients requested (subject to the consent of the client) <ul style="list-style-type: none"> <li>urgent tariff (within 2 business days)</li> </ul>	500 UAH 800 UAH	At the time of service
1.9.	315064 315065	Issuance of certificates for closed clients (upon request) <ul style="list-style-type: none"> <li>urgent tariff (within 1 business day)</li> </ul>	150 UAH 300 UAH	At the time of service
1.10.	315066	Consulting services when processing documents of a confidential nature in a EPSarate (isolated) room	500 UAH /per year (including VAT)	At the time of service
1.11.	315024	Closing all types of accounts at the initiative of the client: <ul style="list-style-type: none"> <li>in connection with the liquidation of the enterprise on the basis of a court decision</li> </ul>	300 UAH 0 UAH	At the time of service
1.11.1.	315023	Closing the account (s) at the initiative of the Bank (in the absence of turnover on the account for three years and the remaining balance in the account)	In the amount of the balance but not more than 2000 UAH	At the time of service
1.12.	315069	Providing confirmation of balances at the request of the counterparty bank	\$ 50 for each request	At the time of service
1.13.	315070 315071	Issue of certificates of confirmation of balances during the audit of the client <ul style="list-style-type: none"> <li>urgent tariff (within 2 business days)</li> </ul>	200 UAH 400 UAH	At the time of service
1.14.	315072	Provision of duplicate documents (including extracts, cash and settlement documents)	30 UAH per page	At the time of service
1.15.	315019	Settlement and cash services for all current customer accounts (regardless of the number of current accounts, if there is at least one active account) ***		
1.15.1.		- to corporative clients	170 UAH per month	Once a month on the last day of the month when there is turnover in the account. With the exception of transactions to accrue interest on the balance and pay commissions in favor of MTB Bank
1.15.2.		- to commercial customers	110 UAH per month.	
1.15.3.		- to small business clients and entrepreneurs (regardless of segment affiliation), incl. private notaries and lawyers.	70 UAH per month	
1.15.4.		- to public organizations, utilities, budget and non-profit enterprises	40 UAH per month	
1.15.5.		- to clients, entrepreneurs, IT specialists (as part of the package of services "Rates solutions for IT sphere Individual Entrepreneur-Outsourcing")	2,5% from receipts to current accounts (minimum 800 UAH per month)	
1.16.	315051	Settlement and cash services for conditional storage account (escrow)	1,5% of the amount credited to the conditional storage account (escrow), but not less than 40 000,00 UAH	At the time of service
1.17.	315073	Certification of payment documents on paper provided by the client	5 UAH for one document	At the time of service
1.18.	315074	Consultations on cash management services and banking transactions as part of the loyalty program with Gepard Oil LLC	195 UAH (Including VAT)	At the time of service
1.19.	315066	Advising on the preparation of a package of documents for opening an account to a non-resident	500 UAH (Including VAT)	At the time of service

Notes:

\* In addition to current accounts with a special mode of use and current accounts, transactions on which can be carried out using a special means of payment (MPK).

\*\* For companies that refused to compensate the Bank for the removal of mortgages and encumbrances from their facilities in the State Register of Real Estate Rights

\*\*\* For all current accounts, except current accounts using a special means of payment (MPK).

## 2. Bank transfers

### 2.1. National currency

2.1.1.	315005 315006	Payments on behalf of customers during operating hours (from 09.00 to 15.30): • - according to EPS "Client-Bank"/ according to EPS "Internet Banking" • - on a hard copy (paper)	5 UAH for one payment 30 UAH for one payment	At the time of service for each payment
2.1.2.	315007	Payments on behalf of customers in the postoperative time (from 15.30)	0,1% min.25 UAH max.200 UAH for one payment	At the time of service for each payment
2.1.3.		Payments in favor of Bank customers	Included in the cost of opening an account	
2.1.4.		Intrabank payments from customer accounts to accounts of legal entities and individuals - customers of the Bank	Included in the cost of opening an account	
2.1.4.1.		Payments from current accounts in national currency of natural persons-entrepreneurs / natural persons, who carry out independent professional activity, on their own current accounts opened for their own needs:  up to 100,000.00 UAH;  in the amount from 100 000,01 UAH up to 500 000,00 UAH;  in the amount from 500 000,01 UAH	0,2% of the payment amount min 10 UAH. 0,3% of the payment amount 0,4% of the payment amount	At the time of service for each payment
2.1.5.	315077	Change in payment terms	30 UAH for one payment	At the time of service
2.1.6.	315078	Disabling cash before the value date (on outgoing payments)	10 UAH for one payment	At the time of service
2.1.7.	315079	Execution of a payment order at the initiative of the client, as well as filling out other documents (except for a cash transfer application)	30 UAH (including VAT)	At the time of service
2.1.8.	315080	State fee payment confirmation	25 UAH for one payment	At the time of service
2.1.9.	315113	For settlements (including processing of documents)	individual tariff	At the time of service
2.1.10.	315081	Payments in favor of Bank customers (subject to currency control in accordance with Ukrainian legislation)	100 UAH for one payment	At the time of service
2.1.11.		Conducting customer settlements for debiting funds from accounts in national currency in favor of Gepard Oil LLC using one smart card	20 UAH per month	Once a month at the end of the month, if available
2.1.12.		Automatic debit from current account (on behalf of the client): • % of the total amount of payment • A fixed fee for each payment	0,001% min.300 UAH 6 UAH for one payment	At the time of service
2.1.13.	315089	Transfer of funds to repay a non-resident loan in UAH	0,2% from each amount of the transferred funds	At the time of service
2.1.14.		Settlement and cash services for the provision of services under joint programs	Individual approval of rates by the committee for each program	

