

/shall enter into force on 15.11.2019/

**FEES OF MTB BANK PJSC  
ON SERVICES AVAILABLE TO LEGAL ENTITIES \*  
AND INDIVIDUAL ENTREPRENEURS**

The fee list below contains the fees for the transactions performed by MTB BANK PJSC (hereinafter — the Bank) for its customers. Fees that may be charged to other banks, both internally and externally, participating in the transaction will be covered directly from the account (s) of the customer initiating 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 fees in accordance with the terms of the respective agreement.

The Bank is not responsible for:

- delays, differences, misunderstandings, etc., caused by incorrect, incomplete and/or inaccurate instructions to the customer;
- any loss or loss of profit as a result of changes in current legislation, intervention by authorities, wars, strikes, blockades and/or other force majeure.

Fee for foreign currency and foreign currency rates is charged by the Bank at the NBU official rate on the date of the transaction.

In accordance with the terms of the Bank Account Agreement / Public Offer, the Bank reserves the right in the event of non-payment by the Customer for settlement and cash services, to debit the amount of the debt as well as a penalty from the Customer's account. As of 25.02.2019, the payment of penalties for breach of the terms of payment of settlement and cash services is not made for all customers of the Bank (LP and IE\*).

The term of payment for the service is the day of rendering the services (execution of the transaction), unless another procedure for their payment is provided by the Bank's Fees. In order to pay for the services of the Bank, the Customer is obliged to ensure the availability of funds in the required amount on the payment account.

Note:

\* According to the fees of legal entities, private notaries, lawyers and other individuals, who carry out independent professional activity, are also serviced.

**1. Keeping bank accounts**

	<b>Services / transactions</b>	<b>Fee value</b>	<b>Collection order</b>
1.1.	Opening of the first current account in the Bank (including temporary account under the formation of the statutory fund)*, registration of the Case of legal registration of the customer's account: <ul style="list-style-type: none"><li>• at the Head Office of the Bank in Chernomorsk, Mykolaiv, Kherson, Poltava, Kropyvnytskyi</li></ul> Opening of the first account to non-residents*	100 UAH 50 UAH 500 UAH	Once on day of service
1.1.1.	Opening of the second and subsequent current accounts in foreign currency*	50 UAH	Once on day of service
1.2.	Opening of any other accounts	<i>Included in the cost of opening the first account</i>	
1.3.	Interest accrued monthly on the credit balance: - national currency accounts, provided that the average monthly balance is: up to 30,000 UAH: from 30,000 UAH up to 99,999 UAH: from 100,000 UAH up to 199,999 UAH: from 200,000 UAH up to 499,999 UAH: from 500,000 UAH up to 999,999 UAH: from 1,000,000 UAH up to 1,999,999 UAH: from 2,000,000 UAH up to 4,999,999 UAH: from 5,000,000 UAH up to 9,999,999 UAH: from 10,000,000 UAH and more:  - foreign currency accounts (US dollars / Euro), provided that the average monthly balance on the account is: up to 9,999 US dollars / Euro: from 10,000 to 99,999 US dollars / Euro: from 100,000 to 199,999 US dollars / Euro: from 200,000 to 499,999 US dollars: from 500,000 to 999,999 US dollars / Euro: 1,000,000 US dollars / Euro and more:  - foreign currency accounts (Currency of the second group of NBU classifier)	0% per annum 0% per annum 0% per annum 0% per annum 0% per annum 0% per annum 0% per annum 0% per annum 0% per annum 0% per annum  0% per annum 0% per annum 0% per annum 0% per annum 0% per annum  0% per annum	Interest is paid on the last business day of the month
1.4.	Monthly provision of customer accounts statements	45 UAH per month	Contractual debiting on the last day of the month
1.5.	Daily provision of customer accounts statements	65 UAH per month	Contractual debiting on the last day of the month
1.5.1.	Provision of account statements using SWIFT: -daily	250 UAH per month	Contractual debiting on the last day of the month
1.6.	Provision of statements on customers' request (per page)	10 UAH	At the time of service

1.6.1.	Provision of statements on customers' request (per page) at an rush fee (within 1 business day)	20 UAH	At the time of service
1.6.2.	Provision of statements to third Banks on their requested customers, subject to the customer's consent <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.	Issuance of certificate on opening account (s), including - for formation of authorized fund	100 UAH	At the time of service
1.8.	Issuance of certificates on customer's request: <ul style="list-style-type: none"> <li>with annexes of up to 10 pages</li> <li>with annexes of 11 - 25 pages</li> <li>with annexes over 25 pages</li> <li>rush fee (within 1 business day)</li> </ul>	100 UAH 150 UAH 200 UAH 300 UAH	At the time of service
1.8.1.	Issuance of certificates on customer's requests for currency transactions: <ul style="list-style-type: none"> <li>made during the period: 2 calendar years from the date of request</li> <li>completed during 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.	Issuance of certificates on customer's payment of existing loans / existing credit debt for one mortgage object, which were withdrawn at the expense of the Bank **	500 UAH	At the time of service
1.8.3.	Providing information to third banks on their requested customers (subject to the customer's consent) <ul style="list-style-type: none"> <li>rush fee (within 2 business days)</li> </ul>	500 UAH 800 UAH	At the time of service
1.9.	Issuance of certificates for closed customers (at their request) <ul style="list-style-type: none"> <li>rush fee (within 1 business day)</li> </ul>	150 UAH 300 UAH	At the time of service
1.10.	Consulting services in the execution of confidential documents in a separate (isolated) room	500 UAH / year (including VAT)	At the time of service
1.11.	Closing all types of accounts initiated by the customer: <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.	Closing of account (s) at the initiative of the Bank (in the absence of account turnover for three years and available account balance)	In the amount of the balance, but not more than 2,000 UAH	At the time of service
1.12.	Providing confirmation of balances at the request of the counterparty bank	\$ 50 for each request	At the time of service
1.13.	Issuance of certificates on the confirmation of balances during the audit of the customer <ul style="list-style-type: none"> <li>rush fee (within 2 business days)</li> </ul>	200 UAH 400 UAH	At the time of service
1.14.	Providing duplicate documents (including statements, cash and settlement documents)	30 UAH per page	At the time of service
1.15.	Cash and settlement services of all current accounts of the customer (regardless of the number of current accounts, if there is at least one active account)***		
1.15.1.	- Corporate customers	170 UAH per month	Once a month on the last day of the month when there is activity on the account Excluding interest-bearing transactions and payment of fees in favor of MTB BANK
1.15.2.	- commercial customers	110 UAH per month	
1.15.3.	- small business customers and entrepreneurs (regardless of segment affiliation), incl. to private notaries and lawyers	70 UAH per month	
1.15.4.	- non-governmental organizations, communal, budgetary and non-profit enterprises	40 UAH per month	
1.15.5.	- entrepreneur customers, IT specialists (within the package of services "Fee solutions for IT sphere, IE-Outsource")	2.5% of current account inflows (minimum 800 UAH per month)	
1.16.	Settlement and cash servicing of conditional storage account (escrow)	1.5% of the amount of money transfer to the account of conditional storage (escrow), but not less than 40,000.00 UAH	At the time of service
1.17.	Certification of payment documents in hard copy provided by the customer	5 UAH for one document	At the time of service
1.18.	Consultations on settlement and cash services and banking transactions within the framework of loyalty program with Cheetah Oil LLC	195 UAH (Incl. VAT)	At the time of service
1.19.	Advising on the preparation of a package of documents for opening a non-resident account	500 UAH	At the time of service

