

OTP Bank JSC Terms and conditions for corporate clients

Opening hours concerning an acceptance of paper-based documents for LCY cashless payments				from 9:30 to 13:00	
Opening hours for Client-Bank system concerning acceptance of electronic LCY payments				from 9:00 to 17:30* * for auto payments - from 9:00 to 23:15 in case of technical ability	
Opening hours for Client-Bank system concerning acceptance of electronic LCY internal bank payments				from 9:00 to 17:30* * for auto payments - twenty-four-hour (with the exception of inaccessibility of banks' systems that is related to the operation day closure)	
Lunch time				from 13:00 to 14:00	
Opening hours for day Cash Desk				from 9:15 to 17:30 (without lunch time)	
Sequence number	Tariffs code	ACCOUNTS	Foreign currency	Local currency	Comments
1	1.1.	Account opening.		200 UAH	<ul style="list-style-type: none"> <li>Commission is paid upon each new opening of the account including opening of the account(s) in case of Client renaming;</li> <li>Commission is paid once not later than the day of first account opening;</li> <li>Commission for opening the account for Statutory fund is not charged;</li> <li>Commission includes providing of the certificates about opening of the account(s) during first month after opening of the accounts.</li> </ul>
2	1.1.2.	Account opening with special account number upon Client's request.		10 000 UAH	<ul style="list-style-type: none"> <li>The service is provided upon written application from the Client specifying necessary account number (upon Client's choice - last nine digits of account number), if such number isn't used for other accounts.</li> <li>Commission is paid upon opening of the account(s), which mentioned in the open account application, not later than the day of the account(s) opening;</li> <li>Commission includes providing of the certificates about opening of the account(s) during first month after opening of the accounts.</li> </ul>
3	1.2.	Account maintenance for active account.		400 UAH per month	<ul style="list-style-type: none"> <li>Commission is charged by the Bank monthly on the last banking day of the current month</li> <li>List of operations included to the cost of maintenance for active account specified in Note 1.</li> <li>Commission is charged for the maintenance of all accounts of the Client opened in the branch irrespective of the quantity of accounts in the given Bank's branch.</li> <li>Commission is charged if the Client effects any transaction on the account(s) during one month (except for operations on debiting Bank's commissions, accruing interest on the account(s) balance and/or repayment of the deposit and deposit interest and / or execution of payment orders based on decisions of the relevant state authorities if any and / or transference of funds from the current account for further accounting on the special account used for accounting of funds on inactive accounts and / or refund from account used for accounting of funds on inactive accounts to the current account).</li> </ul>
4	1.2.*	Account maintenance for active accounts, if verification of authority to execute banking operations is provided.		upon agreement	<ul style="list-style-type: none"> <li>In the case of insufficiency of funds on the account for paying commission, at the end of the current month the debt shall be paid up to the last banking day of the next month.</li> <li>In the case of insufficiency of funds on the account for paying commissions, Bank gives to Client letter concerning payment for executed services and operations. Client should pay the amount during period mentioned in such letter. Issuance of aforementioned letter does not deprive the Bank of its right to directly debit the Client's account in case of crediting funds to the account.</li> <li>In case of closing of all current accounts in Bank's branch upon Client's request commission for account maintenance is charged fully irrespective of cash movement on Client's account(s) during the month, when the application for account closing was submitted to the Bank.</li> </ul>
5	1.3.	Escrow Account maintenance		upon agreement	<ul style="list-style-type: none"> <li>The service is provided upon special agreement with Client.</li> <li>Commission is paid in order according to agreement conditions.</li> </ul>
6	1.2.1.1.	Providing of account statements in paper form during the current month (weekly, monthly).		1700 UAH	<ul style="list-style-type: none"> <li>The service is provided upon written application from the Client specifying periodicity of providing the statements: weekly / monthly.</li> <li>The Commission is charged monthly by the Bank on the last working day of the month during the period in which the service is provided for the Client.</li> </ul>
7	1.2.1.2.	Providing of account statements in paper form during the current month (daily).		upon agreement	<ul style="list-style-type: none"> <li>The service is provided upon written application from the Client specifying periodicity of providing the statements: daily.</li> <li>The Commission is charged monthly by the Bank on the last working day of the month during the period in which the service is provided for the Client.</li> </ul>
8	1.6.	Account closing.		commission is not charged	<ul style="list-style-type: none"> <li>With reference to comments to tariff code 1.2. of this Terms and conditions for corporate clients.</li> <li>Commission for providing of one certificate about closing of the account is not charged</li> </ul>
9	1.2.6.	Providing of the account statement to the Client in a paper form for a term not more than 1 year since transaction was executed.	200 UAH - up to 100 pages	500 UAH - more than 100 pages	<ul style="list-style-type: none"> <li>Provided upon written request from the Client.</li> <li>Note 2.</li> </ul>

