

JOINT-STOCK COMPANY OTP BANK

STANDARD TERMS AND CONDITIONS SETTLEMENT AND CASH SERVICES

For individuals (Note: 4, 7, 12)

1. ACCOUNTS

№	Service	Foreign currency	National currency	Comments
1.1.	Current account servicing in the following currencies: UAH, USD, EUR, CHF, HUF, GBP, SEK, JPY, PLN, CZK, CNY, CAD (Note: 6)	UAH 200		Commission is paid once upon opening the current account in specified currency in OTP BANK JSC. Commission isn't charged: - if the customer opens the account in order to send or payment transfers through Money Transfer Systems Western Union, Money Gram; - in case of opening a term deposit; - in case of account opening in children's name for crediting securities of CNMIF "OTP Kids" of AMC "OTP Capital"
1.2.	Issuing of certificate	150 UAH		Official current/deposit account report; Certificate that confirms getting cash from account; Certificate on account turnover; Certificate of official UAH exchange rate according to NBU foreign exchange rates (In certificate indicates UAH exchange rate according to USD, EUR and CHF exchange rates). Original language of certificate is Ukrainian. Any additional copy of certificate on Ukrainian or English language is charged as new certificate.
1.3.	Duplicate of any legal acts/document with the Bank	100 UAH		Except agreements concerned with loan granting and servicing. Tariff is charged for each copy
1.4.	Authority letter for accounts management	250 UAH		Authority letter can be provided for current, card and deposit accounts opening and management. Commission is paid for each copy of authority letter without notary
1.5.	Execution of testamentary order	800 UAH		Commission is paid for each copy of testamentary order
1.6.	Execution of authority letter for individual safe use	250 UAH incl. VAT		Commission is paid for each copy of authority letter
1.7.	Execution of authority letter for payment cards operations through Call-center	free		Authority letter is executed only for Private Banking clients
1.8.	Commission for servicing resident's inactive current/ savings account	2 USD/ EUR/ CHF/ GBP/ CAD; 200 HUF/ RUB/ JPY; 20 SEK/ PLN/ CZK/ CNY	50 UAH	Charged/paid monthly in account currency – Note 9
1.9.	Commission for servicing non-resident's inactive current/ savings account	10 USD/ EUR/ CHF/ GBP/ CAD; 1000 HUF/ RUB/ JPY; 100 SEK/ PLN/ CZK/ CNY	250 UAH	Charged/paid monthly in account currency – Note 9
1.10	Issuing of non-standard certificate in the form requested by the client	300 UAH		Original language of certificate is Ukrainian. Any additional copy of certificate on Ukrainian or English language is charged as new certificate
1.11	Issuing of certificate or providing information in writing form about tariffs and interest rates	200 UAH		Original language of certificate or information is Ukrainian. Certificate or information are tarified as new for every calendar year.
1.12	Agreeing of changes to the standard agreement / additional agreement, on the basis of which settlement and cash servicing operations are performed	1 200 UAH		Commission is paid for each agreement/ additional agreement

1.13	Issuing of Certificate with information on several or all customer accounts	200 UAH	Certificate with information of the accrued interest on deposit/current/card accounts and paid tax from accrued interest for period (is tarified as new for every calendar year). Original language of certificate is Ukrainian; certificate on balances on deposit/current/card accounts; certificate; certificate of turnover on deposit / current / card accounts for the period.
1.14	Issuing of account statement	100 UAH	Commission is paid for each copy of the statement. Giving an account statement is carried out to the owner of the account, giving a copy of account statement (by written inquiry of the owner of account),
1.15	Issuing of reference letter	1000 UAH	The service is provided only to clients served on the Private Banking or Premium Banking tariff package. The letter is provided in Ukrainian and English.
1.16.	Interest on the balance of funds on the Client's current account	0%*	*Approved by the Resolution of the ALCO of OTP BANK JSC.