Notes:

\* In addition to current special use accounts and current accounts transactions that can be made using special payment method (SPM)

\*\* For companies that have refused to reimburse the Bank for the costs of removing mortgages and encumbrances from their objects in the State Register of Real Property Rights

\*\*\* For all current accounts except for current accounts using special payment method (SPM).

**2. Bank transfers**

**2.1. National currency**

2.1.1.	Payments on customers' orders during the transactional time (from 09.00 to 15.30): <ul style="list-style-type: none"> <li>• - on the Customer-Bank EBS / Internet Banking EBS</li> <li>• - on paper</li> </ul>	<i>5 UAH for one payment 30 UAH for one payment</i>	At the time of service for each payment
2.1.2.	Payments on customers' orders in the postoperative time (from 15.30 to 17.30)	<i>0.1% min. 25 UAH max. 200 UAH for one payment</i>	At the time of service for each payment
2.1.3.	Payments in favor of the Bank's customers	<i>Included in the cost of opening of the first account</i>	
2.1.4.	Internal bank payments from customers' accounts to accounts of legal entities and physical entities — customers of the Bank	<i>Included in the cost of opening of the first account</i>	
2.1.5.	Change of payment terms	<i>30 UAH for one payment</i>	At the time of service
2.1.6.	Cash withdrawal before the due value date (for outgoing payments)	<i>10 UAH for one payment</i>	At the time of service
2.1.7.	Issuance of a payment order at the customer's initiative, as well as filling in other documents (except for a cash transfer application)	<i>30 UAH (incl. VAT)</i>	At the time of service
2.1.8.	Confirmation of payment of the state duty	<i>25 UAH for one payment</i>	At the time of service
2.1.9.	For settlements (including document processing)	<i>Individual fee</i>	At the time of service
2.1.10.	Payments for the benefit of the Bank's customers (subject to currency control in accordance with Ukrainian law)	<i>100 UAH for one payment</i>	At the time of service
2.1.11.	Carrying out settlements of the customer for debiting funds from accounts in national currency in favor of Cheetah Oil LLC by one smart card	<i>20 UAH per month</i>	Once a month at the end of the month in case of service
2.1.12.	Automatic debit from current account (on customer's order): <ul style="list-style-type: none"> <li>• % of total payment</li> <li>• Fixed fee for each payment</li> </ul>	<i>0.001% min 300 UAH 6 UAH for one payment</i>	At the time of service
2.1.13.	Transfer of funds for payment of non-resident loan in UAH	<i>0.2% of each amount of funds transferred</i>	At the time of service
2.1.14.	Cash and settlement services for the provision of joint program services	<i>Individual fee approval by committee for each program</i>	

**2.2. Foreign currency**

2.2.1.	Payments on order of resident customers (interest is calculated on the amount of payment) during the operational time (from 09.00 to 15.30)*:  <u>- via the Customer-Bank EBS / Internet Banking EBS:</u>  In the currency of the first group of the NBU classifier: <ul style="list-style-type: none"> <li>• in Euro</li> <li>• in US dollars and other currencies</li> </ul> In the currency of the second group of the NBU classifier: <ul style="list-style-type: none"> <li>• in Russian rubles</li> <li>• in other currencies</li> </ul> <u>- on paper:</u> In the currency of the first group of the NBU classifier: <ul style="list-style-type: none"> <li>• in Euro</li> <li>• in US dollars and other currencies</li> </ul> In the currency of the second group of the NBU classifier: <ul style="list-style-type: none"> <li>• in Russian rubles</li> <li>• in other currencies</li> </ul>	<i>0.15%, min € 35, max € 100 0.15%, min \$ 35, max \$ 100</i>  <i>0.15%, min RUB 2,300 max RUB 6,700 0.15%, min \$ 35, max \$ 100</i>  <i>0.15%, min € 40, max € 100 0.15%, min \$ 40, max \$ 100</i>  <i>0.15%, min RUB 2,300 max RUB 6,700 0.15%, min \$ 40, max \$ 100</i>	One-off payment at the time of service for each payment. Payment is made in local currency at the NBU rate at the date of the transaction
2.2.2.	Payments on orders of non-resident customers (interest is calculated from the amount of payment):  <u>- via Customer-Bank EBS / Internet Banking EBS:</u>		