10	1.4.	Issue of the duplicates of cash documents, payment documents, confirmations of cash operations and other duplicates of documents, providing of the account statements/duplicates of the account statements to the Client in a paper form for a term more than 1 year since transaction was executed.	300 UAH		<ul style="list-style-type: none"> <li>• Provided upon written request from the Client.</li> <li>• Note 2.</li> </ul>
11	1.1.1.	Changing of current accounts servicing branch according to Client's request.	550 грн.		<ul style="list-style-type: none"> <li>• Commission is charged if branch change is executed for all Client's accounts and number of these accounts remains the same and Client continues servicing in another Bank's institution on conditions of exiting Agreement on opening an account.</li> <li>• Commission is paid once no later the day when technical rebranching of accounts to another Bank's institution is performed.</li> </ul>
<b>Cash management services:</b>					
12	1.5.1.	Transmission of Statements of account (SWIFT MT 940).	300 UAH		<ul style="list-style-type: none"> <li>• Commission is charged monthly on the last working day of the month.</li> <li>• Commission is charged irrespective of the quantity of accounts.</li> </ul>
13	1.5.2.	Debiting and crediting funds from/to accounts in accordance with Special agreement (Zero Balancing - regular transfer of the balances on the current accounts).	300 UAH		<ul style="list-style-type: none"> <li>• Commission is charged monthly from current account of the Client on which regular money transferred to.</li> <li>• This service is available for Clients that have current accounts with OTP Bank JSC.</li> <li>• A special agreement for provision of the Service should be signed with the Bank.</li> </ul>
14	1.5.3.	Direct debit of the account upon receiving S.W.I.F.T. MT101 "Request for transfer".	upon agreement		<ul style="list-style-type: none"> <li>• The terms are defined in additional agreement with the Client.</li> <li>• The service provided only for accounts in the Local currency.</li> </ul>
15	1.5.4.	Direct debit of the account for execution of regular payments (Standing order).	upon agreement		<ul style="list-style-type: none"> <li>• The terms are defined in additional agreement with the Client/Application of providing banking services.</li> <li>• Commission is charged by the Bank monthly on the last banking day of the current month</li> </ul>
16	1.5.4.1.	Organization direct debit of the account for execution of regular payments (Standing order).	300 UAH		<ul style="list-style-type: none"> <li>• The terms are defined in additional agreement with the Client/Application of providing banking services.</li> <li>• Commission is paid once.</li> <li>• Note 3.</li> </ul>
17	1.5.4.2.	Outgoing payments direct debit of the account for execution of regular payments (Standing order).	upon agreement		<ul style="list-style-type: none"> <li>• Commission is charged for each payment in the moment of payment execution</li> <li>• The terms are defined in additional agreement with the Client/Application of providing banking services.</li> </ul>
18	1.5.4.3.	Internal bank payments direct debit of the account for execution of regular payments (Standing order).	upon agreement		<ul style="list-style-type: none"> <li>• Commission is charged for each payment in the moment of payment execution</li> <li>• The terms are defined in additional agreement with the Client/Application of providing banking services.</li> </ul>
19	1.5.7.	Direct debit of account upon agreement.	upon agreement		<ul style="list-style-type: none"> <li>• Defined by Additional Agreement with Client.</li> </ul>
20	1.5.8.	Transference of funds from inactive Client's current account (as defined in the Notes) for further accounting on special account used for accounting of funds on inactive accounts	commission is not charged		<ul style="list-style-type: none"> <li>• The transference is made to an account opened by the Bank, which is used for accounting of funds on inactive accounts</li> <li>• Note 6.</li> </ul>
21	1.5.9.	Refund from account opened by the Bank for accounting of funds on inactive accounts to the current account.	commission is not charged		<ul style="list-style-type: none"> <li>• Return of funds is carried out upon Client's written request.</li> </ul>
22	1.7.	Interest accrual on the balance of account.	upon agreement	upon agreement	<ul style="list-style-type: none"> <li>• With monthly interest repayment.</li> <li>• The conditions of providing the service are defined by by Additional Agreement with Client/Application of interest accrual on the balance of account.</li> </ul>
23	1.8.	SMS informing service on the current accounts transactions.	40 UAH		<ul style="list-style-type: none"> <li>• The service provided upon written request from the Client.</li> <li>• The Commission is charged monthly by the Bank on the last working day of the month during the period in which the service is provided for the Client.</li> <li>• Commission is charged irrespective of the quantity of accounts.</li> </ul>
24	1.9.	Управління лімітом овердрафту на поточному рахунку Клієнта.	-	0,5% of the maximum amount overdraft limit utilization, min. 100 UAH, max. 5000 UAH	<ul style="list-style-type: none"> <li>• The commission is charged for product <b>Welcome Overdraft</b>.</li> <li>• The service is provided upon special agreement for provision of the service/Application of providing banking services.</li> <li>• The Commission is charged monthly by the Bank on the last working day of the month during the period in which the service is provided for the Client and commission is calculated from the actual maximum overdraft limit utilization during the month.</li> </ul>
25	1.10.	Distribution and transfer to the Client account of compensation funds received within the state programs aimed at support of Ukrainian industries as well as informing the state bodies about funds transfer.	750 UAH		<ul style="list-style-type: none"> <li>• Commission is charged if documents were prior submitted by the Bank to the state bodies for the Client's participation in state program aimed at support of Ukrainian industries</li> <li>• Commission is paid once at the day of Client's account crediting for the compensation amount</li> <li>• Commission is paid each time while Client's account crediting for the compensation amount</li> <li>• Note 3.</li> </ul>
<b>Sequence number</b>	<b>Tariffs code</b>	<b>CASH TRANSACTIONS</b>	<b>Foreign currency</b>	<b>Local currency</b>	<b>Comments</b>
<b>Cash withdrawals:</b>					
26	2.1.	• Bank-notes withdrawal,	1,5% of the amount	2% of the amount	
27	2.1.2.	• Coins withdrawal.	-	<ul style="list-style-type: none"> <li>• 2% of the amount, if quantity of coins do not exceed 1000 pieces;</li> <li>• if whole amount of coins exceed 1000 pieces, 0,05 UAH per each coin.</li> </ul>	<ul style="list-style-type: none"> <li>• For amounts exceeding UAH 10 000 (for coins - for any quantity) notification is to be done one day prior to the day of receipt.</li> <li>• Coins withdrawal is available only for Local currency.</li> <li>• Note 3.</li> <li>• Note 4.</li> </ul>
28	2.1.3.	Banknotes exchange for other denomination on preliminary request	-	0,3% of the amount	
29	2.1.4.	Exchange of banknotes into coins and coins into banknotes on preliminary request.	-	<ul style="list-style-type: none"> <li>• 0,3% of the amount, if quantity of coins do not exceed 1000 pieces;</li> <li>• if whole amount of coins exceed 1000 pieces, 0,05 UAH per each coin.</li> </ul>	<ul style="list-style-type: none"> <li>• Notification is to be given to the Bank one day prior to the day of exchange.</li> <li>• Coins withdrawal is available only for Local currency.</li> <li>• Note 3.</li> <li>• Note 4.</li> </ul>
30	2.2.	Transfer of cash to the account.	commission is not charged	commission is not charged	
<b>Cash acceptance:</b>					
31	2.3.1.	• Counting (for cash deposits),	0,5% of the amount	0,3% of the amount	<ul style="list-style-type: none"> <li>• Foreign currency commissions are charged in UAH equivalent based on NBU currency exchange rates as of the date of the transaction.</li> <li>• Note 3.</li> </ul>
32	2.3.1.1.	• Counting of coins (for cash deposits),	-	<ul style="list-style-type: none"> <li>0,3% of the amount, if coins are sorted;</li> <li>5% of the amount, if coins are non sorted.</li> </ul>	<ul style="list-style-type: none"> <li>• Commission is charged if significant number of coins are to be counted.</li> <li>• The Bank should be informed 1 (one) working day prior the day of counting.</li> <li>• Service is available only for Local currency.</li> <li>• Note 3.</li> </ul>
33	2.3.3.	• Counting of cash at branches of the Bank where current account was not opened.	-	0,3% of the amount	<ul style="list-style-type: none"> <li>• Commission is charged in case of acceptance of cash at branches of the Bank where current account for the Client was not opened.</li> <li>• The service is directed only at acceptance of cash with the following origin: trading proceeds from sales of goods and services; deposit of salary; return of business trip expenses; return of money received for purchase of goods, payment of services; return of excess of salary received; consular fee; repayment of loan; revolving financial aid; and only in case of cash acceptance from the Client's representative, current account owner.</li> </ul>
34	2.3.5.	Transfer of cash to a current account through ATM with CASH-IN service in the Bank's ATM network.	-	commission is not charged	

35	2.3.6.	Transfer of cash to a corporate card account through ATM with CASH-IN service in the Bank's ATM network.	-	commission is not charged	• Service is available only for private - entrepreneurs.
<b>Cash collection:</b>					
36	2.3.2.	• Counting (for cash collection),	upon agreement	upon agreement	• For provision of this Service special agreement with the Bank shall be signed. • Note 3.
37	2.4.	Organization of cash collection/cash delivery service	upon agreement	upon agreement	• For provision of this Service special agreement with the Bank shall be signed. • Commission is paid once on the day of Additional Agreement signing, including VAT. • Note 3.
38	2.4.2.	Cash withdrawal for further delivery to the Client (including delivery of change coins).	upon agreement	upon agreement	• For provision of this Service special agreement with the Bank shall be signed. • Note 3.
39	2.4.3.	Servicing of cash collection	upon agreement	upon agreement	• For provision of this Service special agreement with the Bank shall be signed. • Commission is charged by the Bank monthly on the last banking day of the current month • Commission is charged for each service object the address of witch is specified in a special agreement with the bank