2. CASH TRANSACTIONS (Note: 5)

No	Service	Foreign currency	National currency	Comments
2.1.	Change of banknotes (coins*) of one face-value to banknotes (coins*) of another face-value	2% of the amount	1% of the amount (min UAH 50)	* only for national currency (by reservation). Subject to point 2.5
2.2.	Conversion of cash (bank notes):			* Commission is not paid: - in case of crediting to repay the loan of JSC OTP BANK - in case of transfers execution via International Money Transfer or payment of commission for safeboxe usage or repayment of OTP BANK's collateral loan; - in case of partial repayment of debt obligations for refinancing of consumer loans of OTP BANK JSC. Operations listed in p.2.2.2, which relate to the salary card servicing are charged in accordance with Salary card Tariffs. ** Tariff is effective for branches in the cities: Stryi.
2.2.1	- without enrolling to current account	0.30 UAH for each bank note		
2.2.2	- with enrolling to suspense account *	---	40 UAH per payment 20 UAH per payment **	
2.3.	Cash deposit from individuals and legal entities with further transfer in favour of the other individual or legal entity (if there is no agreement between OTP BANK JSC and the recipient)*:			- Payment details should indicate the basis for the transfer, as well as the type of goods or services for which the payment is being made. - The paid fee cannot be refunded if the customer refuses the transaction.
2.3.1.	- in favour of the legal entity - customer of the network of OTP Bank JSC from the payer who is the current customer of OTP Bank JSC	---	1% of the amount (min UAH 25)	- The Current customer of OTP Bank JSC is an individual who uses the services of OTP Bank JSC and has active account opened with OTP Bank JSC. The customer is supposed to provide any identity document or payment card issued by OTP Bank JSC to confirm that she/he is the Current customer of OTP Bank JSC. In case an individual makes payment on behalf of another individual, she/he is supposed to provide information about the person behalf the payment is made (full name and date of birth). * The commission is not paid in case of transfer of funds by the Bank's customers in favor of individuals or legal entities when receiving a consumer cash loan "Bez obmezhen", "Novabudova Partner" or "Universal Energy" or for repayment of loans granted by other banks under the "Finansovyy Spokiy" product; Commission is not paid when making payments to the accounts of the Armed
2.3.2.	- in favour of legal entity or individual - customer of another bank, from the payer who is the current customer of OTP Bank JSC	---	1.5% of the amount (min UAH 25)	
2.3.3.	- in case of payments to OPF "OTP Pension" account/ NPF "OPF "FREEFLIGHT" account / LLC "OTP Leasing" account/ LLC "OTP Factoring" account	---	none	
2.3.4.	- in favour of the legal entity - customer of the network of OTP Bank JSC from the payer who is not the current customer of OTP Bank JSC	---	1% of the amount (min UAH 75)	