	In the currency of the first group of the NBU classifier: <ul style="list-style-type: none"> <li>in Euro</li> <li>in US dollars and other currencies</li> </ul> In the currency of the second group of the NBU classifier: <ul style="list-style-type: none"> <li>in Russian rubles</li> <li>in other currencies</li> </ul>	0.15%, min € 50, max € 300 0.15%, min \$ 50, max \$ 300  0.15%, min RUB 2,300 max RUB 6,700 0.15%, min \$ 35, max \$ 100	One time at the time of rendering service for each payment. Payment is made in local currency at the NBU rate at the date of the transaction
2.2.3.	Incoming payments for the benefit of the Bank's customers: In the currency of the first group of the NBU classifier: <ul style="list-style-type: none"> <li>in USD</li> <li>in Euro</li> <li>in other currencies</li> </ul> In the currency of the second group of the NBU classifier (Russian rubles, Belarusian rubles, etc.)	\$ 10 for one payment € 10 for one payment \$ 10 for one payment <i>Included in the cost of opening an account</i>	One time at the time of rendering service for each payment. Payment is made in local currency at the NBU rate at the date of the transaction
2.2.4.	Intra-bank payments from the accounts of the customer to the accounts of legal and natural persons — customers of the Bank	<i>Included in the cost of opening an account</i>	
2.2.5.	Changes to international payment terms*: In the currency of the first group of the NBU classifier: <ul style="list-style-type: none"> <li>in USD</li> <li>in Euro</li> <li>in other currencies</li> </ul> In the currency of the second group of the NBU classifier (Russian rubles, Belarusian rubles, etc.)	€ 60 for one payment  RUB 945 for one payment	At the time of service
2.2.6.	Investigation of complaints, requests for transfers in USD / Euro / in currencies of the second group of the NBU classifier (Russian rubles, Belarusian rubles, etc.): *:		
	• within 6 months from the date of transfer	\$ 50 for one request	At the time of service
	• within 6-12 months from the date of transfer	\$ 75 for one request	
	• within 13-18 months from the date of transfer	\$ 100 for one request	
	• requests after 18 months from the date of transfer	\$ 150 for one request	
2.2.7.	Conversion for payment of one freely convertible currency to another	<i>Included in the cost of opening an account</i>	
2.2.8.	Reimbursement of fee charged by correspondent bank on outgoing payments of customers: For payments in the currency of the first group of the NBU classifier: <ul style="list-style-type: none"> <li>in USD</li> <li>in Euro: <ul style="list-style-type: none"> <li>up to 1,000.00 Euro</li> <li>1,000.00 Euro and more</li> </ul> </li> <li>in other currencies</li> </ul> For payments in the currency of the second group of the NBU classifier (Russian rubles, Belarusian rubles, etc.)	\$ 5 for one payment  € 5 for one payment € 25 for one payment  \$ 10 for one payment <i>Included in the cost of opening an account</i>	One time at the time of rendering service for each payment. Payment is made in local currency at the NBU rate at the date of the transaction
2.2.9.	Payments on customer's orders accepted by the Bank after the post-operative period** (interest is calculated from the payment amount): - via Customer-Bank EBS / Internet Banking EBS: In the currency of the first group of the NBU classifier: <ul style="list-style-type: none"> <li>in Euro</li> <li>in US dollars and other currencies</li> </ul> In the currency of the second group of the NBU classifier (Russian rubles, Belarusian rubles, etc.)	0.3%, min € 50, max € 150 0.3%, min \$ 50, max \$ 150 0.3%, min RUB 1,575 max RUB 4,724	One time at the time of rendering service for each payment. Payment is made in local currency at the NBU rate at the date of the transaction
2.2.10.	For settlements (including document processing)	<i>individual fee</i>	At the time of service
2.2.11.	Reporting of foreign currency transfers sent via SWIFT	30 UAH for one document	At the time of service
2.2.12.	An additional US dollar correspondent bank transfer service is OUR guaranteed	<i>individual fee ***</i>	At the time of service
2.2.13.	Fee for issuing a certificate of foreign currency payment (E-limit)	3,000.00 UAH for each registration, without VAT	At the time of service

Notes:

\* Fees charged by correspondent banks are additionally charged.

\*\* Only payments received via Customer-Bank / Internet-Bank EBS in the postoperative time, as well as payments received during the operative day but not due to the lack of funds in the customer's account are possible. Operative time: from 9.00 to 15.30, postoperative time: from 15.30 to 17.30 (Kyiv time).

\*\*\* Size of the fee is set by the correspondent bank.

**3. Collection \***

Currency of Euro collection fees is Euro. Currency of collection fees in other foreign currencies is US dollars.

### 3.1. Clean collection

3.1.1.	Acceptance, verification and sending of promissory notes and bills of exchange and other payment documents	0.15% of the amount collected, min \$ 30	At the time of service
3.1.2.	Return of a 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% of the amount collected, min \$ 50	At the time of service
3.2.2.	Issuance of documents against acceptance / payment	0.15% of the amount collected, min \$ 50	At the time of service
3.2.3.	Forwarding / returning documents for collection, but not paid by the customer	\$ 50	At the time of service
3.2.4.	Change of conditions of collection or its cancellation	\$ 50	At the time of service

#### Notes:

\* The collection order will be subject to the Uniform Rules for Collection, Issue No. 522 of the International Chamber of Commerce, Paris, 1995 edition.

### 4. Letters of credit

#### 4.1. Foreign currency

The currency for fees on export and import letters of credit in Euro is Euro. The currency of letters of credit in other foreign currencies is US dollars.

##### 4.1.1. Export

4.1.1.1.	Pre-advising	\$ 40	At the time of service
4.1.1.2.	Letter of credit service: - in the presence of cash coverage - no cash coverage	0.1% of the amount of the letter of credit, min \$ 50, max \$ 500	At the time of service
4.1.1.3.	Advising changes to the letter of credit	\$ 50	At the time of service
4.1.1.4.	Document processing fee	0.15% of the letter of credit amount, min \$ 60	At the time of service
4.1.1.5.	Fee 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.	Letter of credit change: - increase in the amount or term of the letter of credit - other changes	\$ 75 \$ 40	At the time of service
4.1.1.7.	Acceptance of drafts, aval, non-presentation of documents or payment with deferral upon confirmation of the letter of credit	0.2% of the letter of credit amount, 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 transferable letter of credit	0.2% of the letter of credit amount, min \$ 100	At the time of service
4.1.1.10.	Crediting for the letter of credit	See Clause 2.2 (Section "Bank Transfer: Foreign Currency")	

##### 4.1.2. Import

4.1.2.1.	Letter of credit servicing: - in case of cash coverage - without cash coverage	2.4% pa, min \$ 75 - per month or part of it By separate agreement	At the time of service
4.1.2.2.	Letter of credit change: - increase in the amount or term of the letter of credit - other changes	\$ 75 \$ 40	At the time of service
4.1.2.3.	Document processing fee	0.15% of the letter of credit amount, min \$ 75	At the time of service
4.1.2.4.	Fee for processing documents submitted with discrepancies (charged in addition to Clause 4.1.2.3.)	\$ 50	At the time of service
4.1.2.5.	Transfer of transferable letter of credit	0.2% of the letter of credit amount, min \$ 100	At the time of service
4.1.2.6.	Early cancellation	\$ 50	At the time of service
4.1.2.7.	Letter of credit payment	Included in the cost of processing the letter of credit documents	

##### 4.2. National currency

4.2.1.	Letter of credit servicing: - in case of cash coverage - without cash coverage	2.4% per annum, min 200 UAH - per month or part of it By separate agreement	At the time of service
4.2.2.	Letter of credit servicing: - in case of cash coverage - without cash coverage	0.1% of the amount of the letter of credit, min 150 UAH, max 1,000 UAH.	At the time of service
4.2.3.	Letter of credit change: - an increase in the amount or duration of the letter of credit - other changes	200 UAH 100 UAH	At the time of service At the time of service
4.2.4.	Document processing fee	0.15% of the amount of the letter of credit, min 150 UAH	At the time of service
4.2.5.	Crediting or letter of credit payment	See Clause 2.1 (Section	

		<i>“Bank Transfer: Foreign Currency”</i>	At the time of service
4.2.6.	Early cancellation	300 UAH	At the time of service

Notes:

Import letters of credit opened by the Bank assume that 100% of the amount (and if the letter of credit is stated as “approximate”: +/- 10% of the stated amount, then 110% of the amount) of the letter of credit is blocked as coverage.

All letters of credit opened by the Bank in hard currencies will be subordinated to the Uniform Rules and Customs for Documentary Credits of the Edition 500 of the International Chamber of Commerce, Paris, 1993 edition.