Cash acceptance from legal entities and individuals in favor of legal entity:					
Sequence number	Tariffs code	PAYMENTS	Foreign currency	Local currency	Comments
40	2.6.1.	If agreement between OTP Bank JSC and entity was signed.	-	0,3% of the amount of payment (min. 15 UAH)	<ul style="list-style-type: none"> <li>In payment details it should be clearly specified the type of payment or the source of cash.</li> <li>Commission is charged at the moment of operation proceeding according to agreement (in cash at Cash Desk of the Bank or by direct debit from Client's account).</li> </ul>
41	2.7.	Cash acceptance from individuals in favor of non-resident official representative (Embassy/Consulate) which has opened current account in OTP Bank JSC	upon agreement	upon agreement	<ul style="list-style-type: none"> <li>For provision of this Service special agreement with the Bank shall be signed.</li> </ul>
42	2.7.1.	Organization of cash acceptance service from individuals in favor of non-resident official representative (Embassy/Consulate) which has opened current account in OTP Bank JSC	1500 UAH	1500 UAH	<ul style="list-style-type: none"> <li>For provision of this Service special agreement with the Bank shall be signed.</li> <li>Commission includes "Embassy Payments" module of Client-Bank system independent installation and issuing of not more than 2 access certificates (the service includes consultative support).</li> <li>Commission is paid once on the day of Additional Agreement signing.</li> </ul>
<b>Incoming payments</b>					
43	3.1.2.	• on request,	100 UAH	-	<ul style="list-style-type: none"> <li>For USD, EUR and HUF only.</li> <li>Funds are credited with the value date indicated in a payment document under condition of receiving a coverage from correspondent bank after 15:00 but not later than 17:30 on value date.</li> <li>Incoming payment "on request" is provided under Client's request.</li> <li>Note 2, Note 3, Note 4.</li> </ul>
44	3.1.4.	• incoming FCY payments within banks of OTP group (OTP Express).	commission is not charged	-	<ul style="list-style-type: none"> <li>Payments within OTP group are made upon transferring funds from account of payer at bank of OTP group to account of payee at bank of OTP group in USD, EUR and HUF.</li> <li>Funds are credited with the value date indicated in a payment document under condition of receiving a coverage from correspondent bank not later than 15:00.</li> </ul>
<b>Outgoing payments</b>					
<b>A. Payments in foreign currency (FCY)</b>					
45	3.2.	• standard FCY-payments in USD and other foreign currencies (BEN/SHA)	0,15% of the amount, min. 25 USD; max. 200 USD		<ul style="list-style-type: none"> <li>Value date for standard FCY payments is fixed on the basis value indicated +2 days in case payment document is presented to the Bank not later than 15:00.</li> <li>Fee type BEN is not used for FCY-payments in RUB</li> <li>Note 3.</li> <li>Note 4.</li> </ul>
		• standard FCY-payments in USD and other foreign currencies (OUR)	0,15% of the amount, min. 45 USD; max. 220 USD		
		• standard FCY-payments in EUR (BEN/SHA)	0,15% of the amount, min. 25 EUR; max. 200 EUR		
		• standard FCY-payments in EUR (OUR)	0,15% of the amount, min. 45 EUR; max. 220 EUR		
		• standard FCY-payments in RUB (SHA/OUR)	0,15% of the amount, min. 25 USD; max. 200 USD	-	
46	3.2.1.	• urgent FCY-payments USD and other foreign currencies (BEN/SHA)	0,2% of the amount, min.30 USD, max. 250 USD		<ul style="list-style-type: none"> <li>Urgent USD-payments are effected with value date 'today' in case payment document is presented to the Bank not later than 12:00. In case payment document is presented to the Bank from 12:00 to 16:00 additional commission is charged in amount of 300 UAH (Note 2).</li> <li>Urgent EUR-payments and RUB-payments are effected with value date "tomorrow" in case payment document is presented to the Bank not later than 13:00.</li> <li>Urgent FCY-payments (FCY except USD, EUR, RUB) are effected: <ul style="list-style-type: none"> <li>- as urgent with value date "tomorrow" and Client will pay own money in appropriate currency with value date 'today' in case payment document is presented to the Bank not later than 13:00.</li> <li>- value date "date of payment document providing + 2 working days" in case payment document is presented to the Bank not later than 13:00 and Bank needs to buy appropriate foreign currency.</li> </ul> </li> <li>Note 3.</li> <li>Note 4.</li> </ul>
		• urgent FCY-payments USD and other foreign currencies (OUR)	0,2% of the amount, min.50 USD, max. 270 USD		
		• urgent FCY-payments EUR (BEN/SHA)	0,2% of the amount, min. 30 EUR; max. 250 EUR		
		• urgent FCY-payments EUR (OUR)	0,2% of the amount, min. 50 EUR; max. 270 EUR		
47	3.2.5.1.	• urgent EUR-payments effected with value date "today"(BEN/SHA)	0,2% of the amount, min.30 EUR, max. 250 EUR		<ul style="list-style-type: none"> <li>Urgent EUR-payments are effected with value date "today" in case payment document is presented to the Bank not later than 13:00.</li> <li>Fee type BEN is not used for FCY-payments in RUB</li> <li>Note 3.</li> <li>Note 4.</li> </ul>
		• urgent EUR-payments effected with value date "today"(OUR)	0,2% of the amount, min.50 EUR, max. 270 EUR		
		• urgent RUB-payments effected with value date "today"(SHA/OUR)	0,2% of the amount, min.30 RUB, max. 250 RUB		
<b>Outgoing FCY payments OTP Express within banks of OTP group:</b>					
48	3.2.9.	• standard FCY payments OTP Express,	10 USD	-	<ul style="list-style-type: none"> <li>Transfers within OTP group are made in USD, EUR, HUF upon transferring funds from account of payer at bank of OTP group to account of payee at bank of OTP group.</li> <li>Value date for standard payments within OTP group: day of presented payment document + 2 working days in case payment document is presented to the Bank not later than 15:00. In case payment document is presented to the Bank from 15:00 to 16:00 is charged additional commission in amount of 300 UAH (Note 2).</li> <li>Value date for urgent payments within OTP group: day of presented payment document in case payment document is presented to the Bank not later than 11:00.</li> <li>Additionally commission of bank correspondent and bank that receives funds is charged</li> <li>Note 3, Note 4.</li> </ul>
49	3.2.10.	• urgent FCY payments OTP Express.	15 USD	-	<ul style="list-style-type: none"> <li>Value date for urgent payments within OTP group: day of presented payment document in case payment document is presented to the Bank not later than 11:00.</li> <li>Additionally commission of bank correspondent and bank that receives funds is charged</li> <li>Note 3, Note 4.</li> </ul>
<b>B. Payments in local currency (LCY)</b>					
50	3.2.2.	• electronic LCY payments received during operating hours;	-	3 UAH per item	<ul style="list-style-type: none"> <li>UAH paper-based payments are effected 'today' in case payment document is presented to the Bank not later than 13:00 or for pp. 3.2.2.2. - from 14:00 to 15:00.</li> <li>UAH electronic payments are effected with value 'today' in case payment document is presented to the Bank not later than 17:30 (electronic payments received by the Bank from 17:00 to 17:30 are</li> </ul>
52	3.2.	• paper-based LCY payments received during operating hours.	-	40 UAH per item	

53	3.2.2.2.	<ul style="list-style-type: none"> <li>paper-based LCY payments in case it is presented to the Bank from 14:00 to 15:00.</li> </ul>	-	40 UAH per item + 0.5% of the amount, min. 40 UAH, max. 800 UAH	<p><i>executed subject to the technical capability of the Bank).</i></p> <ul style="list-style-type: none"> <li><i>In case of technical ability of the Bank UAH payments presented from 17:30 to 23:15 are executed on the day of their receipt under next conditions: Bank was provided with electronic payment order, electronic payment is executed in automatic mode (autopayments) and doesn't need to be controlled by Bank officer. In case Bank has no technical ability to execute payment order received from 17:30 to 23:15 or/and Bank must control such payment order, it will be executed the next working day from 9:00.</i></li> <li><i>Note 2 concerning p.3.2.2.2.</i></li> <li><i>Note 3.</i></li> </ul>
54	3.2.8.	Settlements in local currency upon export-import agreements via LORO-accounts of non-resident banks.	-	0,1% of the amount, min. 250 UAH, max. 1500 UAH	<p><i>UAH payments are effected with value 'today' in case payment document is presented to the Bank not later than 13:00. In case payment document is presented to the Bank from 13:00 to 16:00 is charged additional commission in amount of 300 UAH.</i></p> <ul style="list-style-type: none"> <li><i>Note 2.</i></li> </ul>