### 2.2. Foreign currency

2.2.1.	79 80 81 82	Payments on behalf of resident clients (interest is calculated on the amount of the payment) at the operating time (from 09.00 to 15.30) *:  - according to EPS "Client-Bank" / "Internet-Banking":  In the currency of the first group of the NBU classifier: • in EUR • in USD and other currencies	0,15%, min € 35, max € 100 0,15%, min \$ 35, max \$ 100	Payment Once At the time of service for each payment. Payment is made in national currency at the NBU rate
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	89	In the currency of the second group of the NBU classifier	<i>0,15%, min RUB 2300 max RUB 6700</i>	on the date of transaction
	90	• in RUB		
	91	• in other currencies	<i>0,15%, min \$ 35, max \$ 100</i>	
	92	- on paper:		
	90	In the currency of the first group of the NBU classifier:	<i>0,15%, min € 40, max € 100</i>	
	91	• in EUR		
	92	• in USD and other currencies	<i>0,15%, min \$ 40, max \$ 100</i>	
	92	In the currency of the second group of the NBU classifier:	<i>0,15%, min RUB 2300 max RUB 6700</i>	
		• in RUB		
		• in other currencies	<i>0,15%, min \$ 40, max \$ 100</i>	
2.2.2.		Payments on behalf of non-resident customers (interest is calculated on the payment amount):		Payment Once at the time of service for each payment. Payment is made in national currency at the NBU rate on the date of transaction
		- according to EPS "Client-Bank" / "Internet-Banking":		
	110	In the currency of the first group of the NBU classifier:	<i>0,15%, min € 50, max € 300</i>	
	111	• in EUR		
	112	• in USD and other currencies	<i>0,15%, min \$ 50, max \$ 300</i>	
	113	In the currency of the second group of the NBU classifier:	<i>0,15%, min RUB 2300 max RUB 6700</i>	
		• in RUB		
		• in other currencies	<i>0,15%, min \$ 35, max \$ 100</i>	
2.2.3.		Incoming payments to customers of the Bank:		Payment Once At the time of service for each payment. Payment is made in national currency at the NBU rate on the date of transaction
	5011	In the currency of the first group of the NBU classifier:	<i>\$ 10 for one payment € 10 for one payment \$ 10 for one payment</i>	
	5012	• in USD		
		• in EUR	<i>Included in the cost of opening an account</i>	
		• in other currencies		
		In the currency of the second group of the NBU classifier (RUB, BYR, etc.)		
2.2.4.		Intrabank payments from customer accounts to accounts of legal entities and individuals - customers of the Bank	<i>Included in the cost of opening an account</i>	
2.2.5.	315087	Changes to international payment terms *:		At the time of service
		In the currency of the first group of the NBU classifier:	<i>€ 60 for one payment</i>	
		• in USD		
		• in EUR		
		• in other currencies	<i>RUB 945 for one payment</i>	
		In the currency of the second group of the NBU classifier (RUB, BYR, etc.)		
2.2.6.	315088	Investigation of complaints, requests for transfers in USD / Euro / in the currencies of the second group of the NBU classifier (RUB, BYR, etc.):		At the time of service
		• within 6 months from the date of transfer	<i>\$ 50 for one request</i>	
		• within 6-12 months from the date of transfer	<i>\$ 75 for one request</i>	
		• within 12-18 months from the date of transfer	<i>\$ 100 for one request</i>	
		• requests after 18 months from the date of transfer	<i>\$ 150 for one request</i>	
2.2.7.		Compensation of commission charged by correspondent bank on outgoing payments of clients:		Payment Once at the time of service for each payment. Payment is made in national currency at the NBU rate on the date of transaction
		In the currency of the first group of the NBU classifier:	<i>\$ 5 for one payment</i>	
		• in USD		
		• in EUR:	<i>€ 5 for one payment € 25 for one payment</i>	
		➢ to 1000,00 EUR		
		➢ 1000,00 EUR and more		
		• in other currencies	<i>\$ 10 for one payment</i>	
		In the currency of the second group of the NBU classifier (RUB, BYR, etc.)	<i>Included in the cost of servicing an account</i>	
2.2.8.		Payments on behalf of customers accepted by the Bank in the postoperative time ** (interest is calculated on the payment amount):		Payment Once At the time of service for each payment. Payment is made in national currency at the NBU rate on the date of transaction
		- according to EPS "Client-Bank" / "Internet-Banking":		
	116	In the currency of the first group of the NBU classifier:	<i>0,3%, min € 50, max € 150</i>	
	117	• in EUR		
	118	• in USD and other currencies	<i>0,3%, min \$ 50, max \$ 150</i>	
		In the currency of the second group of the NBU classifier	<i>0,3%, min RUB one thousand five hundred seventy five</i>	
		In the second group currency of the NBU classifier (RUB, BYR, etc.)	<i>max RUB 4724</i>	
2.2.9.		For settlements (including processing of documents)	<i>individual tariff</i>	At the time of service

2.2.10.	315082	Submission of a message about sent transfers in foreign currency using SWIFT	30 UAH for one document	At the time of service
2.2.11.		Additional service of the correspondent bank for transfers in US dollars - guaranteed OUR	individual tariff ***	At the time of service
2.2.12.	315083	Commission for issuing a certificate of foreign currency payment (E-limit)	3000,00 UAH for each registration, without VAT	At the time of service

Notes:

\* Commissions charged by correspondent banks are charged additionally.

\*\* It is possible to execute only payments received via EPS Client-Bank / Internet Banking in the postoperative time, as well as payments received during the business day, but not made due to lack of funds in the client's account. Postoperative time: from 15.30 to 17.30 (Kyiv time).

\*\*\* The size of the commission is set by the correspondent bank

### 3. Collection of payment \*

The collection currency in Euro is the Euro. The collection currency in other foreign currencies is USD.

#### 3.1. Clean collection

3.1.1.	Reception, verification and sending of simple and transferable bills and other payment documents	0,15% from the amount of collection, min \$ 30	At the time of service
3.1.2.	The return of clean collection	\$ 50	At the time of service

#### 3.2. Documentary collection

3.2.1.	Acceptance and sending of documents for acceptance / payment	0,15% from the amount of collection, min \$ 50	At the time of service
3.2.2.	Issue of documents against acceptance / payment	0,15% from the amount of collection, min \$ 50	At the time of service
3.2.3.	Forwarding / returning documents submitted for collection but not paid by the client	\$ 50	At the time of service
3.2.4.	Change of collection conditions or its cancellation	\$ 50	At the time of service

Notes:

\* The collection order will be subordinated to the Unified Collection Rules, edition No. 522 by the International Chamber of Commerce, Paris, revision 1995.

### 4. Letters of credit

#### 4.1. Foreign currency

The currency of rates on export and import letters of credit in Euro is the Euro. The currency of the rates on letters of credit in other foreign currencies are USD.