If the correspondent bank fees are paid at the expense of the Bank’s customer, they are charged additionally.

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

## 5. Guarantees

### 5.1. Foreign currency

The currency of the guarantee fees opened in Euro is Euro. The currency of the fees on guarantees opened in other foreign currencies is US dollars.

5.1.1.	Opening a guarantee / counter-guarantee / guarantee provision	\$ 70	At the time of service
5.1.2.	Guarantee / counter-guarantee service: - in the presence of cash coverage - secured by real estate - secured equipment / transport - under the guarantee bond of the business owner / founder	1.2% pa, min \$ 50 - per month or part of it from 3% per annum from 3% per annum from 5% per annum	At the time of service
5.1.3.	Opening of a guarantee on the order of the Bank (based on a counter-guarantee)	It is set separately for each transaction	At the time of service
5.1.4.	Advising a foreign bank guarantee without commitments from the Bank	0,1% of the guarantee amount, min \$ 50, max \$ 500	At the time of service
5.1.5.	Extension of validity, increase of guarantee amount	\$ 50	At the time of service
5.1.6.	Other changes / advising change fees	\$ 35	At the time of service
5.1.7.	Processing and acceptance of guarantee claim payment	0.1% of the amount of the claim, min \$ 50, max \$ 500	At the time of service
5.1.8.	Money transfer under guarantee	See Clause 2.2 (Section “Bank Transfer: Foreign Currency”)	At the time of service
5.1.9.	Early guarantee cancellation	\$ 50	At the time of service
5.1.10.	Authentication of guarantees of other banks not authorized by the Bank	\$ 50	At the time of service

### 5.2. National currency

5.2.1.	Opening of the guarantee / counter-guarantee / tender guarantee	0,5% (min 500 UAH).	At the time of service
5.2.2.	Guarantee / counter-guarantee service: - in the presence of cash coverage - secured by real estate - secured by equipment / transport - under the guarantee of the business owner / founders	1.2% per annum, min 500 UAH. - per month or part of it from 3% per annum from 3% per annum from 5% per annum	At the time of service
5.2.3.	Tender guarantee service: - in case of cash coverage   - in case of incomplete cash coverage   - without cash coverage (guarantee of the business owner / founders)	0.1% of the guarantee amount for each month or part of it (min 800 UAH) - one time when making a guarantee  0.2% of the guarantee amount for each month or part of it, (min 1,000 UAH) - one time when making a guarantee  1% of the guarantee amount, min 1,200 UAH - one time when making a guarantee	At the time of service
5.2.4.	Opening a guarantee on order of a Ukrainian bank (based on a counter-guarantee)	By separate agreement	
5.2.5.	Advising on the guarantee of the Ukrainian bank without obligations on the part of the Bank	0.1% of the guarantee amount min 300 UAH, max 2,000 UAH	At the time of service
5.2.6.	Extension of validity, increase of guarantee amount	500 UAH	At the time of service
5.2.7.	Other changes / advising change fees	300 UAH	At the time of service
5.2.8.	Processing and accepting a claim under guarantee	0.1% of the amount of the claim	At the time of service



		<i>min. 300 UAH, max. 2,000 UAH</i>	
5.2.9.	Money transfer under guarantee	<i>See Clause 2.1 (Section "Bank Transfer: Foreign Currency")</i>	
5.2.10.	Early cancellation of the guarantee (except the tender guarantee)	<i>300 UAH</i>	At the time of service
5.2.11.	Authentication of guarantees from other banks not advised by the Bank by request via SWIFT or by mail from the National Bank	<i>650 UAH</i>	At the time of service

Notes:

Guarantees opened by the Bank assume that 100% of the amount of the opening guarantee as a cover is blocked.

If the correspondent bank fees are paid at the expense of the Bank's customer, they are charged additionally.

The Bank reserves the right to include in the account for servicing the cost of transactions carried out using SWIFT system at the rate of 10 (ten) US dollars / Euro for one notification.

Post, telecommunication and administrative expenses shall be charged on the basis of reimbursement of the Bank's expenses.

**6. Information and communication services**

6.1.	Postal services • special communication services (one notification to one address) • courier services (one notification to one address)	<i>30 UAH (incl. VAT) 100 UAH (incl. VAT)</i>	At the time of service
6.2.	Fax - one notification: A4 sheet per address	<i>10 UAH (incl. VAT)</i>	At the time of service
6.3.	Consultations on documentary transactions (preparation of the payment part of agreements, preparation of letters of credit, guarantees, etc.) with the subsequent registration of documentary transactions.	<i>Included in the cost of processing documents for a documentary transaction</i>	At the time of service
6.3.1.	Consultations on documentary transactions (drafting of payment part of contracts, preparation of letters of credit, guarantees, etc.) in case of making a positive decision on the transaction by the bank and refusal of the customer to execute (refusal of the customer is made in writing).	<i>300 UAH (incl. VAT)</i>	

**7. Foreign currency trading transactions**

7.1.	Foreign currency sales, % of total sales	<i>0.35%</i>	At the time of service
7.2.	Purchase of foreign currency, % of the purchase amount	<i>0.35%</i>	At the time of service
7.3.	Foreign currency conversion, % of conversion amount	<i>0.2%</i>	At the time of service

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

8.1.	Acceptance of national currency	<i>0.05% of the amount min. 5.00 UAH, max 300.00 UAH</i>	Once at the time of rendering the service from the amount of cash received
8.2.	Issuance of national currency	<i>1.1% of the amount min. 5 UAH</i>	Once at the time of rendering the service from the amount of cash received
8.3.	Acceptance of foreign currency: • In the currency of the first group of the NBU classifier (US dollars, Euro) • In the currency of the second group of the NBU classifier (Russian rubles)	<i>0.5% of the amount Included in the cost of settlement and cash servicing of all current accounts of the customer</i>	Once at the time of rendering the service from the amount of cash received
8.4.	Issuance of foreign currency: • In the currency of the first group of the NBU classifier (US dollars, Euro) • In the currency of the second group of the NBU classifier (Russian rubles)	<i>1% of the amount 3% of the amount</i>	Once at the time of rendering the service from the amount of cash received
8.5.	Conversion of national and foreign currency	<i>0.3% of the amount</i>	At the time of service
8.6.	Issue of checkbook:	<i>90 UAH (Incl. VAT)</i>	At the time of service
8.7.	Sale of bills of exchange	<i>20 UAH (Incl. VAT)</i>	At the time of service
8.8.	<b>Delivery of currency values:</b>		
8.8.1.	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 customer's request	<i>0.2-0.5% from the amount of delivery, but not less than 500 UAH for 1 delivery</i>	
8.8.2.	Delivery of the base coin from the Bank's cash desk to the Customer's point of sale upon his/her request	<i>500 UAH for 1 delivery</i>	
8.8.3.	Delivery of cash in national currency with the selection of banknotes at face value from the Bank's cash desk to the cashier of another banking institution of Ukraine (within the city of Odessa under interbank agreements): - at the distance to the customer's cash desk up to 5 km: - at a distance to the customer's cash desk more than 5 km:	<i>400 UAH for 1 delivery 500 UAH for 1 delivery</i>	
8.9.	<b>Collection:</b>		
8.9.1.	Regular collection of one customer's object	<i>2,400.00 UAH / month</i>	
8.9.2.	Regular collection of two or more customer's objects (for one outlet)	<i>2,100.00 UAH / month</i>	
8.9.3.	Irregular collection of one customer's object (collection order according to call)	<i>1% of the amount collected, but not less than 300 UAH for one time</i>	
8.10.	Providing the customer with a base coin: • face value of 1-50 kopecks • face value of 1 UAH.	<i>100 UAH for 1,000 pcs. 50 UAH for 1,000 pcs.</i>	