		Internal transfers			
55	3.3.	Electronic internal bank transfers.	commission is not charged	commission is not charged	<p><b>Internal bank transfers are executed on the day of their receipt by the Bank subject to:</b></p> <ul style="list-style-type: none"> <li>- acceptance of electronic payment orders from 0:01 till 22:00 - for the payments that are executed by the Bank in automatic mode (autopayments);</li> <li>- acceptance of electronic payment orders from 0:00 till 17:30 - for the payments that require control from a Bank's employee;</li> <li>- acceptance of payment orders in foreign currency in electronic from 9:00 to 16:00.</li> </ul> <p><b>Internal bank transfers are executed on the <u>next working day</u> of their receipt by the Bank subject to:</b></p> <ul style="list-style-type: none"> <li>- acceptance of electronic payment orders from 22:01 till 0:00 - for the payments that are executed by the Bank in automatic mode (autopayments). Execution of the mentioned payments begins just after the new operational day is opened in the Bank's system;</li> <li>- acceptance of electronic payment orders from 17:31 till 00:00 - for the payments that require control from a Bank's employee.</li> </ul>
56	3.3.2.	Internal transfers in local currency on paper	commission is not charged	40 UAH per item	<ul style="list-style-type: none"> <li>• Internal bank transfers are executed on the day of their receipt by the Bank subject to:</li> <li>- acceptance of paper based payment orders in Local currency from 9:30 to 15:00;</li> <li>- acceptance of paper based payment orders in foreign currency from 9:30 to 16:00.</li> <li>• Commission is not paid if the transfer is between own accounts or to the Bank.</li> </ul>
57		<b>Other payment services</b>			
57	3.4.1.	Cancellation of the payment upon request of the Client.	25 USD	75 UAH	<ul style="list-style-type: none"> <li>• An additional fee is charged for the commission of correspondent banks and the bank of the receiver of funds (see the Notification for the Tariffs).</li> <li>• Note 3.</li> <li>• Note 4.</li> </ul>
58	3.5.1.	Issue of the recipient bank adjusted the data to the details of recipient/payer (inclusively account number and /or code) upon written request of the Client.	25 USD	75 UAH	<ul style="list-style-type: none"> <li>• Paid for the refinement for each transaction carried out.</li> <li>• Commission is not charged if amendments to payments orders and specification of payments details upon written request of the Client concern internal bank transactions in Local and foreign currency.</li> <li>• An additional fee is charged for the commission of correspondent banks and the bank of the receiver of funds (see the Notification for the Tariffs).</li> <li>• Note 3.</li> <li>• Note 4.</li> </ul>
59	3.5.2.	Informing recipient bank to refine payer information specified in the requisite "Purpose of Payment" on the written request of the Client.	25 USD	75 UAH	<ul style="list-style-type: none"> <li>• Paid for the informing for each transaction carried out.</li> <li>• Client is obliged to provide their own agreement with the beneficiary specifying information in the "Purpose of payment".</li> <li>• Commission is not charged if amendments to payments orders and specification of payments details upon written request of the Client concern internal bank transactions in Local and foreign currency.</li> <li>• Note 3.</li> <li>• Note 4.</li> </ul>
60	3.6.	Investigations, per query (upon written request of the Client).	25 USD	400 UAH	<ul style="list-style-type: none"> <li>• The service for payments in local currency is provided only for commercial payments. For budget payments service is not provided</li> <li>• An additional fee is charged for the commission of correspondent banks and the bank of the receiver of funds (see the Notification for the Tariffs).</li> <li>• Note 3.</li> <li>• Note 4.</li> </ul>
61	3.7.	Issue of outgoing or incoming SWIFT message copy.	50 UAH	-	<ul style="list-style-type: none"> <li>• Note 3.</li> <li>• Providing the message for currency payments with BEN commission is possible only on value date.</li> </ul>
	3.8	Guaranteed Payment fee		0,85% of the amount of Guaranteed payment, min 100 UAH	The fee is charged for every received Guaranteed Payment Application For documents with deferred execution
Sequence number	Tariffs code	FOREIGN EXCHANGE	Foreign currency	Local currency	Comments
<b>Sale of foreign currency:</b>					
62	4.1.1.	• value date "SPOT",		0,1% of the amount	<ul style="list-style-type: none"> <li>• Commission is charged in UAH and calculated from the amount of sale recalculated under the interbank rate.</li> <li>• The application is accepted not later than 11:30 .</li> <li>• Note 3, • Note 8.</li> </ul>
63	4.1.2.	• value date "today",		0,4% of the amount	
64	4.1.3.	• value date "tomorrow".		0,3% of the amount	
65	4.1.4.	• sale of foreign currency with value date "today" on "urgently" terms.		0,5% of the amount	<ul style="list-style-type: none"> <li>• Application for foreign currency sale is accepted by the Bank until 10:00.</li> <li>• If the application is executed, the funds from the sale in Hryvnia equivalent are credited to the current account in two phases in proportion 70/30, namely: <ul style="list-style-type: none"> <li>- 70% of funds from the sale are credited to the current account till 11:00 the current day;</li> <li>- 30% of funds from the sale are credited to the current account during operation time the current day.</li> </ul> </li> <li>• Note 3.</li> </ul>
<b>Purchase of foreign currency</b>					
66	4.2.	Purchase of foreign currency.		0,5% of the amount	<ul style="list-style-type: none"> <li>• Commission is calculated from the amount of foreign currency purchase and paid in UAH under the interbank rate</li> <li>• Application for purchase of foreign currency is accepted by the Bank during th Opening hours from 9:00 till 16:30</li> <li>• Application for purchase of foreign currency accepted no later then 10:30 could be performed by the Bank during Opening hours of business day when it was accepted , in the case of: <ul style="list-style-type: none"> <li>- package of documents for purchase of foreign currency corresponds the conditions of current legislation of Ukraine, no later than 10:30 the business day on which the transaction to purchase foreign currency is carried out;</li> <li>- transfer / provision of the amount in hryvnias related to the purchase of foreign currency no later than 10:30 the business daythe transaction to purchase foreign currency is carried out;</li> <li>- availability of appropriate volumes of foreign currency and exchange rates on the interbank foreign exchange market of Ukraine, liquidity of the interbank foreign exchange market of Ukraine as well as other objective conditions and circumstances.</li> </ul> </li> <li>• The Bank can execute, Application for purchase of foreign currency that was accepted after 10:30 and the Client fulfills the abovementioned conditions, the next business day or until the date of its revocation by the Client</li> <li>• Note 3</li> <li>• Note 7.</li> <li>• Note 8.</li> </ul>

67	4.2.1.	Purchase of foreign currency on "urgently" terms.	upon agreement	<p>The Application for purchase of foreign currency is executed by the Bank within the terms defined by the current legislation of Ukraine, subject to:</p> <ul style="list-style-type: none"> <li>- the provision by the Client to the Bank of a properly completed package of documents, which is the basis for execution of a purchase of foreign currency, that meets the requirements of the current legislation of Ukraine, no later than 10:30 the operating day, in which the operation for the purchase of foreign currency is executed;</li> </ul> <p>and</p> <ul style="list-style-type: none"> <li>- transfer / provision of the amount in UAH, which is related to the purchase of foreign currency, within the terms provided by the current legislation of Ukraine;</li> <li>- availability of appropriate volumes of foreign currency and exchange rates on the interbank foreign exchange market of Ukraine, liquidity of the interbank foreign exchange market of Ukraine as well as other objective conditions and circumstances</li> </ul> <ul style="list-style-type: none"> <li>• Note 3.</li> <li>• Note 7.</li> <li>• Note 8.</li> </ul>
68	4.3.	Foreign currency purchase for another foreign currency upon Client's application.	0,3% of the amount	<ul style="list-style-type: none"> <li>• Commission is calculated from the amount of foreign currency purchase and paid in UAH equivalent based on NBU currency exchange rate on the day of the transaction.</li> <li>• Applications for purchase of foreign currency for another foreign currency bank accepts till 14:00</li> <li>• Operation is carried out based on the rate set by the Bank at the time of transaction.</li> <li>• Note 3. • Note 8.</li> </ul>
69	4.4.1.	Execution of foreign currency sale/purchase operations on "forward" terms (processing of the documents).	0,3% of the amount	<ul style="list-style-type: none"> <li>• For provision of this Service special agreement with the Bank shall be signed.</li> <li>• Commission is calculated from the amount of foreign currency sale/purchase and paid on the day of signing the documents upon foreign currency sale/purchase on "forward" terms (hereinafter - Agreement) in UAH under the rate defined in each Agreement.</li> <li>• Commission is paid for each Agreement.</li> <li>• Note 3.</li> </ul>
70	4.4.2.	Changing of the day of execution of foreign currency sale/purchase operations on "forward" terms (processing of the documents).	commission is not charged	

Sequence number	Tariffs code	DOCUMENTARY COLLECTION	Foreign currency	Local currency	Comments
71	6.1.1.	Acceptance of documents on collection (export).	0,15% of the amount, min. 50 USD max. 400 USD		• Payment of the commission is made within 3 Banking days from the date of the invoice providing (but not later than the last working day of the current month) in local currency under the NBU rate.
72	6.1.2.	Amendment of collection order terms.	40 USD		• Payment of the commission is made within 3 Banking days from the date of the invoice providing (but not later than the last working day of the current month) in local currency under the NBU rate. • The commission is paid in case of change of the amount of the collection order, and / or in case of change of the collecting bank, and / or in case of change of the method of payment
73	6.1.3.	Sending the documents to collection bank (export).	2 200 UAH per each set of documents		
74	6.1.4.	Advising of documentary collection (import).	0,15% of the amount, min. 50 USD max. 400 USD		
75	6.1.5.	Import collection payment.	0,1% of the amount, min. 25 USD max. 150 USD		• Payment of the commission is made within 3 Banking days from the date of the invoice providing (but not later than the last working day of the current month) in local currency under the NBU rate.
76	6.1.6.	Issue of import collection documents vs. payment and/or acceptance.	50 USD		