##### 4.1.1. Export

4.1.1.1.	Pre-advising	\$ 40	At the time of service
4.1.1.2.	Letter of credit advising	0,1% from the amount of collection, min \$ 50, max \$ 500	At the time of service
4.1.1.3.	Advising changes on a letter of credit	\$ 50	At the time of service
4.1.1.4.	Document processing fee	0,15% from the amount of collection, min \$ 60	At the time of service
4.1.1.5.	Commission for processing documents submitted with discrepancies (charged in addition to clause 4.1.1.4)	\$ 50	At the time of service
4.1.1.6.	Change of conditions of a letter of credit: - increase in the amount or duration of the letter of credit - other changes	\$ 75 \$ 40	At the time of service
4.1.1.7.	Acceptance of draft, aval, negotiation of documents or deferred payment upon confirmation of a letter of credit	0,2% from the amount of collection, min \$ 50	At the time of service
4.1.1.8.	Letter of credit confirmation	By separate agreement	At the time of service
4.1.1.9.	Transfer of a transferable letter of credit	0,2% from the amount of collection, min \$ 100	At the time of service
4.1.1.10.	Crediting a letter of credit	See par. 2.2 (Section "Bank Transfers: Foreign Currency")	

##### 4.1.2. Import

4.1.2.1.	Letter of credit service: - with cash coverage  - no cash coverage	2,4% yearly, min \$ 75 - per month or for an incomplete part of it By Separate agreement	At the time of service
4.1.2.2.	Change of conditions of a letter of credit: - increase in the amount or duration of the letter of credit - other changes	\$ 75 \$ 40	At the time of service

4.1.2.3.	Document processing fee	<i>0,15% from the amount of collection, min \$ 75</i>	At the time of service
4.1.2.4.	Commission for processing documents submitted with discrepancies (charged in addition to clause 4.1.2.3.)	<i>\$ 50</i>	At the time of service
4.1.2.5.	Transfer of a transferable letter of credit	<i>0,2% from the amount of collection, min \$ 100</i>	At the time of service
4.1.2.6.	Early cancellation	<i>\$ 50</i>	At the time of service
4.1.2.7.	Letter of credit payment	<i>Included in the cost of processing documents under a letter of credit</i>	

## 4.2. National currency

4.2.1.	Letter of credit service: - with cash coverage  - no cash coverage	<i>2,4% yearly, min 200 UAH - per month or for an incomplete part of it By separate agreement</i>	At the time of service
4.2.2.	Letter of credit advising	<i>0,1% from the amount of collection, min 150 UAH, max 1000 UAH</i>	At the time of service
4.2.3.	Change of letter of credit:		At the time of service
	- increase in amount or duration	<i>200 UAH</i>	At the time of service
	- other changes	<i>100 UAH</i>	At the time of service
4.2.4.	Document processing fee	<i>0,15% from the amount of collection, min 150 UAH</i>	At the time of service
4.2.5.	Credit or letter of credit payment	<i>See par. 2.1 (Section "Bank Transfers: Foreign Currency")</i>	At the time of service
4.2.6.	Early cancellation	<i>300 UAH</i>	At the time of service

### Notes:

Import letters of credit, which are opened by the Bank, imply blocking 100% of the amount (and in the case when the amount of the letter of credit is indicated as "approximate": +/- 10% of the indicated amount, then 110% of the amount) of the letter of credit.

All letters of credit that the Bank opens in hard currencies will be subject to the Unified Rules and Customs for Documentary Letters of Credit, publication No. 500 of the International Chamber of Commerce, Paris, revision 1993.

If the commissions of the correspondent bank are paid at the expense of the Bank's client, then they are charged additionally.

The Bank reserves the right to include in the account for servicing the letter of credit the costs of transactions carried out using the SWIFT system, at the rate of 10 (ten) US dollars / Euro per message.

## 5. Guarantees

### 5.1. Foreign currency

The currency of rates on guarantees open in Euro is the Euro. The currency of rates on guarantees opened in other foreign currencies are USD.

5.1.1.	Opening a guarantee / counter-guarantee / provision of guarantee	<i>\$ 70</i>	At the time of service
5.1.2.	Guarantee service / counter-guarantee: - with cash coverage  - on the security of real estate - on the security of equipment / transport - under the guarantee of the business owner / founder	<i>1,2% yearly, min \$ 50 – per month or for an incomplete part of it from 3% yearly from 3% yearly from 5% yearly</i>	At the time of service
5.1.3.	Opening a guarantee on behalf of the Bank (based on a counter-guarantee)	<i>Set separately for each transaction</i>	At the time of service
5.1.4.	Advising a guarantee of a foreign bank without obligations on the part of the Bank	<i>0,1% of the guarantee amount, min \$ 50, max \$ 500</i>	At the time of service
5.1.5.	Extension of validity period, increase in guarantee amount	<i>\$ 50</i>	At the time of service
5.1.6.	Other changes / Change advising commission	<i>\$ 35</i>	At the time of service
5.1.7.	Processing and acceptance of guarantee requirements	<i>0,1% from the amount of claim, min \$ 50, max \$ 500</i>	At the time of service
5.1.8.	Guarantee transfer	<i>See par. 2.2 (Section "Bank Transfers: Foreign Currency")</i>	At the time of service
5.1.9.	Early cancellation of guarantee	<i>\$ 50</i>	At the time of service
5.1.10.	Authentication of guarantees of other banks not advised by the Bank	<i>\$ 50</i>	At the time of service

### 5.2. National currency

5.2.1.	Opening a guarantee / counter guarantee / tender guarantee	0,5% (min 500 UAH).	At the time of service
5.2.2.	Guarantee service / counter-guarantee: - with cash coverage  - on the security of real estate - on the security of equipment / transport - under the guarantee of the business owner / founder	1,2% yearly, min 500 UAH - per month or for an incomplete part of it from 3% yearly from 3% yearly from 5% yearly	At the time of service
5.2.3.	Tender guarantee service: - with cash coverage   - with full cash coverage   - without cash coverage (guarantee of the business owner / founders)	0,1% of the guarantee amount for each month or its incomplete part (min 800 UAH). - Once upon execution of guarantee  0,2% of the guarantee amount for each month or its incomplete part, (min 1000 UAH). - Once upon execution of guarantee  1% of the guarantee amount, min 1200 UAH - Once upon execution of guarantee	At the time of service
5.2.4.	Opening a guarantee on behalf of a Ukrainian bank (based on a counter-guarantee)	By separate agreement	
5.2.5.	Advising a guarantee of a Ukrainian bank without obligations from the Bank	0,1% of the guarantee amount, min 300 UAH, max 2000 UAH	At the time of service
5.2.6.	Extension of validity period, increase in guarantee amount	500 UAH	At the time of service
5.2.7.	Other changes / Change advising commission	300 UAH	At the time of service
5.2.8.	Processing and acceptance of guarantee requirements	0,1% from the amount of claim min. 300 UAH, max 2000 UAH	At the time of service
5.2.9.	Guarantee transfer	See par. 2.1 (Section "Bank Transfers: Foreign Currency")	
5.2.10.	Early cancellation of guarantee (except tender guarantee)	300 UAH	At the time of service
5.2.11.	Verification of the authenticity of guarantees of other banks not advised by the Bank by request through the SWIFT system or by mail of the National Bank	650 UAH	At the time of service

**Notes:**

Guarantees, which are opened by the Bank, involve the blocking of 100% of the amount that the guarantee opens as a cover.