8.11.	Provision of the customer with cash in national currency (over UAH 10,000) without prior order	<i>0.3% of the amount</i>	
8.12.	Responsible storage of values	<i>By separate agreement</i>	

#### 9. Remote banking services (Customer-Bank EBS / Internet Banking EBS)

<b>Customer-Bank EBS service</b>			
9.1.	Cash and settlement services in Customer-Bank EBS • for legal entities • for individual entrepreneurs	<i>150 UAH per month</i>	Monthly on the last business day of the month
9.2.	Cash and settlement services in Audit-version of Customer-Bank EBS	<i>50 UAH per month</i>	Monthly on the last business day of the month
9.3.	Cash and settlement services from the additional workplace of Customer-Bank EBS	<i>40 UAH per month</i>	Monthly on the last business day of the month
9.4.	Cash and settlement services from an additional remote workplace of Customer-Bank EBS	<i>50 UAH per month</i>	Monthly on the last business day of the month
9.5.	Cash and settlement services from the corporate version of Customer-Bank EBS	<i>110 UAH per month</i>	Monthly on the last business day of the month
9.6.	Cash and settlement services from the additional workplace of the corporate version of Customer-Bank EBS	<i>65 UAH per month</i>	Monthly on the last business day of the month
9.7.	Reopening of the customer's electronic account with the help of Customer-Bank EBS at the customer's request	<i>50 UAH</i>	At the time of service
9.8.	Setting up access to the customer's accounts in Customer-Bank EBS at the customer's request	<i>25 UAH (incl. VAT)</i>	At the time of service
9.9.	Re-generation of electronic-digital signature of Customer-Bank EBS / Internet Banking EBS to provide access to customer's accounts	<i>50 UAH (incl. VAT)</i>	At the time of service
<b>Internet-Banking EBS service</b>			
9.10.	Opening a customer's electronic account using the Internet Banking SEP using the Internet (independently by the customer)	<i>1 UAH</i>	At the time of service
9.11.	Opening of an electronic account of a customer by means of Internet-Banking EBS via the Internet (carried out by an employee of the Bank with an attendance of the customer) • at the Central Office of the Bank in Chernomorsk, Mykolaiv, Kherson, Poltava, Kropyvnytskyi	<i>300 UAH</i>  <i>200 UAH</i>	At the time of service
9.12.	Registration of (one) digital signature in Internet-Banking EBS	<i>1 UAH (incl. VAT)</i>	At the time of service
9.13.	Registration of (one) USB-token (AUTHOR) in Internet-Banking EBS	<i>550 UAH (incl. VAT)</i>	At the time of service
9.14.	Registration of (one) USB token (BIFIT) in Internet-Banking EBS	<i>550 UAH (incl. VAT)</i>	At the time of service
9.15.	Registration of (one) OTP-token in Internet-Banking EBS	<i>550 UAH (incl. VAT)</i>	At the time of service
9.16.	Settlement and cash services at Internet-Banking EBS using the Internet: • for legal entities • for individual entrepreneurs	<i>150 UAH per month</i>	Monthly on the last business day of the month
9.16.1.	Additional option for Internet-Banking EBS – "Salary Documents"	<i>Included in the cost of cash and settlement services in Internet-Banking EBS through the Internet</i>	
9.16.2.	Additional option for Internet-Banking EBS – "1C-Accounting"	<i>20 UAH per month (including VAT)</i>	Monthly on the last business day of the month
9.16.3.	Additional option to Internet-Banking EBS – "Center of financial control"	<i>100 UAH per month (including VAT)</i>	Monthly on the last business day of the month
9.17.	Reopening of the customer's electronic account with the help of Internet-Banking EBS via the Internet	<i>50 UAH</i>	At the time of service
9.18.	Setting up access to the customer's accounts in Internet-Banking EBS at the customer's request	<i>25 UAH (incl. VAT)</i>	At the time of service
<b>IFobs EBS service</b>			
9.19.	Opening a customer's electronic account via <b>IFobs</b> EBS using the Internet (independently by the customer)	<i>UAH</i>	At the time of service
9.20.	Opening an electronic customer's account with the help of <b>IFobs</b> EBS using the Internet (carried out by an employee of the Bank with a visit to the customer) • in the HO of the Bank in Chornomorsk, Mykolayiv, Kherson, Poltava, Kropyvnytskyi cities	<i>300 UAH</i>  <i>200 UAH</i>	At the time of service



9.21.	Registration of (one) digital signature in <b>IFobs EBS</b>	1 UAH (incl. VAT)	At the time of service
9.22.	Settlement and cash services in <b>IFobs EBS</b> using the Internet: • for legal entities • for individual entrepreneurs	150 UAH per month	Monthly on the last business day of the month
9.22.1.	Additional option to <b>IFobs EBS</b> – “Center of financial control”	100 UAH (incl. VAT)	Monthly on the last business day of the month
9.23.	Re-opening a customer’s electronic account with the help of <b>IFobs EBS</b> using the Internet	50 UAH	At the time of service
9.24.	Configuring the provision of access to customer accounts in <b>IFobs EBS</b> at the request of the customer	25 UAH (incl. VAT)	At the time of service

**Notes:**

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

**10. Extra remote banking services**

10.1.	SMS-Banking. Providing statements of accounts and additions to them by SMS - messages (to one phone number)	30 UAH per month	Monthly on the last business day of the month
10.2.	EMAIL-Banking. Providing statements and additions to them by email (to one email address)	Included in the cost of opening an account	
	<b>Mobile Banking Service</b>		
10.3.	Payment and cash services via Mobile Banking service (for one mobile device). Mobile Banking service is an additional service to Internet-Banking EBS and operates only if it is connected to Internet-Banking EBS.	50 UAH per month	Monthly on the last business day of the month