Sequence number	Tariffs code	DOCUMENTARY CREDITS (L/C)	Foreign currency	Local currency	Comments
<b>Export Letters of Credit/Letters of Credit received:</b>					
77	7.1.2.	L/C advising.	0.15% of the maximum amount subject to tolerance, min. 50 USD max. 500 USD.		
78	7.1.2.1.	Advising of L/C amount increase.	0,15% of the maximum amount go L/C subject to tolerance, min. 50 USD max. 500 USD.		
79	7.1.3.	L/C confirmation in case of providing with 100 % cash cover amount.	0.5% per annum, min. 100 USD		
80	7.1.4.	L/C confirmation without of providing with 100 % cash cover amount.	upon agreement		
81	7.1.5.	Other L/C amendments advising.	50 USD per each advising		
82	7.1.6.	Pre-checking L/C documents by client's written request in case of L/C is available with OTP Bank JSC.	100 USD per each set of documents		
83	7.1.7.	Checking L/C documents.	0,2 % of the amount, min. 100 USD max. 1500 USD		
84	7.1.8.	Pre-checking L/C documents by client's written request in case of L/C is not available with OTP Bank JSC.	0,2 % of the amount, min. 100 USD max. 1500 USD		
85	7.1.9.	Processing discrepant L/C documents.	50 USD per each set of documents		<i>Payment of the commission is made if JSC "OTP BANK" checking the documents on the letter of credit as the executing bank or in accordance with the written request of the beneficiary of the letter of credit</i>
86	7.1.10.	L/C cancellation.	30 USD		
<b>Import Letters of Credit/Letters of Credit issued:</b>					
87	7.2.2.	L/C issuance with 100% cash cover amount provided by the client/increasing the amount of L/C with 100% cash cover amount provided by the client.	0,25 % of the maximum amount subject to tolerance, min. 50 USD max. 1500 USD		
88	7.2.2.*	L/C issuance without 100% cash cover amount provided by the client.	upon agreement		
89	7.2.3.	L/C amendment.	50 USD per each advise		
90	7.2.4.	Checking L/C documents.	0,2 % of the amount, min. 100 USD max 1500 USD		
91	7.2.6.	Processing discrepant L/C documents.	50 USD per each set of documents		<i>Payment of the commission is made in case JSC "OTP BANK" carries out checking the documents on the letter of credit</i>
92	7.2.7.	L/C cancellation.	30 USD		
93	7.2.8.	Payment under L/C.	0,1 % of the amount, min. 25 USD max.150 USD		<i>The fee is paid in case of making a payment in favor of the counterparty bank and / or in case of debiting by the counterparty bank of the account of OTP BANK JSC in the amount of the payment under the letter of credit</i>
<b>Other operations under L/C:</b>					
94	7.3.1.	Transfer of transferable L/C.	0,2% of the amount, min. 50 USD max. 2000 USD		
95	7.3.2. 7.3.3.	Acceptance of bill of exchange.	upon agreement		
96	7.3.5.	Reimbursement with reimbursement undertaking in case of providing with 100 % cash cover amount.	0.5% per annum, min. 100 USD		
97	7.3.6.	Reimbursement with reimbursement undertaking without providing with 100 % cash cover amount.	upon agreement		
98	7.3.7.	Processing and sending of documents under the export L/C abroad	2200 UAH per each set of documents		
99	7.3.8.	Processing and transferring documents on import/given L/C.	15 USD per each set of documents		
100	7.3.9.	Standby L/C amount decrease in accordance with documents submitted by the applicant (if anticipated by the standby L/C terms)	50 USD per each decrease		
101	7.3.10.	Requests / inquiries under L/C upon request of the Client	10 USD per each request		
102	7.3.11.	Processing and sending documents on the received letter of credit within borders of Ukraine	30 USD per each set of documents		<i>Fees are paid within 3 Banking days from the date of the invoice (but not later than the last working day of the current month) in national currency at the NBU rate.</i>
Sequence number	Tariffs code	GUARANTEES	Foreign currency	Local currency	Comments
103	8.1.	Guarantee issuance with 100% cash cover amount provided by the client/increasing the amount of Guarantee with 100% cash cover amount provided by the client.	1,2% annually of the amount of the guarantee / amount of increase for the entire term of the guarantee, including the date of issue and the expiration date of the guarantee, min. 40 USD max. 1000 USD		• Commission is paid not later than the day of Guarantee issue in local currency upon the NBU rate or conditions defined in agreement
104	8.1.1.	Issuance/increasing sum of Guarantee against other collateral.	upon agreement		
105	8.1.4	Preparation of the guarantee text	20 USD		• Commission is charged in Local currency upon NBU rate in case of guarantee details preparation and in case the Client does not submit documents for guarantee issuance.
106	8.1.5.	Guarantee issuance without cash cover amount:			• Commission is paid not later than the day of Guarantee issue.
107	8.1.5.1	• for guarantee amount up to 10000 UAH	800 UAH		
108	8.1.5.2	• for guarantee amount from 10000,01 to 50000,00 UAH	1 200 UAH		
109	8.1.5.3	• for guarantee amount from 50000,01 to 100000,00 UAH	2,5% of guarantee amount		
110	8.1.5.4	• for guarantee amount from 100000,01 to 350000,00 UAH	2% of guarantee amount		
111	8.2.	Quick arrangement of Bank guarantee	1 000 UAH		• The guarantee is issued within 5 working hours from the moment of receiving the application through the Bank's website in case of prompt signing of documents by the client. • Payment of the commission is made no later than the date of the guarantee. • This fee is additional to the guarantee issuing fee
112	8.3.	Provided guarantee terms advising. / Advising increase in amount of provided guarantee.	0,15% of the amount, min. 50 USD max. 500 USD		• Payment of the commission is made within 3 Banking days from the date of the invoice providing (but not later than the last working day of the current month) in local currency under the NBU rate.
113	8.4.	Provided guarantee amendment.	20 USD per each advise		
114	8.5.	Guarantee cancellation by client's request.	20 USD		
115	8.6.	Checking of signatures authenticity on a guarantee received by the client directly from the bank-guarantor.	20 USD		
116	8.7.	Provided guarantee amendment advising.	20 USD, per each advise		
117	8.8.	Processing and sending claim/document under a guarantee to the bank-guarantor.	70 USD		
118	8.9.	Decrease in guarantee amount provided in accordance with documents received from the principal (if such decrease is anticipated by the terms of guarantee).	20 USD per each decrease in amount		



Sequence number	Tariffs code	CLIENT-BANK SYSTEM	Foreign currency	Local currency	Comments
<b>Connection of Client-Bank system:</b>					
119	10.1.11.	Issue of access certificate for new authorized person of the Client upon independent connection to the system.		120 UAH	<ul style="list-style-type: none"> <li>• Commission is paid in cash or by payment according to requisites provided by the Bank for each certificate issued for new authorized person of the Client that defined in the Client's application.</li> <li>• Commission is paid not later than the day of certificate issuance.</li> </ul>
120	10.1.10.	Change of the certificate for the existing authorized person upon Client's request (received on paper) / change of the access to the accounts for the existing authorized person upon Clients request.		50 UAH	<ul style="list-style-type: none"> <li>• Change of the certificate upon Clients request excluding change of the certificate due to the termination of certificate.</li> <li>• Change of the access - connection/disconnection of new accounts, modules etc.</li> <li>• Commission is paid for each certificate in cash in the Bank's cash desk or by payment according to requisites provided by the Bank not later than the day of certificate issuance.</li> </ul>
121	10.1.12	Change of the certificate for the existing authorized person upon Client's request using OTP-code service		commission is not charged	<ul style="list-style-type: none"> <li>• Change of the certificate upon Clients request</li> </ul>
122	10.1.1.	Connection of the one workplace to the system with presence of Bank's specialist		300 UAH	<ul style="list-style-type: none"> <li>• Commission is paid not later than the day of connection/reconnection of the one workplace to the system and includes issue/change of one certificate for access to the system.</li> </ul>
123	10.2.10.3.	Maintenance fee for Client-Bank system.		250 UAH per month	<ul style="list-style-type: none"> <li>• Maintenance fee for Client-Bank system is charged for using Client-Bank system by a Client during a month (payments settlement, operations and balance of account monitoring, obtaining of any additional information etc.) at the last working day of the month.</li> </ul>
124	10.2.2.	Using of Client-Bank system in case there is no LCY current account opened in the Bank.		200 UAH	<ul style="list-style-type: none"> <li>• Commission for using of Client-Bank system in case of current account absence in the Bank is paid by the Client monthly at the last working day of each month.</li> </ul>
125	10.5.	Assessment of information security at Client's working place with installed Client-Bank system: <ul style="list-style-type: none"> <li>• verification of one working place;</li> <li>• verification of two working places;</li> <li>• verification the third and each next working place.</li> </ul>		400 UAH including VAT 600 UAH including VAT 100 UAH including VAT	<ul style="list-style-type: none"> <li>• Service includes: <ul style="list-style-type: none"> <li>- visit of specialist;</li> <li>- Preparation of recommendations concerning elimination of deficiencies.</li> </ul> </li> <li>• Commission is paid with VAT.</li> <li>• Note 3.</li> </ul>
126	10.6.	Issuing of secret key on cryptographic device (token).		120 UAH	<ul style="list-style-type: none"> <li>• Subject to providing by the Client the cryptographic device that is compatible with the software of the Bank.</li> </ul>
Sequence number	Tariffs code	OPERATIONS WITH PROMISSORY NOTES	Foreign currency	Local currency	Comments
<b>Aval</b>					
127	12.2.1.	• in case of 100% coverage of funds,		upon agreement	
128	12.2.2.	• in case of aval credit (for OTP Bank JSC customers).		upon agreement	
Sequence number	Tariffs code	OPERATIONS WITH SECURITIES	Foreign currency	Local currency	Comments
129	13.1.	Purchase/sale securities by customer's request.		upon agreement	
130	13.2.	For servicing as a lead manager & underwriter.		upon agreement	
131	13.3.	For servicing as a payment agent.		upon agreement	
132	13.5.	Funds transferring in accordance with NBU payment order for execution of service provision by NBU Depository.		upon agreement	
133		Custody		according to the tariffs for depository services for legal entities non-residents, residents and issuers	<ul style="list-style-type: none"> <li>• The Commission calculated according to the chosen product of depository services on the basis of tariffs for this product.</li> <li>• Non-residents pay commission in USD. If the Bank receives Client's request about charging commissions in other currencies, including UAH, after processing by the Bank of such request and make a positive decision, the commission charged by the NBU exchange rate at the date of accrual.</li> </ul>
Sequence number	Tariffs code	NON-RESIDENTIAL CREDITS AND FOREIGN ECONOMIC CONTRACTS	Foreign currency	Local currency	Comments
134	11.5.	Revision of documents regarding credit maintenance, non-residential credits and loans including returnable financial help; account creation in NBU system registration of contracts on credits, loans, including returnable financial help.		2 500 UAH	<ul style="list-style-type: none"> <li>• Commission is paid once, at the moment the Bank receives the set of documents.</li> <li>• Includes: first consultation of currency control specialist; checking documents for registration in NBU; providing drafts prepared by the Bank of the loan agreement and additional agreements about changing: the term of the credit repayment, party (s) (in the frame of loan assignment), and/or changing of parties' banking requisites, changing of the agreement amount, changing of the rate, and Notification (on demand); account creating in NBU system within 5 working days starting from the next day the full set of documents received by the Bank.</li> <li>• Note 3.</li> </ul>
135	11.5.2.	Urgent revision of documents regarding credit maintenance, non-residential credits and loans including returnable financial help; account creation in NBU system registration of contracts on credits, loans, including returnable financial help.		8 500 UAH	<ul style="list-style-type: none"> <li>• Commission is paid once, at the moment the Bank receives the set of documents.</li> <li>• Includes: first consultation of currency control specialist; checking documents for registration in NBU; providing drafts prepared by the Bank of the loan agreement and additional agreements about changing: the term of the credit repayment, party(s) (in the frame of loan assignment), and/or changing of parties' banking requisites, changing of the agreement amount, changing of the rate, and Notification (on demand); account creating in NBU system.</li> <li>• Checking of the documents that are out of standard requirements; agreements with complicated conditions of calculations: 1) credit lines, 2) calculations with floating interest rates; 3) a lot of receiving and paying off loans by tranches, and/or monthly/quarterly interest accruals and redemptions for agreements, 4) many times changed conditions of the disbursement for the whole of agreement period, 5) loan currency changing upon agreement etc.).</li> <li>• The answer is provided within 3 working days starting from the next day the full set of documents and commission received by the Bank.</li> <li>• Note 3.</li> </ul>
136	11.5.1.	Revision and agreement of documents regarding maintenance of credits, loans contracts including returnable financial help from non-residents, in case the Bank should maintain tripartite agreement on direct debit of account; account creation in NBU system registration of contracts on credits, loans, including returnable financial help.		4 600 UAH	<ul style="list-style-type: none"> <li>• Commission is paid once, at the moment the Bank receives the complete set of documents for revision or agreement.</li> <li>• Full list of operations included in the cost of the maintenance of credits, loans, including returnable financial help, from non-residents is provided in Note 5.</li> <li>• Commission of Process agent is paid by the Client additionally according to tripartite agreement.</li> </ul>
137	11.6.	Revision of drafts (contracts, additional agreements, notifications etc.) of credit and loan agreements, including repayable financial help from non-residents, leasing, commodity loans that required account registration in NBU system.		1 700 UAH	<ul style="list-style-type: none"> <li>• Comments to drafts of the documents are provided within 7 working days starting from the next day the full set of documents and commission received by the Bank. The working day means 8 working hours of the Bank.</li> <li>• Note 10.</li> </ul>

