

STANDARD TARIFFS ON TRANSACTIONS WITH BANKING METALS

for private individuals (Notes 1, 2)

1. TRANSACTIONS WITH BANKING METALS

	Service	Commission	Comments
1.1	Sale of physical (cash) banking metals to the client	n/a	<i>Sale shall be based on physical banking metals rate established by the Treasury of OTP Bank JSC (hereinafter – the Bank) on the date of transaction</i>
1.2	Purchase of the client's physical banking metals (Note 3)	n/a	<i>Purchase shall be based on physical banking metals rate established by the Bank's Treasury on the date of transaction</i>
1.3	Custody of banking metal ingots in the Bank's depository (Note 4)	UAH 2 per day (including VAT) / 1 ingot (minimum – 30 days)	
1.4	Custody of banking metal ingots in the Bank's depository after expiration of the Custody Agreement (Note 4)	UAH 4 per day (including VAT) / 1 ingot	
1.5	Examination of banking metals accepted by the Bank in safe deposit (custody) or purchased from the client (Note 3)	UAH 60 / 1 ingot (UAH 50 + VAT)	<i>Examination shall be not conducted provided that the banking metal ingot purchased was not withdrawn from the Bank's cash-desk</i>

2. DIGITAL (ELECTRONIC, NON-CASH) BANKING METALS TRANSACTIONS

	Service	Commission	Comments
2.1	Servicing of the current account in banking metals (Note 5)	UAH 80	<i>One-time commission payable upon opening the current account in banking metals with OTP Bank Upon opening of a current account in banking metals, current account in UAH shall be opened to the Client for free</i>
2.2	Sale of the client's non-cash banking metals	0.3% of the transaction amount	<i>Commission shall be charged in UAH and based on the amount of sale/purchase recalculated at the interbank rate of relevant metal. Minimum volume of banking metals sale is 100 gm. Minimum volume shall be not set for transactions with deferred delivery of banking metals.</i>
2.3	Purchase of non-cash banking metals by the client	0.1% of the transaction amount	<i>Commission shall be charged in UAH and based on the amount of sale/purchase recalculated at the interbank rate of relevant metal. Minimum volume of banking metals purchase is 100 gm. Minimum volume shall be not set for transactions with deferred delivery of banking metals.</i>
2.4	Certificate of transactions with banking metals issuing	UAH 75	<i>Certificate shall be issued upon the Client's written request. Original language of certificate is Ukrainian. Any additional copy of certificate in Russian or English language shall be charged as a new certificate</i>

Notes:

- 1) All banking transactions may be effected upon presentment of passport or other ID document of the Client, pursuant to the applicable legislation of Ukraine.
- 2) Commissions (fees) shall be charged in UAH upon transaction conducted.
- 3) Transactions shall be conducted at the Head Office of OTP Bank JSC at: 43, Zhylianska St., Kyiv
- 4) Transactions may be conducted at any Bank's outlet licensed to carry out banking metal transactions if the ingot purchased by the Client was not withdrawn from the Bank's cash desk. In other case the transaction may be conducted at the Head Office of OTP Bank JSC at: 43, Zhylianska St., Kyiv.

5) Service of a current account in banking metals includes: opening of account, issue of account statement to the account holder, provision of a copy of account statement (by written request of the account holder), closing of account.