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

11.1.	Fee for settlement and cash servicing of the agreement with a non-resident, incl. accrual of interest on the agreement, formation of reporting forms 503, 504 (accrued monthly)	500 UAH per month	Monthly on the last business day of the month
11.2.	Fee for registration of the agreement (changes to the agreement), incl. cancellation of reg. certificates	2,000 UAH (incl. VAT)	At the time of service

**12. Card products**

**12.1. Transactions for issuance and maintenance of 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.	Issuance of the main card	40 UAH	40 UAH	70 UAH	100 UAH
12.1.2.	Main card settlement service per month	50 UAH	50 UAH	100 UAH	100 UAH
12.1.3.	Issuance of additional card	25 UAH	25 UAH	50 UAH	50 UAH
12.1.4.	Additional card monthly settlement service	25 UAH	25 UAH	50 UAH	50 UAH
12.1.5.	Card reissuance in the period at the customer’s initiative	85 UAH	85 UAH	150 UAH	300 UAH
12.1.6.	Card reissuance after the expiration and during its validity according to the Bank’s initiative	90 UAH	90 UAH	150 UAH	300 UAH
12.1.7.	Minimum size of permanent balance: - account in UAH - account in USD - account in Euro			absent 20 USD 20 EUR	
12.1.8.	Non-cash crediting of funds into corporate card				0.8% of the amount, min 5 UAH
12.1.8.1.	Non-cash deposit of funds into card account				Included in the cost of card settlement service
12.1.9.	Replenishment of the spending limit when depositing cash at the Bank’s cash desk				Included in the cost of card settlement service
12.1.10.	Extraordinary statement from account			25 UAH	
12.1.11.	Extra charge for urgent issuance of the card			200 UAH	
12.1.12.	Putting the card in the international stop-list:			Based on the MasterCard invoice, Visa Int., Min 20 EUR	
12.1.13.	Non-cash payment for goods and services				Included in the cost of card settlement service
12.1.14.	Funds conversion fee (held at the commercial rate of the Bank as of the date of debiting from card account)				1% of the amount of currency provided for conversion
12.1.15.	Accrued interest on credit balance:				0% per annum
12.1.16.	- account in UAH				240 UAH
12.1.17.	- USD / Euro account				120 UAH

12.1.18.	Cash withdrawal on a payment card issued by the Bank (does not include fees of other banks): <ul style="list-style-type: none"> <li>● for accounts opened in UAH: <ul style="list-style-type: none"> <li>- at the Bank's cash desk;</li> <li>- at the Bank's ATM;</li> <li>- at ATMs of partner banks (Radius Network);</li> <li>- at ATMs of other banks in the territory of Ukraine ***;</li> <li>- at the cash desks of other banks in the territory of Ukraine;</li> <li>- at an ATM outside Ukraine;</li> <li>- at the cash desks of other banks outside Ukraine;</li> </ul> </li> <li>● for accounts opened in US dollars / Euro: <ul style="list-style-type: none"> <li>- at the Bank's cash desk;</li> <li>- at the Bank's ATM;</li> <li>- at ATMs of partner banks (Radius Network);</li> <li>- at other banks in the territory of Ukraine;</li> <li>- at an ATM outside Ukraine;</li> <li>- at the cash desks of other banks outside Ukraine</li> </ul> </li> </ul>	<p style="text-align: center;"><i>1 UAH per transaction</i>  <i>1 UAH per transaction</i>  <i>1 UAH per transaction</i>  <i>1.5% of the amount + 5 UAH</i>  <i>1.5% of the amount + 5 UAH</i>  <i>2% of the amount, min 4 USD</i>  <i>2% of the amount min 7 USD</i></p> <p style="text-align: center;"><i>1 UAH per transaction</i>  <i>1 UAH per transaction</i>  <i>1 UAH per transaction</i>  <i>1.5% of the amount + 5 UAH (eq. USD / EUR)</i>  <i>2% of the amount, min 4 USD / EUR</i>  <i>2% of the amount min 7 USD / EUR</i></p>			
12.1.19.	Monthly fee for servicing the overdraft limit on the card account	<i>0.1% of the size of the set limit</i>			
12.1.20.	Fee for sanctioned / unauthorized overdraft, incl. overdue one (annual):	<i>According to the effective rates by decision of the Code of Ukraine on Administrative Offenses on the date of conclusion (renegotiation / extension) of the agreement</i>			
12.1.21.	Instantaneous domestic bank transfers in national currency from one card account to another using cards issued by the Bank through the Bank's ATMs:	<i>0.2% min 1 UAH</i>			
12.1.22.	Mini-statement through the Bank's ATM	<i>1 UAH</i>			
12.1.23.	Change of PIN code at the Bank's ATM	<i>10 UAH</i>			
12.1.24.	Support of a customer's inactive card account in UAH **	<i>30.00 UAH / month</i>			
12.1.25.	Registration of Priority Pass service cards	<i>1,050.00 UAH</i>			
12.1.26.	Fee for visiting to the waiting room using Priority Pass service card for 1 person *****	<i>32.00 USD</i>			
12.1.27.	Connection to the Concierge Service within the service program:	<i>Fee in case of payment for the year</i>			
	- Gold service program	<i>220 UAH including VAT</i>			
	- Platinum Service program	<i>450 UAH including VAT</i>			
12.1.28.	<b>Bank limits (given in basic currency of USD)</b>				
	Point of service	<i>Cash withdrawal</i>		<i>Non-cash transactions</i>	
		<i>The total number of transactions per day</i>	<i>Number of transactions per day</i>	<i>The total number of transactions per day</i>	<i>Number of transactions per day</i>
	ATMs of MTB BANK PJSC and partner banks (Radius network)	1,250.00	10	-	-
	ATMs of third banks (Ukrainian and foreign), incl. ATMs of UkrSotsbank PJSC and VTB PJSC	1,000.00	10	-	-
	POS terminals of MTB BANK PJSC and partner banks	5,000.00	5	1,000.00	5
	POS terminals of third banks (Ukrainian and foreign)	1,000.00	10	1,000.00	5

## 12.2. Salary projects

12.2.1.	Salary fees for business organizations and entrepreneurs:	
12.2.1.1.	● fee is charged to the company in case of non-cash transfer of funds to card accounts	<i>0.6% of the amount</i>
12.2.1.2.	● for employees of budget organizations within the salary project	<i>By separate agreement</i>
12.2.2.	Non-cash payment of salaries to the accounts of employees of the enterprises in the postoperative time (charged additionally from the enterprise when transferring funds)	<i>0.1% of the amount</i>
12.2.3.	● Servicing of salary project:	<i>By separate agreement</i>

### Notes:

\* - cardholder of this class may, at his/her request, be provided with additional services:

● free connection and maintenance of EMAIL-Banking service

\*\* - ● card accounts with no profitable / expiring transactions for more than 12 (twelve) months are considered inactive;

- card accounts with a balance of less than 500.00 UAH (five hundred) as of the reporting date are taken into account in the analysis;
- when calculating inactivity of cards, the transactions of accrual of interest and payment of fees at bank rates are not taken into account;
- if the account balance is less than the set fee, the fee will be charged in the amount of the account balance;
- with zero balance on the account, the fee is not applicable;
- fee does not apply to the national currency accounts opened under agreements concluded before 14.01.2008.