138	11.6.2.	Providing by the Bank draft of documents (contracts, additional agreements, notifications of agreements etc.) under credits and loans agreements, including repayable financial help from non-residents, leasing, commodity loan necessary to carry out operations on them or create an account in the NBU system. Preliminary verification of documents that go beyond the standard requirements for credit / loan agreements from non-residents, including repayable financial assistance, leasing, commodity loans at the written request of the Client.	0,1% of the amount of agreement (min. 3 500 UAH, max. 21 000 UAH)	<ul style="list-style-type: none"> <li>• Commission is paid in UAH under NBU currency exchange rate on the day of a written Client's request receipt.</li> <li>• Revision of documents that go beyond the standard requirements and require additional coordination of legal department of the Bank and NBU. The answer is provided within 31 (thirty one) working days or within 3 (three) working days after the Bank received written answer from NBU.</li> <li>• Preparation by the Bank of the documents for further signing by the parties Draft of documents which aren't required additional writing requests to the NBU and legal departments of the Bank provided during 10 (ten) working days. Draft of documents which are required additional coordination by legal department of the Bank and / or required writing explanation of the NBU, provided within 31 working days or within 3 working days after the Bank received written answer from NBU.</li> </ul>
139	11.7.1.	Urgent providing of certificate about confirmation of the foreign currency receipt to the Account of the Client, confirmation of existence of the import MD, presence / absence of debt on the foreign economic operations, status of payments under the loan contract, loans from non-residents, including repayable financial help.	450 UAH	<ul style="list-style-type: none"> <li>• The certificate is provided on the same working day in case the request received until 13:00.</li> <li>• The certificate is provided on the next working day in case the request received after 13:00.</li> <li>• Note 2.</li> </ul>
140	11.7.2.	Providing of certificate about confirmation of the foreign currency receipt to the Account of the Client, confirmation of existence of the import MD, presence / absence of debt on the foreign economic operations, status of payments under the loan contract, loans from non-residents, including repayable financial help.	250 UAH	<ul style="list-style-type: none"> <li>• Certificate is provided within 5 working days.</li> <li>• Note 2.</li> </ul>
141	11.7.3.	Providing the certificate (answer) regarding the foreign operation execution and loans from non-residents upon written request of the Client.	400 UAH	<ul style="list-style-type: none"> <li>• The answer is provided within 10 working days.</li> <li>• Note 2.</li> </ul>
142	11.8.	Revision of the documents necessary for amending the credits, loans, including returnable financial help from non-residents; creation an account in NBU system registration of changes to agreements on credits, loans, including returnable financial help, from non-residents.	500 UAH	<ul style="list-style-type: none"> <li>• Commission is paid once, at the moment the Bank receives the set of documents required for registration of the changes to the agreement in NBU.</li> <li>• The service is provided within 5 working days from the day following the receipt by the Bank of the complete set of documents and the commission payment. The working day - is the 8 working hours of the Bank.</li> <li>• Note 5.</li> </ul>
143	11.4.	Preliminary revision of documents on export-import operations upon written request of the Client.	commission is not charged	<ul style="list-style-type: none"> <li>• Includes first consultation of currency control specialist; providing agreement drafts prepared by the Bank (on demand).</li> <li>• The answer is provided within 3 working days (via e-mail). The answer in paper form with signatures of the authorized persons is provided within 7 working days. The term of the answer could be extended if additional consultations (other Bank's departments or authorized bodies) is needed.</li> <li>• Note 3.</li> </ul>
144	11.12.	Providing the certificate concerning the state of settlements on foreign economic contracts of the Clients.	350 UAH	<ul style="list-style-type: none"> <li>• Certificate is provided within 5 working days since written request is provided by the Client..</li> <li>• Note 2.</li> </ul>
145	11.13.	Providing the certificate concerning the state of settlements on loan agreements/credits/leasing/commodity loans from non-residents, including returnable financial help in case of transferring them for servicing to the another institution.	350 UAH	<ul style="list-style-type: none"> <li>• Certificate is provided within 5 working days since written request is provided by the Client/the institution to which the foreign economic agreement/contract is transferring for the servicing.</li> <li>• Note 2.</li> </ul>