2.3.5.	- in favour of legal entity or individual - customer of another bank, from the payer who is not the current customer of OTP Bank JSC	---	1.5% of the amount (min UAH 75)	<i>Forces of Ukraine (AFU) for providing services to the Armed Forces and to a special account opened by the NBU for providing services to the Armed Forces of Ukraine and the account of the Ministry of Social Policy of Ukraine opened with the NBU for accommodation of local refugees and citizens who have left their place of residence due to hostilities, provision of clothing, medicines and provision of the population with goods of necessary needs, satisfaction of other priority activities of people</i>
2.4.	Cash deposit from individuals and legal entities with further transfer to their own account opened with ProCredit Bank*	---	none	<i>* Tariffs are actual only for branches / regional branches in Uzhgorod, Tiachiv, Mukachevo, Kam'yanske, Kryvyi Rig, Kremenchuk, Vinnitsa, Sumy, Mykolaiiv, Ivano-Frankivsk, Zaporizhzhia, Poltava, Bila Tserkva</i>
2.5.	Change/acceptance of banknotes (coins):			
2.5.1	Change of old, bad or unfit banknotes (coins) of national currency	---	free	
2.6.	Identification of banknotes	1.00 UAH per 1 banknotes	free	<i>Identification of banknotes' convenience is realised with the use of additional information (booklets, data books) given by NBU and bank-emitter of foreign currency and existing in the Bank technical machines</i>
2.7.	Bank's fee for encashment operations with the cards of International Paying Systems Visa International and MasrerCard International issued by other banks	---	3% of the amount	<i>The commission is paid in a separate cash transaction.</i>
2.8.	Cash withdrawal from private individual's current or savings account	1% of the amount (min. UAH 15)	1 % of the amount* (min. UAH 15)	<i>Commission is not paid in case of withdrawal of funds from the current or savings account, given in a currency in which they were enrolled on this account:</i> <i>- enrolled on current account via cash desk (in case of withdrawal of funds from the current account),</i> <i>- enrolled on current account via ATM of OTP Bank JSC (Cash-in) in case of withdrawal of funds from the current account,</i> <i>- enrolled on current or savings account of profit (interest) on deposits and funds remains on current accounts,</i> <i>- the amount of term deposits paid to the current account</i> <i>- via Money Transfer Systems Western Union, Money Gram.</i> <i>Note: First of all are executed operations of cash withdrawal without commission in amount enrolled on current account by above mentioned means.</i> <i>* Additional commission in amount 1% is paid in case of cash withdrawal from current or savings account in national currency of the Client by a trustee holder account (except commission of p.2.8. those Tariffs).</i>
2.9.	Cash withdrawal from private individual's current account opened in any branch of funds received from AMC "OTP CAPITAL" securities sale/DGB, EGB were bought by customers in OTP BANK/ the Bank's credit funds/ funds from the sale of real estate*	free	free	<i>* Payment for real estate carried out within the mortgage loan agreement in OTP BANK JSC.</i>
2.10.	Crediting funds to private individual's current or savings account by the Client or a trustee holder account	2% of the amount*	free	<i>*The commission applies only to accounts in EUR and USD</i> <i>Commission is not paid in case of:</i> <i>- crediting cash in order to further send the transfer from the current account outside the bank, initiated by the client, by submitting settlement documents;</i> <i>- crediting cash to repay a valid loan (including all debt obligations) in JSC "OTP BANK" in the appropriate currency;</i>

				<ul style="list-style-type: none"> - crediting cash in order to further send the transfer through Money Transfer Systems Western Union, Money Gram; - crediting cash for the purpose of purchasing DGB or EGB and other securities; - crediting cash for conversion into UAH on the Ukrainian interbank market on the day of the transaction.
2.11.	Crediting funds to private individual's current or savings account from third person	--	1% of the amount (min. UAH 15)	Commission is not paid for operations of current accounts addition with the purpose of repayment of loan (including all debt instruments) in OTP BANK JSC in corresponding currency.
2.12	Cash funds from current or savings account individual emission in cash (new bills in foreign currency).	1% of the amount	—	It is done in accordance with the client's application. In case of having emission cash account in the bank the deadline of fulfillment the application is 2 days. In case of absence of emission cash account in the bank, existent cash banknotes will be given to the client. The commission is paid upon service providing.
2.13	<p>Verification of documents in case of cash withdrawal from the Client's current or saving account:</p> <ul style="list-style-type: none"> - in the amount of more than 150 000 UAH, which were received on the Client's account from the PE account of the of this Client, opened in another bank; - in the amount of more than 400 000 UAH, which were credited to the Client's account from the return or provision of financial assistance. 	1% of the amount		The commission is not paid in case of cash withdrawal from the current account, which were previously placed on a term deposit with the Bank