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

\*\*\*\* - is debited by the Bank on the day of payment of the invoice from Priority Pass company.

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

13.1.	Acceptance of payments into recipient accounts in national currency. The fee is charged to the RECIPIENT (the amount of payment MINUS THE BANK FEE is transferred) *:
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13.1.1.	• Receiving payments in all channels of service (cash desks and RBS systems) to the accounts of recipients with current bank accounts	0.5% of the amount, min 5 UAH, max 10,000 UAH (For each payment)
13.1.2.	• Receiving payments in all channels of service (cash desks and RBS systems) to the accounts of recipients who do not have current bank accounts	1% of the amount, min 5 UAH, max 10,000 UAH (For each payment)
<b>13.2.</b>	<b>Acceptance of payments into recipient accounts in national currency. The fee is charged to the recipient on the basis of the invoice issued by the BANK *:</b>	
13.2.1.	• Receiving payments in all channels of service (cash desks and RBS systems) to the accounts of recipients with current bank accounts opened (fee is charged for each payment)	0.5% of the amount, min 5 UAH, max 10,000 UAH (For each payment)
13.2.2.	• Receiving payments in all channels of service (cash desks and RBS systems) to the accounts of recipients with current bank accounts opened (fee from the sum of all payments for the billing period)	0.5% of the sum of all payments made by the Bank during the settlement period, min 5,000 UAH, max 15,000 UAH
13.2.3.	• Receiving payments in all channels of service (cash desks and RBS systems) to the accounts of recipients who do not have current bank accounts (fee is charged for each payment)	1% of the amount, min 5 UAH, max 10,000 UAH (For each payment)
13.2.4.	• Receiving payments in all channels of service (cash desks and RBS systems) to the accounts of recipients who do not have current bank accounts (fee from the sum of all payments for the billing period)	1% of the amount of all payments made by the Bank during the settlement period, min 5,000 UAH, max 20,000 UAH
<b>13.3.</b>	<b>Acceptance of payments into national currency recipient accounts. The fee is charged to the payer</b>	
13.3.1.	• Receiving payments at the cash desk of Bank for the accounts of the recipients with current bank accounts	0.5% of the amount, min 5 UAH, max 3,000 UAH (For each payment)
13.3.2.	• Receiving payments at the cash desk of Bank for the accounts of the recipients without current bank accounts	1% of the amount, min 5 UAH, max 3,000 UAH, (For each payment)
13.3.3.	• Acceptance of insurance payments at the cash desk of Bank to the accounts of the recipients - Insurance companies accredited at the Bank	0% of the amount (For each payment)
13.3.4.	• Acceptance of other payments at the cash desk of Bank to the accounts of the recipients - Insurance companies accredited by the Bank	0.25% of the amount, min 4 UAH, max 10,000 UAH (For each payment)

**Notes:**

\* In addition to utility bills. Terms of rendering the service of receiving payments from individuals and legal entities to the accounts of recipients - utility companies are agreed on an individual basis through the DB "Fee Committee".

**14. Trading acquisition**

14.1.	Fee for acquiring trading transactions at POS-terminals of the Bank, established at the points of service of a trading enterprise (legal entity or individual entrepreneur): <ul style="list-style-type: none"> <li>on the Bank's payment cards</li> <li>on payment cards of other banks.</li> </ul>	1.0% of the transaction + 1 UAH per transaction 1.8% of the transaction + UAH 1 per transaction
14.2.	Fees for one POS-terminal: <ul style="list-style-type: none"> <li>- fee for providing commercial acquiring service for one POS-terminal</li> <li>- fee for providing technological support of the merchant acquiring service for one POS-terminal</li> </ul>	0 UAH per month * 260 UAH per month **
14.3.	Merchant charge payments for investigation of MasterCard worldwide payment transactions acquired through a POS-terminal: <ul style="list-style-type: none"> <li>- for late submission / failure to submit documentation by the Seller, at the request of the Bank confirming the fact of payment,</li> <li>- in the event that MasterCard Worldwide IPS recognize the document, submitted by the Seller, as invalid,</li> <li>- if the Arbitration procedure is initiated.</li> </ul>	€ 15 for 1 dispute € 30 for 1 dispute € 60 per 1 dispute

\* The maximum amount of fee is specified, which depends on the amount of fees for acquiring trading transactions in POS terminals and monthly turnover of trading transactions passing on all POS-terminals established at the points of service of a trading enterprise.

\*\* Fee, which is charged on a monthly basis and does not depend on the size of the fee for acquiring trading transactions in the POS terminals and the monthly turnover of the trading transactions passing on all POS-terminals established at the points of service of the trading enterprise.

**15. Online acquiring**

15.1.	Fee for Visa International and MasterCard Worldwide payment card transactions online: <ul style="list-style-type: none"> <li>on payment cards of MTB BANK PJSC</li> <li>on payment cards of other banks</li> </ul>	2.4% of the transaction
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		<i>2.4% of the transaction</i>
15.2.	Support for Internet resource (Merchant's site) connected to the Internet acquiring remote service	<i>200 UAH per month</i>

#### 16. Collaboration with estimators (E) and insurance companies (EC)

<b>16.1.</b>	<b>Estimators (E):</b>	
16.1.1.	• Accreditation of the new E for cooperation with the Bank	<i>10,000 UAH (incl. VAT)</i>
16.1.2.1.	• Continuation of E accreditation for the new term and introduction of changes in accreditation conditions for companies of Odessa region	<i>1,500 UAH (incl. VAT)</i>
16.1.2.2.	• Continuation of E accreditation for a new term and introduction of changes in accreditation conditions for companies from other regions of the Bank's presence	<i>1,000 UAH (incl. VAT)</i>
<b>16.2.</b>	<b>Insurance companies (IC):</b>	
16.2.1.1.	• accreditation of the new IC for cooperation with the Bank (upon placement by the IC of a deposit)	<i>5,000 UAH (incl. VAT)</i>
16.2.1.2.	• accreditation of a new IC to work with the Bank (if the IC does not place a deposit at the Bank)	<i>10,000 UAH (incl. VAT)</i>
16.2.2.1.	• making changes to the standard patterns of insurance agreements used (if a deposit is placed at the Bank by the IC)	<i>1,500 UAH (incl. VAT)</i>
16.2.2.2.	• making changes to the standard templates of the used insurance agreements (in the absence of a deposit placed by the IC in the Bank)	<i>3,000 UAH (incl. VAT)</i>
16.2.3.1.	• change in terms of accreditation (term / amount of deposit / amount of fee / insurance rate (if there is a deposit placed by the IC at the Bank)	<i>1,000 UAH (incl. VAT)</i>
16.2.3.2.	• change in terms of accreditation (term / amount of deposit / amount of fee / insurance rate (if there is no deposit placed by the IC at the Bank)	<i>2,000 UAH (incl. VAT)</i>