In case the commissions of the correspondent bank are paid at the expense of the Bank's client, they are charged additionally.

The Bank reserves the right to include in the account for servicing the guarantee the costs of transactions carried out using the SWIFT system, at the rate of 10 (ten) USD / Euro per message.

Postal, telecommunication, administrative expenses are charged based on reimbursement of the Bank's expenses.

**6. Information and communication services**

6.1.	315103	Post services <input type="checkbox"/> special communication services (one message to one address) <input type="checkbox"/> courier services (one message to one address)	30 UAH (including VAT) 100 UAH (including VAT)	At the time of service
6.2.	315103	Fax - one message: A4 sheet per address	10 UAH (including VAT)	At the time of service
6.3.	315103	Consultations on issues of documentary transactions (preparation of the payment part of contracts, preparation of pro forma letters of credit, guarantees, etc.) with subsequent execution of documentary transactions.	Included in the cost of processing documents for documentary transactions  300 UAH (including VAT)	At the time of service
6.3.1.		Consultations on issues of documentary transactions (preparation of the payment part of contracts, preparation of pro forma letters of credit, guarantees, etc.) in the case of a positive decision on the transaction of the bank and the client's refusal to issue (client's refusal is made in writing).		
6.4.	315119	The service for setting up a client's PC with a call or by phone is not related to the transaction of remote banking systems	500 UAH (including VAT)	At the time of service

**7. Foreign currency trading transactions**

7.1.	21	Sale of foreign currency,% of the amount of sale	0,35%	At the time of service
7.2.	20	Foreign currency purchase,% of the purchase amount	0,35%	At the time of service
7.3.	22	Foreign currency conversion,% of the amount of conversion	0,2%	At the time of service

**8. Cash and non-trading transactions**

8.1.	315008	Acceptance of national currency	<i>0,05% of the amount of min 5,00 UAH max 300,00 UAH</i>	Once at the time of service of the amount of cash received
8.2.	315009	Issue of national currency	<i>1,1% of the amount of min 5 UAH</i>	Once at the time of service of the amount of cash received
8.3.	315008	Acceptance of foreign currency: <ul style="list-style-type: none"> <li>In the currency of the first group of the NBU classifier (USD, EUR)</li> <li>In the currency of the second group of the NBU classifier (RUB)</li> </ul>	<i>0,5% of the amount Included in the cost of cash management services for all current customer accounts</i>	Once at the time of service of the amount of cash received
8.4.	315009	The issuance of foreign currency: <ul style="list-style-type: none"> <li>In the currency of the first group of the NBU classifier (USD, EUR)</li> <li>In the currency of the second group of the NBU classifier (RUB)</li> </ul>	<i>1% of the amount 3% from the amount</i>	Once at the time of service of the amount of cash received
8.5.		Translation of national and foreign currency	<i>0,3% of the amount</i>	At the time of service
8.6.	315084	Checkbook issuance:	<i>90 UAH (including VAT)</i>	At the time of service
8.7.	315085	Sale of blanks of bills	<i>20 UAH (including VAT)</i>	At the time of service
8.8.		<b>Delivery of currency values:</b>		
8.8.1.	315107	Delivery of cash in national currency with the selection of banknotes at face value from the bank's cash desk to the destination at the request of the client	<i>0,2-0,5% of the amount of delivery, but not less than 500 UAH for 1 delivery</i>	
8.8.2.	315107	Delivery of bargaining coins from the bank's cash desk to the Client's outlet at his request	<i>500 UAH for 1 delivery</i>	
8.8.3.	315107	Delivery of cash in national currency with the selection of banknotes at face value from the bank cash desk to the cash desk of another banking institution in Ukraine (within Odessa under interbank agreements): - at a distance of up to 5 km to the customer's cash desk: - when the distance to the customer's cash desk is more than 5 km:	<i>400 UAH for 1 delivery 500 UAH for 1 delivery</i>	
8.9.		<b>Collection:</b>		
8.9.1.	315106	Regular collection of one client's object	<i>2400,00 UAH per month</i>	
8.9.2.	315106	Regular collection of two or more customer objects (for one outlet)	<i>2100,00 UAH per month</i>	
8.9.3.	315106	Irregular collection of one customer's object (order of collection by call)	<i>1% of the collected amount, but not less 300 UAH in one run</i>	
8.10.	315108	Providing clients with change: <ul style="list-style-type: none"> <li>face value of 1-50 kopecks</li> <li>face value of 1 UAH</li> </ul>	<i>100 UAH for 1000 pieces 50 UAH for 1000 pieces</i>	
8.11.	315108	Providing a client with cash in national currency (more than 10 000 UAH) without prior order	<i>0,3% of amount</i>	
8.12.		Storage of valuables	<i>By separate agreement</i>	

#### 9. Remote banking services (EPS "Client-Bank" / EPS "Internet Banking"/ EPS "IFobs") \*

		<b>Service EPS "Client-Bank"</b>		
9.1.	315031	<ul style="list-style-type: none"> <li>Settlement and cash services in the EPS "Client-Bank"</li> <li>for legal entities</li> <li>for individuals - entrepreneurs</li> </ul>	<i>150 UAH per month</i>	Monthly on the last business day of the month
9.2.	315042	Settlement and cash services in the "Audit" version of the EPS "Client-Bank"	<i>50 UAH per month</i>	Monthly on the last business day of the month
9.3.	315038	Settlement and cash services from the additional workplace of the EPS "Client-Bank"	<i>40 UAH per month</i>	Monthly on the last business day of the month
9.4.	315037	Settlement and cash services at the additional remote workplace of the EPS "Client-Bank"	<i>50 UAH per month</i>	Monthly on the last business day of the month
9.5.	315035	Settlement and cash services at the additional remote workplace of the Corporate version of EPS "Client-Bank"	<i>65 UAH per month</i>	Monthly on the last business day of the month
9.6.	315094	Re-opening the client's electronic account using the EPS "Client-Bank" at the request of the client	<i>50 UAH</i>	At the time of service
9.7.	315094	Configuring the provision of access to customer accounts in the EPS "Client-Bank" at the request of the client	<i>25 UAH (including VAT)</i>	At the time of service
9.8.	315094	Re-generation of electronic-digital signature of EPS "Client-Bank" / "Internet Banking" to provide access to customer accounts	<i>50 UAH (including VAT)</i>	At the time of service
		<b>Service of EPS "Internet Banking"</b>		
9.10.	315095	Opening a customer's electronic account using EPS "Internet Banking" using the Internet (independently by the client)	<i>1 UAH</i>	At the time of service
9.11.	315095	Opening a customer's electronic account using EPS "Internet Banking" using the Internet (independently by the client)	<i>300 UAH</i>	At the time of service