3. PAYMENTS (Notes: 1, 2, 3)

№	Service	Foreign currency	National currency	Comments
3.1 3.1.1	<p>Crediting funds to account:</p> <ul style="list-style-type: none"> - standard incoming payments from accounts opened in the network of JSC OTP BANK - standard incoming payments from accounts opened in other banks 	free	free	<p>Funds in foreign currency are credited with the value date which indicated in the payment document if the statement from the correspondent bank was received before 3:00 p.m. and on the next business day if statement from the correspondent bank was received after 3:00 p.m.</p> <p>* The commission is charged in the currency of the account and is applied only for accounts in EUR and USD. For incoming transfers in other foreign currencies The commission is not set.</p>
3.1.2	- according to updated payments details	20 UAH	---	<p>a) provided under written client's request;</p> <p>b) is paid in addition to the commission item 3.1.1 of Tariffs.</p>
3.2 3.2.1	<p>Outgoing payments</p> <ul style="list-style-type: none"> - outgoing payments from current account by providing the payment order by the client: <ul style="list-style-type: none"> a) with the SHA or BEN type of commission for outgoing payments in foreign currency b) with the OUR type of commission for outgoing payments in foreign currency - outgoing payments in case of payments to OPF "OTP Pension" account/ NPF 	<p>1% of the amount (min. UAH 500 max. UAH 3500)</p> <p>1% of the amount (min. UAH 500 max. UAH 3500) + UAH 600</p>	1 % of the amount (min. UAH 15 max. UAH 2000)	<p>a) UAH payments are effected with value 'today' during Bank's operational time</p> <p>b) USD payments are effected with value 'today' during Bank's operational time (Note: 13);</p> <p>c) Euro payments are effected with value 'today' if cut-off time 3:00 p.m. on Kyiv time. is registered by the Bank (Note: 13);</p> <p>d) FCY-payments (except USD and Euro payments) are effected with value 'next working day' if cut-off time 3:00 p.m. on Kyiv time is registered by the Bank (Note: 13);</p> <p>e) Note: 10</p>
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	“OPF “FREEFLIGHT” account/ LLC “OTP Leasing” account/ LLC “OTP Factoring” account - outgoing transfers in foreign currency from the current account with the purpose of payment of the vehicle cost or its transportation (with the OUR type of commission)	0.5% of the amount (min. UAH 250 max. UAH 4100)	---	
3.2.2.	Outgoing foreign currency payments from current account OTP Express	0.3% of the amount (min. UAH 200 - max. UAH 1000)		a) outgoing foreign currency payments from current account OTP Express are effected with value “today” if cut-off time 11:00 a.m. on Kyiv time is registered by the Bank; b) outgoing foreign currency payments from current account OTP Express is fixed on basis value indicated +1 days if payments placed after 11:00 a.m. on Kyiv time
3.2.3.	Regular Outgoing payments from current account in border of Ukraine according to the Agreement (Standing Order)	---	1 transfer per month – 10,00 UAH for month. 1 transfer per week – 30,00 UAH for month. 2-3 transfers per week – 60,00 UAH for month. More then 3 transfers per week – 120,00 UAH for month.	3 month min. term Commission is paid in UAH according to the current NBU exchange rate on the date of Agreement’s conclusion. Commission is not paid for operations of replenishment of OPF “OTP Pension” account/ NPF “OPF “FREEFLIGHT” account.
3.2.4.	Changes to beneficiary info of the transfers according to the agreement (Standing Order)		20 UAH	Commission is paid on the date of Agreement’s conclusion. Changes for amount of payment or tax-code are impossible.
3.3.	Regular outgoing payments from current or savings account within OTP BANK JSC branches according to the Agreement (Standing Order)	1 transfer per month – 5,00 UAH for month. 1 transfer per week – 15,00 UAH for month. 2-3 transfers per week – 30,00 UAH for month. More than 3 transfers per week – 60,00 UAH for month.		3 month min. term Commission is paid on the date of Agreement’s conclusion. Commission is not paid for operations of opened in OTP BANK JSC term deposit and savings account replenishment.
3.4.	Cancellation of the payments - upon the Customer’s request	UAH 250	50 UAH	
3.5.	Amendments to Payments Orders	UAH 250	50 UAH	
3.6.	Investigations, per query	UAH 250	50 UAH	Commissions of correspondent banks are additionally accrued on customer’s account
3.7.	Issue of outgoing or incoming SWIFT message copy.	free	---	Providing the message for currency payments with BEN commission is possible only on value date.
3.8.	Outgoing transfers from current or savings account inside OTP BANK JSC network: - within own customer accounts - to accounts of other clients	5 UAH 0.5% of the amount (min. UAH 15 max. UAH 1000)	5 UAH 0.5% of the amount (min. UAH 15 max. UAH 1000)	Commission is paid for payments on current, savings and card accounts of private individuals and current accounts of legal persons. Commission is not paid: - in cases of product commission’s payment cancelation or promotional conditions according to the Tariff Committee resolution; - for replenishments of current accounts with the purpose of repayment of loan (including any other debt obligations in OTP BANK JSC) Commission is paid in UAH at the NBU rate on the date of operation execution.
3.9. 3.9.1	Verification of documents for transfer abroad:			Commission is paid additionally to commission, specified in 3.2.1-3.2.2.