Sequence number	Tariffs code	OTHER SERVICES	Foreign currency	Local currency	Comments
146	1.2.1.	Issue of certificates associated with Client's transaction services; duplicates of cash documents, payment documents, documents confirming cash operations and other documents requested additionally by the Client from the Bank's archive - for legal entities, <b>that closed their accounts with the Bank on the date of such request.</b>		300 UAH	<ul style="list-style-type: none"> <li>• Provided upon written request from the Client.</li> <li>• Note 2.</li> </ul>
147	1.2.2.	Issue of certificates associated with Client's transaction services on Client's request to compile the audit report.		500 UAH	<ul style="list-style-type: none"> <li>• Commission is charged for preparation of information response for auditors separately for each reporting period (calendar year).</li> <li>• Note 2.</li> </ul>
148	1.2.3.	Issue of certificates associated with Client's transaction services on accruing and liquidation of interest on the account balance (Interest Bearing Current Account) / overdraft / other loan obligations.		300 UAH	<ul style="list-style-type: none"> <li>• Provided upon written request from the Client.</li> <li>• The information provided for period of not more than 1 year in one document.</li> <li>• Note 2.</li> </ul>
149	1.2.4.	Issue of other types of certificates associated with Client's transaction services that are not defined separately in this Tariffs.		300 UAH	<ul style="list-style-type: none"> <li>• Provided upon written request from the Client during 3 working days</li> <li>• Commission is paid by the Client on the day of the request provision</li> <li>• Note 2.</li> </ul>
150	1.2.5.	Urgent issue of other certificates related to Client's transaction services that are not defined separately in this Tariffs.		400 UAH	<ul style="list-style-type: none"> <li>• Provided within current working day upon written request from the Client in case the Bank received the inquiry till 13:00. If the Client's request received after 13:00 the certificate is provided till 13:00 next working day.</li> <li>• Commission is paid by the Client on the day of the request provision</li> <li>• Note 2.</li> </ul>
151	11.14.	Providing the certificate regarding the split of payments under the insurance contract.		420 UAH	<ul style="list-style-type: none"> <li>• Note 2.</li> <li>• Note 9.</li> </ul>
152	11.15.	Providing the certificate about permission from the Bank to travel abroad on a vehicle that is pledged by the Bank.		200 UAH	<ul style="list-style-type: none"> <li>• Note 2.</li> <li>• Note 9.</li> </ul>
153	11.16.	Providing the certificate about permission from the Bank for second turn pledge.		700 UAH	<ul style="list-style-type: none"> <li>• Note 2.</li> <li>• Note 9.</li> </ul>
154	11.18.	Providing the information about the absence / the state of indebtedness within loans, including providing the information about financial guarantee contracts / collateral agreements and other obligations within the Bank.		200 UAH	<ul style="list-style-type: none"> <li>• Certificate is provided within 3 working days since written request is provided by the Client.</li> <li>• Note 2.</li> </ul>
155	11.19.	Providing the information for the period about the state of indebtedness within loans (including certificates on debit/credit turnovers and account balances).		500 UAH	<ul style="list-style-type: none"> <li>• Commission is paid for the certificate separately for each reporting period (calendar year).</li> <li>• Certificate is provided within 5 working days since written request is provided by the Client.</li> <li>• Note 2.</li> </ul>
156	11.10.	Providing of certificates and statements from the Bank on factoring operations: turnovers on account, amounts of accrued and paid interests for the period/ for the debtor(s)/for the agreement(s) on factoring etc.		upon agreement (min. 300 UAH, max.1200 UAH)	<ul style="list-style-type: none"> <li>• Note 2.</li> </ul>
157	11.20.	Providing by the Bank of documents, including requests, registers, other documents necessary for state compensation funds receiving within the state programs aimed at support of Ukrainian industries regarding principal and/ or interest amounts and/ or purpose utilization under financing provided by the Bank.		750 UAH	<ul style="list-style-type: none"> <li>• Commission is charged for preparation and/ or analysis of set of documents/ information under each loan (product) separately.</li> <li>• Documents/ information are provided within 10 working days after Client's written request receipt by the bank.</li> <li>• Commission is paid by Client once at the day of written request submission to the Bank for the mentioned documents receiving.</li> <li>• Note 2.</li> </ul>

Sequence number	Tariffs code	OTHER SERVICES	Foreign currency	Local currency	Comments
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158	11.1.	Promissory Notes forms' sale.	15 UAH including VAT	• <i>State Duty has to be paid by the Client separately.</i>
159	11.2.	Cheque book release.	100 UAH	• <i>For each book.</i>
160	11.11.	Payments confirmation - for the payment of state tax, court fee, for information and technical services for trial, for filing a complaint to the Antimonopoly Committee of Ukraine	100 UAH	• <i>Note 2.</i>
161	11.22.	Preparation (approval / support) of documents within the account direct debit according to tripartite agreement.	4000 UAH	• <i>Commission is paid once, upon the Bank receives the whole set of documents required for tripartite agreement preparation.</i> • <i>Note 2.</i> • <i>Note 3.</i>
162	11.17.	Providing the Client with a duplicate of contract (deal) which was signed between the Bank and the Client, including financing and security agreements.	420 UAH	• <i>A duplicate of contract (deal) is provided within 3 working days.</i> • <i>Note 2.</i>
163	13.31.	Maintenance of card payroll project.	upon agreement	• <i>The amount and rules of commission payment are specified by the appropriate agreement for service of salary project using interLocal payment plastic cards</i>
164	11.23.	Providing of the changes to the Bank standard agreement, regarding execution of payment and cash operations, deposit products upon Client's written request.	commission is not charged	• <i>Review/approval is provided within 7 working days since written request is provided by the Client.</i>
165	11.24.	Preparation of the drafts of documents and / or arrangement of documents (protocol, certificate, letter and other types of documents) by the Bank.	500 UAH including VAT	• <i>Document is provided within 7 working days since written request is provided by the Client.</i> • <i>The Commission shall not be charged if in the process of approval only the technical errors in the names of parties and / or requisites of agreements and / or typographical errors are corrected.</i> • <i>Commission is paid by the Client on the day of the request provision.</i> • <i>Note 2.</i>
166	11.24.1.	Urgent preparation of the drafts of documents and / or approval of documents (protocol, certificate, letter and other types of documents) by the Bank.	1 500 UAH including VAT	• <i>Document is provided within not more than 1 working day since written request is provided by the Client.</i> • <i>Commission is paid by the Client on the day of the request provision.</i> • <i>The Commission shall not be charged if in the process of approval only the technical errors in the names of parties and / or requisites of agreements and / or typographical errors are corrected.</i> • <i>Note 2.</i>
167	11.25.	Acceptance / providing comments to the documents that arranged in English.	100 UAH including VAT (for one page)	• <i>Document is provided within 14 working days since written request is provided by the Client.</i> • <i>Commission is paid by the Client on the day of the request provision.</i> • <i>When receiving and providing comments on Legal opinions in English commission is paid by the Client if the Legal opinions are provided in unacceptable for the Bank form and do not contain answers to standard questions, the answers to which are required by the Bank in Legal opinions in accordance with the list of issues which provided to the Client by the Bank.</i> • <i>Note 2.</i>
168	11.25.1.	Urgent acceptance / providing comments to the documents that arranged in English.	300 UAH including VAT (for one page)	• <i>Document is provided within not more than 2 working day since written request is provided by the Client.</i> • <i>Commission is paid by the Client on the day of the request provision.</i> • <i>When receiving and providing comments on Legal opinions in English commission is paid by the Client if the Legal opinions are provided in unacceptable for the Bank form and do not contain answers to standard questions, the answers to which are required by the Bank in Legal opinions in accordance with the list of issues which provided to the Client by the Bank.</i> • <i>Note 2.</i>
169	11.26.	Providing explanations / consultation upon request of Client in relation to realization of any bank transaction and /or explanations of current legislation of Ukraine/ provision of recommendations regarding actual use of current legislation of Ukraine that are out of scope of bank services that are provided under concluded agreements within the Bank.	upon agreement, but not less than 500 UAH including VAT	• <i>Information is provided within 5 working days since written request is provided by the Client.</i> • <i>Note 2.</i>
170	11.26.1.	Urgent providing of explanations / consultation upon request of Client regarding the realization of any bank transaction and /or explanations of current legislation of Ukraine/ provision of recommendations regarding actual use of current legislation of Ukraine that are out of scope of bank services that are provided under concluded agreements within the Bank.	upon agreement, but not less than 3 000 UAH including VAT	• <i>Information is provided within not more than 3 working days since written request is provided by the Client.</i> • <i>Commission is paid by the Client on the day of the request provision.</i> • <i>Note 2.</i>
171	11.27.	Providing of the non-standard bank agreement (in Ukrainian), upon the writing request of the Client.	850 UAH (for one page)	• <i>Document is provided within 7 working days since written request is provided by the Client.</i> • <i>Commission is paid by the Client on the day of the request provision.</i> • <i>Note 2.</i>
172	11.27.1.	Urgent providing of the non-standard bank agreement (in Ukrainian), upon the writing request of the Client.	1 250 UAH (for one page)	• <i>Document is provided within not more than 3 working days since written request is provided by the Client.</i> • <i>Commission is paid by the Client on the day of the request provision.</i> • <i>Note 2.</i>
173	11.28.	Providing of changes to the Bank loan standard agreement upon Client's request.	5 000 UAH including VAT	• <i>Document is provided within 5 working days since written request is provided by the Client.</i> • <i>The Commission shall not be paid in case of consideration/of concordance of "insignificant" changes to the standard template of bank agreement, that is required by notaries that support the agreement, namely: transference of the requisites of the parties of the agreement to the preamble of agreement, addition of data related to the authorized persons of the Client, that carry out signing of the agreement.</i> • <i>Commission is paid by the Client on the day of the request provision.</i> • <i>Note 2.</i>
174	11.28.1.	Urgent providing of changes to the Bank loan standard agreement upon Client's request.	7 500 UAH including VAT	• <i>Document is provided within not more than 1 working days since written request is provided by the Client.</i> • <i>The Commission shall not be paid in case of consideration/of concordance of "insignificant" changes to the standard template of bank agreement, that is required by notaries that support the agreement, namely: transference of the requisites of the parties of the agreement to the preamble of agreement, addition of data related to the authorized persons of the Client, that carry out signing of the agreement.</i> • <i>Commission is paid by the Client on the day of the request provision.</i> • <i>Note 2.</i>
175	11.29.	Review/approval of the insurance agreement with non-authorized by the Bank insurance company offered by Client.	5 000 UAH including VAT	• <i>Document is provided within 7 working days since written request is provided by the Client.</i> • <i>Commission is paid by the Client on the day of the request provision.</i> • <i>Note 2.</i>
176	11.30.	Calculation of the market (fair) value of property that is pledged or offered as a pledge (in the case of absence of estimation conducted by evaluating company).	upon agreement including VAT	• <i>Calculation provided upon written request from the Client.</i> • <i>Note 2.</i>
177	11.31	Providing direct access to the Treasury of OTP BANK JSC when performing operations on financial markets	Comission is not charged	<i>For provision of this Service special agreement with the Bank shall be signed</i>
178	11.32	Certification of incoming and outgoing payment orders at the request of the client	50UAH	<i>Fee is paid per each document</i>