		Banking" using the Internet (carried out by an employee of the Bank with a visit to the client) • at the Central Department in Chornomorsk, Mykolaiv, Kherson, Poltava, Kropyvnytskyi	200 UAH	
9.12.	315095	Registration of (one) digital signature in EPS "Internet Banking"	1 UAH (including VAT)	At the time of service
9.13.	315096	Registration of (one) USB-token (AUTHOR) in the EPS "Internet Banking"	550 UAH (including VAT)	At the time of service
9.14.	315096	Registration of (one) USB-token (BIFIT) in the EPS "Internet Banking"	550 UAH (including VAT)	At the time of service
9.15.	315096	Registration of (one) OTP token in EPS "Internet Banking"	550 UAH (including VAT)	At the time of service
9.16.	315031	Settlement and cash services in the EPS "Internet Banking" using the Internet: • for legal entities • for individuals - entrepreneurs	150 UAH per month	Monthly on the last business day of the month
9.16.1.		Additional option to EPS "Internet Banking" - "Salary documents"	Included in the cost of settlement and cash services in the EPS "Internet Banking" using the Internet	
9.16.2.	315041	An additional option to the EPS "Internet Banking" - "IC-Accounting"	20 UAH per month (including VAT)	Monthly on the last business day of the month
9.16.3.	315034	An additional option to the EPS "Internet Banking" - "Center for Financial Control"	100 UAH per month (including VAT)	Monthly on the last business day of the month
9.17.	315094	Re-opening a client's electronic account using the EPS Internet Banking using the Internet	50 UAH	At the time of service
9.18.	315094	Configuring the provision of access to customer accounts in the EPS "Internet Banking" at the request of the client	25 UAH (including VAT)	At the time of service
		<b>Service EPS "IFobs"</b>		
9.19.	315095	Opening an electronic customer account using the EPS "IFobs" using the Internet (independently by the client)	1 UAH	At the time of service
9.20.	315095	Opening a customer's electronic account using the EPS «IFobs» using the Internet (carried out by an employee of the Bank with a visit to the client) • at the Central Department in Chornomorsk, Mykolaiv, Kherson, Poltava, Kropyvnytskyi	300 UAH 200 UAH	At the time of service
9.21.	315095	Registration of (one) digital signature in the EPS "IFobs"	1 UAH (including VAT)	At the time of service
9.22.	315031	Settlement and cash services in the EPS "IFobs" using the internet: • for legal entities • for individuals - entrepreneurs	150 UAH per month	Monthly on the last business day of the month
9.22.1.	315034	Additional option to EPS "IFobs" - "Center of financial control"	100 UAH per month (including VAT)	Monthly on the last business day of the month
9.23.	315094	Re-opening a customer's electronic account using the EPS "IFobs" using the Internet	50 UAH	At the time of service
9.24.	315094	Configuring the provision of access to customer accounts in the EPS "IFobs" at the request of the client	25 UAH (including VAT)	At the time of service

**Notes:**

\* for customers connected to the EPS Client-Bank / EPS Internet-Banking , the transfer to the EPS IFobs is included in the cost of settlement and cash services in the EPS Client-Bank / EPS Internet-Banking

**10. Additional services of remote banking**

10.1.	315010	SMS Banking. Providing statements of accounts and additions to them using SMS - messages (per phone number)	30 UAH per month	Monthly on the last business day of the month
10.2.	315010	EMAIL Banking. Providing statements of accounts and additions to them by e-mail (to one email address)	Included in the cost of opening an account	
		<b>Service "Mobile Banking"</b>		
10.3.	315036	Settlement and cash services of the Mobile Banking service (for one mobile device). The Mobile Banking service is an additional service to the EPS Internet Banking and only works when connected to the EPS Internet Banking.	50 UAH per month	Monthly on the last business day of the month

**11. Bank servicing non-resident loans**

11.1.	315046	Commission for settlement and cash services of a contract with a non-resident, incl. interest on the contract, the formation of reporting forms 503, 504 (accrued monthly)	500 UAH per month	Monthly on the last business day of the month
11.2.	315093	Commission for registration of the agreement (amendments to the agreement), incl. annulment of registration certificate	2000 UAH (including VAT)	At the time of service