3.9.2	<p>On the basis of the received e-limit of NBU</p> <ul style="list-style-type: none"> - to own account abroad; - to account of another person/organization abroad; - to a current account of the non-resident legal entity, which was opened in Ukraine (except investment accounts).* <p>For amount exceeding 25 000.00 Euro (not on the basis of e-limit of NBU) or the equivalent in foreign currency by daily cross-rate of NBU**</p>	<p>1500 UAH.</p> <p>5000 UAH.</p> <p>5000 UAH.</p> <p>1% of the amount</p>	<p>---</p> <p>---</p> <p>5000 UAH.</p>	<p>* With the purpose of fulfillment of its obligations to the non-resident under the life insurance policy;</p> <p>** Commission is paid for verification of the documents for every transfer</p>
3.10.	Account servicing, which provides making payments according to contracts regarding the fulfillment of debt obligations by residents to non-residents for credits/loans obtained from non-residents:			<p>Commission is paid additionally to commission, specified in 3.1-3.2.</p> <p>* Commission is paid for verification of the documents for every contract.</p>
3.10.1	Verification of documents related to the execution of payments under a contract regarding the resident's fulfillment of debt obligations to a non-resident under a credit/loan obtained from a non-resident, and entering information about the contract into the automated information system of the NBU (AIS NBU).*	3000 UAH		<p>Includes: verification of documents required for registration in the AIS NBU and registration in the AIS NBU.</p>
3.10.2	Verification of the additional agreement to the contract regarding the resident's fulfillment of debt obligations to the non-resident under the credit/loan obtained from the non-resident, which is serviced by OTP BANK JSC.*	1500 UAH		<p>Includes: verification of documents required for entering changes in the AIS NBU; entering changes into the AIS NBU.</p>
3.10.3	Verification of the terms of the current contract regarding the resident's fulfillment of debt obligations to the non-resident under the credit/loan obtained from the non-resident during transferring of the contract from another bank for service to OTP BANK JSC.*	3000 UAH		<p>Includes: verification of documents required for transfer of the contract for service to OTP BANK JSC and entering changes into the AIS NBU.</p>

4. FOREIGN EXCHANGE (Note: 2)

№	Service	Foreign currency	National currency	Comments
4.1.	Sale of foreign currency with value date "today"	0.3% of the amount		<p>Commission is charged in UAH and calculated from the amount of sale/purchase recalculated under the deal rate.</p> <p>For foreign exchange transactions, the commission is calculated from the purchase amount of foreign currency and is charged in UAH at the NBU exchange rate.</p> <p>For operations of non-cash foreign exchange of foreign currency to another foreign currency, the commission is paid separately in cash through the Bank's cash desk or non-cash from any client account.</p> <p>Commission is not paid for currency purchase for conversion of FCY denominated loans into UAH</p>
4.2.	Purchase of foreign currency *	0.5% of the amount		
4.3.	<p>Foreign Exchange:</p> <ul style="list-style-type: none"> - non-cash foreign exchange - cash foreign exchange 	<ul style="list-style-type: none"> - rate of the bank, fixed by the Head Office+0.3% - daily cross-rate of NBU+2% 		<p>* - Transfer of purchased foreign currency for current account is possible:</p> <ul style="list-style-type: none"> - Not before the value date "next time" for the following currencies GBP, CHF, SEK, PLN, HUF, CZK - Not before the value date "spot" for JPY

			<p>Transfer of purchased foreign currency on other currencies current account is possible with the value date "today".</p> <p>Commission is not charged in case of buying currency for scheduled loan repayment.</p>
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Note:

- 1) Any correspondent and beneficiary bank's charges, fees and/or penalties if any will be borne by the Client.
- 2) Commissions charged in UAH equivalent based on NBU currency exchange rate on the day of transaction. In case of lack of UAH funds on client's current account Client entrusts Bank to sell client's funds in foreign currency on the Ukrainian interbank market in conformity with the legislation and in accordance with OTP BANK JSC Tariffs and to deduct UAH equivalent of commission from funds of foreign currency has been sold.
- 3) Incoming and outgoing payments for resident and non-resident individuals are executed in accordance with the restrictions set by NBU
- 4) All banking transactions can be effected provided a client has a passport, due to the acting laws of Ukraine.
- 5) Commissions are charged at the moment of operation proceeding. Foreign currency commissions are charged in UAH equivalent based on NBU currency exchange rate on the day of operation proceeding.
- 6) Current account servicing includes: Opening of account, including the opening of an account which was previously closed at the initiative of the bank, closing of account, enrolling of cash on account in national currency, Cash processing (counting of cash with enrolling to the current account), Receiving cash from individuals for OTP BANK JSC, write-down and crediting funds of accounts of one client in OTP BANK JSC network (including covering of loan debt, include covering of card debt), incoming transfers inside OTP BANK JSC network, incoming and outgoing transfers, received from non-residents (if NBU license is present. Necessary condition for opening a current account in foreign currency is existing of current account in UAH.
- 7) For these Tariffs the "savings account" means a deposit account opened in the Bank in accordance with the agreement on Savings deposit.
- 8) Foreign currency funds, which were accepted through the cash offices of the other Ukrainian banks for further transfer to OTP BANK's account for handling of OTP BANK's loan, covering of card debt and crediting a card account, have to be credited with value date indicated in the payment document if the fund's accepting by OTP BANK JSC was done not later than 16:00. If the fund's accepting was made later than 16:00, these fund's are credited with the date "value date +1"
- 9) Inactive is the current/savings account, on which such operations were not carried out for 1 year or longer: replenishment of account, withdrawing money, non-cash payment for goods and services (excluding payments for banking services or repayment of any obligation of the Client to the Bank and enrollment of interest accrued by the Bank) non-cash transfer of funds, and balance does not exceed 1000 UAH (for resident) / 2000 UAH (for non-resident) or equivalent at the NBU rate for foreign currency accounts. From current/savings accounts in foreign currency fee is charged / paid in currency of account with further selling on Ukrainian interbank market and transferring to the revenue account of the bank in local currency. If the commission exceeds the balance of the current/savings account, the commission is set at the balance of the current/savings account. Bank determines monthly inactive current/savings accounts, the balance of current/savings accounts and accordingly the amount of commission, as of the last banking day of the month. At the same time, the commission charged by the Bank during the month following the month in which the bank account has been identified as inactive and in the future in each of the following month. The Commission is charged / paid in the amount defined by this Tariff. If the account balance as of the date of writing off less than the commission established by this Tariff, the commission is charged in the amount of account balance. If on the date of writing off the commission the amount balance of the account decreased in comparison with the amount balance of the account at the date of the last banking day of the previous month, the commission is charged in the amount actually existing account balance on the date of the commission writing off. If on the date of writing off the commission the amount balance of the account increased in comparison with the amount balance of the account at the date of the last banking day of the previous month, the commission is charged in the amount actually existing account balance on the date of the commission writing off. The Bank has the right to charge a commission specified by this tariff.
- 10) The following types of commissions are possible for outgoing foreign currency payments: OUR (all commissions are paid by the sender), BEN (payment commissions are charged from the payment amount), SHA (OTP BANK JSC commission is paid by the sender, the correspondent bank commission and other fees will be charged from the payment amount).
- 11) While making transactions in accordance with paragraph 2.3. if details of payment were provided in the registry in the form established by the bank, such transactions should be charged in accordance with paragraphs 2.3.1. and 2.3.2 (except for transactions executed by agreement between Bank and beneficiary).
- 12) In case of payment for the Bank's services in cash through the Bank's cash desk, the replenishment amount will be rounded off according to the rules established by the NBU Resolution No. 25 of March 15, 2018.
- 13) For money transfers exceeding the amount of the Minor size specified by the current legislation of Ukraine, it is necessary to obtain prior approval of the Bank of the Confirmation Documents. Minor size of a foreign exchange transaction - the size of a foreign exchange transaction (equivalent to the official hryvnia to foreign currency exchange rate established by the National Bank of Ukraine at the date of the transaction) which is less than the amount established for financial transactions subject to mandatory financial monitoring under the law in the field of prevention and counteraction to the legalization (laundering) of proceeds of crime, terrorist financing and the financing of the proliferation of weapons of mass destruction.