Notes :

1. Providing of the account statements in electronic form (via Client-Bank system) certified by electronic digital signature of authorized person that is imposed and used according to the legislation of Ukraine; providing certificates on debit/credit turnovers and account balances (certificates provided within 3 working days); incoming LCY standard payments (funds are credited the day they've been received but not earlier the value date specified in a payment document); incoming FCY standard payments (funds are credited with the value date indicated in a payment document under condition of receiving a coverage from correspondent bank before 15:00 of value date, in other cases the funds are credited next working day after value date); using banking boxes (in case of signing Agreement between Bank and the Client on using banking boxes).
2. Commission is paid for each reviewed/ issued document / transferred payment in cash through the Bank Cash Desk or transferred to the Bank account according to requisites provided by Bank no later the day of providing the information / operation.
3. Commissions are to be charged as of the moments of operations proceeding in cash at Cash Desk of the Bank or by transfer on the requisites specified by the Bank, or by direct debit from Client's account. In case of payment of the commission for the Bank's services in cash through the Bank's cash desk, the amount of cash deposit is rounded up according to the rules determined by the NBU Resolution № 25 of March 15, 2018.
4. Commissions are to be charged in UAH under NBU exchange rate as of the date of the transaction.
5. Checking the documents required to create an account in the NBU system; creation of an account in the NBU system within 5 working days from the day after the date of receipt of the full package of documents..
6. Client agrees and gives consent to the Bank for transference of funds from inactive accounts stipulated in tariff code 1.5.8. subject to written notification of such transference from the Bank. Notification should be sent by Bank to the last known legal address of the Client.  
Account is defined as inactive in case there were no transactions on it for at least 6 months (including the provisions of tariff code 1.2.).
7. In case the currency is purchased for Letter of Credit/Guarantee repayment to OTP Bank JSC documents that are required for such operations should be provided to the Bank not later than 10:00 by Kyiv on the day of Application for foreign currency purchase provision.
8. The Client may refuse to execute the purchase and/or sale of foreign currency and/or purchase of foreign currency for other foreign currency and terminate the Application for foreign currency purchase without execution by providing the Bank with a respective letter by means of the Client Bank system OTP online or on paper until 12:00 on the value date of the Application (except the cases the Bank has informed the Client of a different deadline for termination of the Application for foreign currency purchase set for a certain Banking Day). The letter to the Bank on paper must be signed by the authorized persons indicated on the card with the signature sample/List of Account Managers. The letter must contain the link to the requisites of the Application for foreign currency purchase and/or Application for foreign currency sale and/or Application for purchase of foreign currency for other foreign currency that is terminated and the account details for returning to the Client the funds written off by the Bank to execute the respective Client's Application for foreign currency purchase and/or Application for foreign currency sale and/or Application for purchase of foreign currency for other foreign currency. The Application for foreign currency purchase and/or Application for foreign currency sale and/or Application for purchase of foreign currency for other foreign currency terminated in accordance with the abovementioned requirements, is considered to be returned by the Bank to the Client without execution.
9. Information on the list, the name and address of the Credit Bureau posted on the Bank's website at the link [www.otpbank.com.ua](http://www.otpbank.com.ua).  
The inclusion of this provision in the text of these Terms and Conditions Client acknowledges that it is properly notified of the name and address of the Credit Bureau.
10. Commission is paid for each document (or documents) submitted to the Bank for review. If other documents are added to the package of documents that was previously reviewed by the Bank, such additional documents are considered as separate documents package if they are provided later than one month from the date of original documents receipt by the Bank.

**Notes for DOCUMENTARY COLLECTION, DOCUMENTARY CREDITS (L/C), GUARANTEES chapters:**

- Commission for each SWIFT/TELEX advise - 5 USD. Commission payment should be executed during 3 banking days from the date of invoice (but not later than last working day of the current month) in Local currency upon NBU rate.
- Commission amount for the operations in foreign currency are recalculated into UAH using USD basis under the NBU rate on the date of payment.
- Commissions are to be charged as of the moments of operations proceeding in cash at Cash Desk of the Bank or by transfer on the requisites specified by the Bank, or by direct debit from Client's account.
- Commission payment should be executed during 3 banking days from the date of invoice (but not later than last working day of the current month) in Local currency upon NBU rate or according to the conditions stipulated in the agreement.

**Notification for the Tariffs:**

- The term "Agreement on providing banking services" in this Tariffs means the Agreement between the Client and The Bank: - A GREEMENT ON OPENING ACCOUNTS, CASH AND SETTLEMENT SERVICES AND PROVISION OF OTHER BANKING SERVICES FOR RESIDENT LEGAL ENTITIES (INCLUDING THEIR SEPARATE SUBDIVISIONS WHICH ARE NOT SEPARATE LEGAL ENTITIES), NON-RESIDENT LEGAL ENTITIES (NON-RESIDENT INVESTORS), FOREIGN REPRESENTATIVES, INDIVIDUALS-ENTREPRENEURS, AS WELL AS FOR THE PROVISION OF SUCH ACTIVITIES AS PRODUCTION COOPERATION, CO-PRODUCTION AND OTHER TYPES OF JOINT VENTURES CARRIED OUT ON THE BASIS OF AGREEMENTS (CONTRACTS) WITHOUT THE FORMATION OF A LEGAL ENTITY (PUBLIC) or  
services - Agreement on opening an account, execution of payments and cash operations and providing of other banking services
- Client and the Bank agreed that Bank Tariffs are inalienable part of Agreement on providing banking services in the case such Agreement on providing banking services is signed between the Bank and Client.
- The Bank and the Client agreed that the Bank provides account statement to the Client in electronic form certified by electronic digital signature that is imposed and used according to the legislation of Ukraine. Provision of account statements in paper form is carried out upon written request of the Client and after payment of the fee in accordance with the Bank's Tariffs.  
Electronic digital signature that is affixed on account statement in electronic form is the same as handmade signature in its legal status and confirmed that the Account statement in electronic form is a primary document according to the legislation of Ukraine.
- Terms and conditions for corporate clients do not apply to customers that are registered as private pension funds.
- The term "business day" and / or "working day" in the text of this Tariffs is the day during which the Bank carries out customer service.
- Postoperative operations in Cash Desk executed till 10:00 with value date "next working day". Postoperative Cash Desk time established for each Bank's branch separately.
- Should any clause of these Tariffs contradict the conditions of the signed Agreement on providing banking services, the clause stated in Tariffs will prevail.
- Any correspondent/receiver bank's charges, fees and/or penalties if any will be borne by the Client.
- All additional charges in connection with telephone, fax and telex charges, as well as messenger's and couriers fees, postage will be borne with VAT by the Client.
- On the eve of holidays and non-working days, which defined by legislation, opening hours for Client-Bank concerning acceptance of electronic LCY payments can be reduced. The Bank shall be construed as duly notified the Client of the opening hours reduce if the notification to the Client was sent via the Client-Internet-Banking "OTP online" and/or placed in public Client-accessed areas at the Bank premises.
- These Tariffs apply to:
  - corporate clients of OTP Bank JSC, which joined the Agreement on opening accounts, settlement and cash services and providing other banking services to legal entities – residents (including their separate units which are not independent legal entities) to legal entities – non-residents (non-resident investors), foreign representative offices, privat entrepreneurs, as well as to provide such activities as production cooperation, joint production and other types of joint activities that carry out based on agreements (contracts) without creation a legal entity (public);
  - corporate clients of OTP Bank JSC, which entered into agreements on opening an account, settlement and cash services and other banking services and / or standard contracts for servicing the current account by using the electronic banking system Client- Internet-Banking "OTP online";
  - corporate clients of OTP Bank JSC, which do not have contractual relations with OTP Bank JSC, however, want to receive one or more of the services provided by these Tariffs;
  - corporate clients who have terminated contractual relations with OTP Bank JSC, but who want to receive one or several services provided by these Tariffs.