## 12. Card Products

### 12.1. Transactions on issue and servicing corporate payment cards of international payment systems.

		MC Debit Standard Contactless / Visa Classic payWave	MC Business	MC Debit Gold Contactless * / Visa Gold payWave	Visa Platinum payWave *
12.1.1.	Registration of the main card	40 UAH	40 UAH	70 UAH	100 UAH
12.1.2.	Settlement service of the main card per month	50 UAH	50 UAH	100 UAH	100 UAH
12.1.3.	Registration of an additional card	25 UAH	25 UAH	50 UAH	50 UAH
12.1.4.	Settlement service of an additional card per month	25 UAH	25 UAH	50 UAH	50 UAH
12.1.5.	Re-issuance of the card during the validity period at the initiative of the client	85 UAH	85 UAH	150 UAH	300 UAH
12.1.6.	Re-issuance of the card after the expiration of the period and during the period of validity at the initiative of the Bank	90 UAH	90 UAH	150 UAH	300 UAH
12.1.7.	The minimum size of the minimum balance: - account in UAH - account in USD - account in EUR	10 UAH 20 USD 20 EUR			
12.1.8.	Cashless transfer of funds to a corporate card (Rate is valid up to 10.02.20)	0,8% of amount, min 5 UAH			
12.1.8.1.	Cashless transfer of deposit funds to a card account	Included in the estimated cost card service			
12.1.9.	Replenishment of the spending limit when depositing cash to the Bank cash desk	Included in the estimated cost card service			
12.1.10.	Extraordinary account statement	25 UAH			
12.1.11.	Surcharge for urgent card issuance	200 UAH			
12.1.12.	Putting a card in an international stop list:	based on the MPS invoice MasterCard, Visa Int., min 20 EUR			
12.1.13.	Cashless payment for goods and services	Included in the estimated cost card service			
12.1.14.	Commission for the conversion of funds (made at the Bank's commercial rate on the date of debiting funds from the card account)	1% of the amount of currency provided for conversion			
12.1.15.	Accrued interest on loan balance: - UAH account - USD/EUR account	0% yearly 0% yearly			
12.1.16.	Fee for an investigation of a transaction with an MPK in a terminal network of another bank initiated by a client for 1 transaction	240 UAH			
12.1.17.	Request for basic documents on disputed transactions (for each document)	120 UAH			
12.1.18.	Cash withdrawal by a payment card issued by the Bank (does not include commissions of other banks): ● for accounts opened in RUR: - at the cash desk of the Bank; - at the ATM of the Bank; - at ATMs of partner banks (Radius network); - at ATMs of other banks in Ukraine ***; - at the cash desks of other banks in Ukraine; - at an ATM outside Ukraine; - at the cash desks of other banks outside Ukraine; ● for accounts opened in USD/UAH: - at the cash desk of the Bank; - at the ATM of the Bank; - at ATMs of partner banks (Radius network); - in other banks in Ukraine; - at an ATM outside Ukraine; - at the cash desks of other banks outside Ukraine	1 UAH for transaction 1 UAH for transaction 1 UAH for transaction 1,5% of amount + 5 UAH 1,5% of amount + 5 UAH 2% of amount, min 4 USD 2% of amount min 7 USD  1 UAH for transaction 1 UAH for transaction 1 UAH for transaction 1,5% of amount + 5 UAH (equivalent USD / EUR) 2% of amount, min 4 USD / EUR 2% of amount, min 7 USD / EUR			
12.1.19.	Monthly fee for servicing the overdraft limit on the card account	0,1% on the size of the established limit			
12.1.20.	Authorized / unauthorized overdraft fee, incl. overdue (yearly): ● account in UAH ● account in USD ● account in EUR	According to the current rates by the decision of the Code of Ukraine on Administrative Offenses on the date of conclusion (renewal) of the contract			
12.1.21.	Instant intra-bank transfers in national currency from one card account to another using cards issued by the Bank through ATMs of the Bank:	0,2% min 1 UAH			
12.1.22.	Mini statement through the Bank ATM	1 UAH			

12.1.23.	Change of PIN code at the Bank ATM	10 UAH			
12.1.24.	Maintenance of a card account inactive on the client's side in UAH **	30,00 UAH per month			
12.1.25.	Registration of a service card Priority Pass	1050,00 UAH			
12.1.26.	Fee for a visit to the waiting room using the Priority Pass service card for 1 person ****	32,00 USD			
12.1.27.	Connection to the Concierge Service as part of the service program:	Yearly rate			
	- Service program Gold	220 UAH including VAT			
	- Service program Platinum	450 UAH including VAT			
12.1.28.	Bank limits (given in basic currency USD) (Limits are valid up to 10.02.2020)				
service point		Cash withdrawal		cashless transactions	
		The total amount of transactions per day	The number of transactions per day	The total amount of transactions per day	The number of transactions per day
ATM of the PJSC "MTB Bank" and partner banks (Radius network)		1250, 00	10	-	-
ATMs of third banks (Ukrainian and foreign), incl. ATMs of PJSC UkrSotsbank and PJSC VTB		1000, 00	10	-	-
POS-terminals of PJSC "MTB Bank" and partner banks		5000, 00	5	1000, 00	5
POS-terminals of third banks (Ukrainian and foreign)		1000, 00	10	1000, 00	5
12.1.28.	Bank limits (given in basic currency USD) (Limits shall become valid from 10.02.2020)				
service point		Cash withdrawal		cashless transactions	
		The total amount of transactions per day	The number of transactions per day	The total amount of transactions per day	The number of transactions per day
ATM of the PJSC "MTB Bank" and partner banks (Radius network)		1900,00	10	-	-
ATMs of third banks (Ukrainian and foreign),				-	-
POS-terminals of PJSC "MTB Bank" and partner banks				3000,00	10
POS-terminals of third banks (Ukrainian and foreign)					

## 12.2. Salary projects

12.2.1.		Commissions in the framework of salary projects for commercial organizations and entrepreneurs:	
12.2.1.1.	315120	• commission is charged from the company for non-cash transfer of funds to card accounts	0,6% of amount
12.2.1.2.	315120	• for employees of budgetary organizations as part of a salary project	By separate agreement
12.2.2.	315120	Non-cash transfer of salary funds to the accounts of employees of enterprises in the postoperative time (additionally charged from the company when crediting funds)	0,1% of amount
12.2.3.	315120 315115	• Salary Project Service: - within the framework of which funds are credited to the accounts of MPS cards Visa International and MasterCard Worldwide	By separate agreement By separate agreement

### Notes:

\* - at the request of the cardholder of this class additional services are provided:

• free connection and maintenance of the EMAIL-Banking service

\*\* - • card accounts are considered inactive for which there were no profitable / expense transactions for more than 12 (twelve) months;

- the analysis takes into account card accounts whose balance is less than 500.00 (five hundred) UAH as of the reporting date;
- when analyzing card inactivity, transactions of interest calculation and payment of commissions at bank rates are not taken into account;
- if the account balance is less than the established tariff, a fee will be charged in the amount of the account balance;
- with a zero account balance, no fee is applied;
- the tariff does not apply to accounts in national currency opened in the framework of agreements concluded before January 14, 2008

\*\*\* - does not apply to transactions on MC Debit / MC Debit Contactless / Visa Classic payWave cards, the fee is not charged for withdrawing cash from ATMs in Ukraine using such cards;

\*\*\*\* - debited by the Bank on the day the bill is paid by Priority Pass.

## 13. Acceptance of payments from payers (individuals and legal entities) to the accounts of recipients - enterprises and individual entrepreneurs, subject to the conclusion of payment acceptance agreements with them.