#### 17. Credit operations \*.

Rates are regulated by a loan agreement, but should be at least the following

17.1.	One-time fees	For making current account payments related to lending	For depositing funds into a current account
17.1.1.	Fixed-rate overdraft	<i>0.25% for a period of 3 months, 1% for a period of 12 months</i>	x
17.1.2.		<i>0.25% for a period of 3 months, 1% for a period of 12 months</i>	x
17.1.3.	Fixed rate overdraft	<i>1%</i>	x
17.1.4.	(For mortgage)	<i>0.25% for a period of 3 months, 1% for a period of 12 months</i>	x
17.1.5.	Overdraft with a fixed rate for a period of 6 months and more (for mortgage)	<i>0.2%</i>	x
17.1.6.	Credit line for short-term working capital financing	<i>0.5%</i>	x
17.1.7.	Credit technical line for financial security	<i>500 UAH</i>	x
17.1.8.	(Rights to deposits placed with the Bank)	<i>0.5%</i>	x
17.1.9.	Export financing credit line	<i>1%</i>	x
17.1.10.	Loan "Investment Agrarian for LE"	<i>1%</i>	x
17.1.11.	Loan "Investment Agrarian for IE"	<i>1%</i>	x
17.1.12.	Loan "Seasonal Agrarian for LE"	<i>1%</i>	x
17.1.13.1.	Fast overdraft for LE **	<i>1%</i>	x
17.1.13.2.	(Option 1)	<i>2%</i>	x
17.1.13.3.	Fast overdraft for LE **	<i>1%</i>	x
17.1.13.4.	(Option 2)	<i>2%</i>	x
17.1.14.	Fast overdraft for IE	<i>x</i>	<i>for issuance of 0.9%</i>
17.1.15.	(Option 1)	<i>x</i>	<i>for issuance of 0.9%</i>
17.1.16.	Fast overdraft for IE	<i>500 UAH</i>	x
17.1.17.	(Option 2)	<i>0.8%</i>	x

17.1.18.	Business loans for the purchase of real estate	1,000 UAH	x
17.1.19.	Business loans for the purchase of vehicles and equipment on credit	1%	x
17.1.19.1.	Technical loans secured by financial security (rights to deposits placed with the Bank)	from 2,000 UAH for each agroexpert report	x
17.1.20.	Loan "UKRAVIT & MTB BANK"	1%	x
17.1.20.1.	Loan "UKRAVIT & MTB BANK"	from 2,000 UAH for each agroexpert report	x
17.1.21.	Loan "SBPM & MTB BANK"	1.5%	x
17.1.21.1.	Loan "SBPM & MTB BANK"	from 2,000 UAH for each agroexpert report	x
17.1.22.	Loan "IRRIGATOR & MTB BANK"	1%	x
17.1.22.1.	Loan "IRRIGATOR & MTB BANK"	from 2,000 UAH for each agroexpert report	x
17.1.23.	Loan "OSTCHEM RETAIL&MTB BANK"	1%	x
17.1.23.1.	Loan "OSTCHEM RETAIL&MTB BANK"	from 2,000 UAH for each agroexpert report	x
17.1.24.	Loan "SERVICE-AGROZAPAD&MTB BANK"	1%	x
17.1.24.1.	Loan "SERVICE-AGROZAPAD&MTB BANK"	from 2,000 UAH for each agroexpert report	x
17.2.	<b>Monthly fees</b>	<b>For the transfer of funds using remote banking systems</b>	<b>For depositing funds into a current account</b>
17.2.1.	Fixed-rate overdraft	0.4%	x
17.2.2.	(Up to 30 days of continuous use)	0.15%	x
17.2.3.	Fixed-rate overdraft	0.3%	x
17.2.4.	(Up to 90 days of continuous use)	0.5%	x
17.2.5.	Fixed-rate overdraft	0.2%	x
17.2.6.	(For mortgage)	x	for issuance of a tranche — 0.15%
17.2.7.	Credit technical line for financial security	x	x
17.2.8.	(Rights to deposits placed with the Bank)	x	for issuance of a tranche — 0.15%
17.2.9.	Export financing credit line	0.15%	x
17.2.10.	Loan "Investment Agrarian for LE"	0.15%	x
17.2.11.	Loan "Investment Agrarian for IE"	x	for issuance of a tranche — 0.15%
17.2.12.	Loan "Seasonal Agrarian for LE"	x	for issuance of a tranche — 0.15%
17.2.13.1.	Loan "Seasonal Agrarian for IE"	1.0%	x
17.2.13.2.	Fast overdraft for LE ** (Option 1)	x	x
17.2.14.	Fast overdraft for LE ** (Option 2)	1.0%	x
17.2.14.1.	Fast overdraft for IE ** (Option 1)	x	x
17.2.15.	Fast overdraft for IE ** (Option 2)	x	x
17.2.16.	Business loans for the purchase of real estate	x	x
17.2.17.	Business loans for the purchase of vehicles and equipment on credit	x	x
17.2.18.	Technical loans for financial security	x	for issuance of a tranche — 0.15%
17.2.18.	(Rights to deposits placed with the Bank)	x	1% pa of the amount of unused limit
17.2.19.	Credit line for foreign currency earnings that comes in the customer's favor	0.05% in case of payment of the tranche on the day of its delivery from the amount of the tranche, but not less than 150 UAH for each tranche	x
17.2.20.	Loan "Agro New"	x	x

\* Transactions are not subject to VAT

\*\* Fast overdraft for LE, Fast overdraft for IE  
(Option 1) - one-time fee and monthly fee apply  
(Option 2) - only one-time fee applies.

## 18. Factoring

Rates are governed by a factoring service agreement, but must be at least the following

18.1.	<b>One-time fee</b>	
18.1.1.	Remote banking system fee *	2,000 UAH
18.1.2.	Fee for the amendment of the agreement	1,000 UAH (incl. VAT)
18.2.	<b>Monthly fee</b>	
18.2.1.	Fee for current account calculations related to factoring service *	1% pa of the amount of unused limit

\* Transactions are not subject to VAT

## 19. Financial leasing

Rates are regulated by a financial lease agreement, but must be at least the following

19	<b>Annual fees</b>	
19.1.	for c/a settlements related to lending *	1% of the loan amount
19.2.	Loan and security monitoring fee (fee includes VAT) annually, starting from the second year of lending.	2,000 UAH (including VAT)

\* Transactions are not subject to VAT