13.1.	Acceptance of payments to beneficiary accounts in national currency. The commission is charged from the RECIPIENT (the amount of the payment is transferred MINUS THE BANK'S COMMISSION)*:		
13.1.1.	• acceptance of payments IN ALL CHANNELS of service (cash desks and RBS systems) to the accounts of recipients in which current accounts are opened in the bank	0,5% of amount, min 5 UAH max 10,000 UAH (For each payment)	
13.1.2.	• acceptance of payments IN ALL CHANNELS of service (cash desks and RBS systems) to the accounts of recipients in which there are no current accounts in the bank	1% of amount, min 5 UAH max 10,000 UAH (For each payment)	
13.2.	Acceptance of payments to beneficiary accounts in national currency. Commission is charged to the RECIPIENT on the basis of invoices issued by BANKS *:		
13.2.1.	• acceptance of payments in ALL SERVICE CHANNELS (cash desks and RBS systems) to the accounts of recipients in which current bank accounts are opened (a commission is charged for each payment)	0,5% of amount, min 5 UAH max 10000 UAH (For each payment)	

13.2.2.	<ul style="list-style-type: none"> <li>acceptance of payments in ALL SERVICE CHANNELS (cash desks and RBS systems) to recipient accounts in which current bank accounts are open (commission on the sum of all payments for the settlement period)</li> </ul>	<i>0,5% of the amount of all payments accepted by the Bank for the settlement period, min 5000 UAH max 15,000 UAH</i>
13.2.3.	<ul style="list-style-type: none"> <li>acceptance of payments in ALL SERVICE CHANNELS (cash desks and RBS systems) to recipient accounts that do not have current bank accounts (commission is charged for each payment)</li> </ul>	<i>1% of amount, min 5 UAH max 10,000 UAH (For each payment)</i>
13.2.4.	<ul style="list-style-type: none"> <li>acceptance of payments in ALL SERVICE CHANNELS (cash desks and RBS systems) to recipient accounts in which current bank accounts are open (commission on the sum of all payments for the settlement period)</li> </ul>	<i>1% of the amount of all payments accepted by the Bank for the settlement period, min 5000 UAH max 20,000 UAH</i>
<b>13.3.</b>	<b>Acceptance of payments to beneficiary accounts in national currency. The fee is charged to the PAYER.</b>	
13.3.1.	<ul style="list-style-type: none"> <li>acceptance of payments at the BANK'S CASH DESKS to the accounts of recipients in which current accounts are opened at the bank</li> </ul>	<i>0,5% of amount, min 5 UAH max 3000 UAH (For each payment)</i>
13.3.2.	<ul style="list-style-type: none"> <li>acceptance of payments at the BANK'S CASH DESKS to the accounts of recipients in which current accounts are opened at the bank</li> </ul>	<i>1% of amount, min 5 UAH max 3000 UAH (For each payment)</i>
13.3.3.	<ul style="list-style-type: none"> <li>acceptance of insurance payments at the BANK'S CASH DESKS to the accounts of recipients - insurance companies accredited by the bank.</li> </ul>	<i>0% of amount (For each payment)</i>
13.3.4.	<ul style="list-style-type: none"> <li>acceptance of insurance payments at the BANK'S CASH DESKS to the accounts of recipients - insurance companies accredited by the bank.</li> </ul>	<i>0,25% of amount, min 4 UAH max 10,000 UAH (For each payment)</i>

Notes:

\* Except utility bills. Terms of rendering payment service from individuals and legal entities to the accounts of recipients – utility services providers are agreed on individual terms through the Tariff Committee database.

**14. Trading Acquiring**

14.1.	Commission for acquiring trading transactions in the Bank's POS-terminals installed at the service points of a trading company (legal entity or individual entrepreneur): <ul style="list-style-type: none"> <li>on Bank payment cards</li> <li>on payment cards of other banks.</li> </ul>	<i>1,0% from transaction + 1 UAH for transaction</i> <i>1,8% from transaction + 1 UAH for transaction</i>
14.2. 315045	Commissions for one POS terminal: - commission for the provision of traders acquiring services for one POS terminal - commission for providing technological support for the traders acquiring service for one POS terminal	<i>0 UAH per month *</i> <i>260 UAH per month **</i>
14.3.	Payments collected from the Trader during the investigation of the appeal of financial transactions on MasterCard Worldwide payment cards made through the POS terminal: - for untimely provision / non-provision by the Seller of documentation at the request of the Bank, confirming the fact of payment, - if the MPS MasterCard Worldwide is recognized as invalid by the Seller, the documents are invalid, - in case of initiation of the Arbitration procedure.	<i>€ 15 for 1 contest</i> <i>€ 30 for 1 contest</i> <i>€ 60 for 1 contest</i>

\* The indicated maximum value of the commission, which depends on the size of commissions for acquiring trading transactions in POS-terminals and the monthly turnover of trading transactions passing through all POS-terminals installed at the service points of the trading company

\*\* commission, which is charged on a monthly basis and does not depend on the size of the commission for acquiring trading transactions in POS-terminals and the monthly turnover of trading transactions passing through all POS-terminals installed in the service points of a trading enterprise

**15. Internet acquiring**

15.1.	Commission for settlement transactions with payment cards of MPS Visa International and MasterCard Worldwide on the Internet: <ul style="list-style-type: none"> <li>on payment cards PJSC "MTB Bank"</li> <li>on payment cards of other banks</li> </ul>	<i>2,4% from transaction</i> <i>2,4% from transaction</i>
15.2.	Support for an Internet resource (Traders's website) connected to a remote service system for Internet acquiring	<i>200 UAH per month</i>

**16. Collaboration with subjects of appraisal and with insurance companies**

<b>16.1.</b>	<b>Subjects of appraisal:</b>	
16.1.1.	<ul style="list-style-type: none"> <li>accreditation of a new subject of appraisal for collaboration with the Bank</li> </ul>	<i>10,000 UAH (including VAT)</i>

16.1.2.1.	• continued accreditation of a subject of appraisal for a new term and amending the conditions for accreditation for companies in Odessa region	1500 UAH (including VAT)
16.1.2.2.	• continued accreditation of a subject of appraisal for a new term and amending the conditions for accreditation for companies from other regions of the Bank's presence	1000 UAH (including VAT)
<b>16.2.</b>	<b>Insurance companies:</b>	
16.2.1.1.	• accreditation of a new insurance company for collaboration with the Bank (when placing an insurance company in the Bank deposit)	5000 UAH (including VAT)
16.2.1.2.	• accreditation of a new insurance company to work with the Bank (if the insurance company does not place a deposit in the Bank)	10000 UAH (including VAT)
16.2.2.1.	• amending the standard templates of used insurance contracts (in the presence of a deposit placed by the insurance company at the Bank)	1500 UAH (including VAT)
16.2.2.2.	• amending the standard templates of used insurance contracts (in the absence of a deposit placed by the insurance company at the Bank)	3000 UAH (including VAT)
16.2.3.1.	• change in accreditation conditions (term / amount of deposit / size of commissions / insurance rates (in the presence of a deposit placed by the insurance company at the Bank)	1000 UAH (including VAT)
16.2.3.2.	• change in accreditation conditions (term / amount of deposit / size of commissions / insurance rates (in the absence of a deposit placed by the insurance company at the Bank)	2000 UAH (including VAT)

#### 17. Credit transactions\*.

Rates are regulated by a loan agreement, but must be at least

17.1.	One-time commissions	For current account settlements related to lending	For crediting funds to the current account
17.1.1.	Fixed rate overdraft	0,25% for a period of 3 months., 1% for a period of 12 months.	x
17.1.2.	Fixed rate overdraft (under the mortgage)	0,25% for a period of 3 months., 1% for a period of 12 months.	x
17.1.3.	Overdraft with a fixed rate for a period of 6 months. and more (under a mortgage)	1%	x
17.1.4.	Floating rate overdraft	0,25% for a period of 3 months., 1% for a period of 12 months.	x
17.1.5.	Overdraft in foreign currency	0,2%	x
17.1.6.	Credit line for short-term financing of working capital	0,5%	x
17.1.7.	Technical credit line for financial security (Rights to deposits placed with the Bank)	500 UAH	x
17.1.8.	Credit line "Export financing"	0,5%	x
17.1.9.	Credit "Investment Agrarian for Legal Entities"	1%	x
17.1.10.	Credit "Investment Agrarian for Individuals-Entrepreneurs"	1%	x
17.1.11.	Credit "Seasonal Agrarian for Legal Entities"	1%	x
17.1.12.	Credit "Seasonal Agrarian for Individuals-Entrepreneurs"	1%	x
17.1.13.1.	Quick overdraft for Legal Entities ** (1 option)	1%	x
17.1.13.2.	Quick overdraft for Legal Entities ** (2 option)	2%	x
17.1.13.3.	Quick overdraft for Individuals-Entrepreneurs (1 option)	1%	x
17.1.13.4.	Quick overdraft for Individuals-Entrepreneurs (2 option)	2%	x
17.1.14.	Business - loans for the purchase of real estate	x	for issuing 0,9%
17.1.15.	Business - loans for the purchase of vehicles and equipment on credit	x	for issuing 0,9%
17.1.16.	Technical loans secured by financial security (rights to deposits placed with the Bank)	500 UAH	x
17.1.17.	Other loans and credit lines	0,8%	x
17.1.18.	Credit line for foreign currency proceeds in favor of a client	1000 UAH	x
17.1.19.	Credit «Agro New»	1%	x
17.1.19.1.	Credit «Agro New»	from 2000 UAH for each report of an agricultural expert	x
17.1.20.	Credit «UKRAVIT & MTB BANK»	1%	x
17.1.20.1.	Credit «UKRAVIT & MTB BANK»	from 2000 UAH for each report of an agricultural expert	x

17.1.21.	Credit «SBPM & MTB BANK»	1,0%	x
17.1.21.1.	Credit «SBPM & MTB BANK»	from 2000 UAH for each report of an agricultural expert	x
17.1.22.	Credit «IRRIGADIOR & MTB BANK»	1%	x
17.1.22.1.	Credit «IRRIGADIOR & MTB BANK»	from 2000 UAH for each report of an agricultural expert	x
17.1.23.	Credit «OSTCHEM RETAIL&MTB BANK»	1%	x
17.1.23.1.	Credit «OSTCHEM RETAIL&MTB BANK»	from 2000 UAH for each report of an agricultural expert	x
17.1.24.	Credit ««SERVICE-AGROZAPAD&MTB BANK»»	1%	x
17.1.24.1.	Credit ««SERVICE-AGROZAPAD&MTB BANK»»	from 2000 UAH for each report of an agricultural expert	x
17.2.	<b>Monthly commissions</b>	<b>For transactions on transferring funds using remote service systems</b>	<b>For crediting funds to the current account</b>
17.2.1.	Fixed rate overdraft (Up to 30 days of continuous use)	0,4%	x
17.2.2.	Fixed rate overdraft (Up to 90 days of continuous use)	0,15%	x
17.2.3.	Fixed rate overdraft (Under the mortgage)	0,3%	x
17.2.4.	Floating rate overdraft	0,5%	x
17.2.5.	Overdraft in foreign currency	0,2%	x
17.2.6.	Credit line for short-term financing of working capital	x	for issuing a tranche 0,15%
17.2.7.	Credit technical line for financial security (Rights to deposits placed with the Bank)	x	x
17.2.8.	Credit line "Export financing"	x	for issuing a tranche 0,15%
17.2.9.	Credit "Investment Agrarian for Legal Entities"	0,15%	x
17.2.10.	Credit "Investment Agrarian for Individuals-Entrepreneurs"	0,15%	x
17.2.11.	Credit "Seasonal Agrarian for Legal Entities"	x	for issuing a tranche 0,15%
17.2.12.	Credit "Seasonal Agrarian for Individuals-Entrepreneurs"	x	for issuing a tranche 0,15%
17.2.13.1.	Quick overdraft for Legal Entities ** (1 option)	0.5%	x
17.2.13.2.	Quick overdraft for Legal Entities ** (2 option)	x	x
17.2.14.	Quick overdraft for Individuals-Entrepreneurs ** (1 option)	0.5%	x
17.2.14.1.	Quick overdraft for Individuals-Entrepreneurs ** (2 option)	x	x
17.2.15.	Business - loans for the purchase of real estate	x	x
17.2.16.	Business - loans for the purchase of vehicles and equipment on credit	x	x
17.2.17.	Technical loans secured by financial security (rights to deposits placed with the Bank)	x	x
17.2.18.	Other loans and credit lines	x	for issuing a tranche 0,15%
17.2.18.	Other loans and credit lines	x	1% yearly of the amount of an unused limit
17.2.19.	Credit line for foreign currency proceeds in favor of a client	0,05% in case of repayment of the tranche on the day of its provision, from the amount of the tranche, but not less than 150 UAH for each tranche	x
17.2.20.	Credit «Agro New»	x	x

\* Transactions are not subject to VAT

\*\* Quick overdraft for Legal Entities, Quick overdraft for Individuals-Entrepreneurs  
(1 option) - one-time commission and monthly commission applied.  
(2 option) - only one-time commission applied.

## 18. Factoring

Rates are regulated by a factoring service agreement, but must be at least

18.1.	<b>One-time commissions</b>	
18.1.1.	Commission for transactions using remote maintenance systems *	2000 UAH
18.1.2.	Contract amendment fee	1000 UAH (including VAT)
18.2.	<b>Monthly commissions</b>	
18.2.1.	Commission for current account settlements related to factoring services *	1% yearly of the amount of unused limit

\* Transactions are not subject to VAT

## 19. Financial leasing

Rates are regulated by a financial leasing agreement, but must be at least

19	<b>Annual commissions</b>	
19.1.	for settlements related to lending *	1% of loan amount
19.2.	Commission for monitoring credit and collateral (commission includes VAT) annually, starting from the second year of lending.	2000 UAH (including VAT)

\* Transactions are not subject to VAT