

JOINT-STOCK COMPANY OTP BANK

STANDARD TERMS AND CONDITIONS SETTLEMENT AND CASH SERVICES

For individuals (Note: 4, 7)

1. ACCOUNTS

№	Service	Foreign currency	National currency	Comments
1.1.	Current account servicing in the following currencies: UAH, USD, EUR, CHF, HUF, RUB, GBP, SEK, JPY, PLN, CZK, CNY (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, Contact, Leader; - if the customer opens the account in system OTP Smart. - in case of opening a term deposit
1.2.	Issuing of certificate		100 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); Certificate that confirms the operation of crediting funds from individuals to legal persons Original language of certificate is Ukrainian. Any additional copy of certificate on Russian 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		120 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		240 UAH	Commission is paid for each copy of testamentary order
1.6.	Execution of authority letter for individual safe use		120 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	1 USD/ EUR/ CHF/ GBP; 100 HUF/ RUB/ JPY; 10 SEK/ PLN/ CZK	20 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; 1000 HUF/ RUB/ JPY; 100 SEK/ PLN/ CZK	250 UAH	Charged/paid monthly in account currency – Note 9
1.10	Issuing of non-standard certificate in the form requested by the client		200 UAH	Original language of certificate is Ukrainian. Any additional copy of certificate on Russian 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		1 200 UAH	Commission is paid for each agreement/ additional agreement

	basis of which settlement and cash servicing operations are performed		
1.13	Issuing of Certificate with information on several or all customer accounts	150 UAH	Certificate with information of the accrued interest on deposit/current/card accounts and paid tax from accrued interest for period (is tariffed as new for every calendar year). <i>Original language of certificate is Ukrainian</i> ; 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	50 UAH	<i>Comition 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),</i>

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	free	* only for national currency.
2.2.	Conversion of cash (bank notes):			* Commission is not paid: - in case of transfers execution via International Money Transfer or payment of commission for safeboxe usage or repayment of OTP BANK's collateral loan. 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, Mukachevo.
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	---	0.5% of the amount (min UAH 15)	- The Current customer of OTP Bank JSC is an individual who uses the services of OTP Bank JSC and has active account (current or loan) opened with OTP Bank JSC. The customer is supposed to provide any identity document to confirm that she/he is the Current customer of OTP Bank JSC.
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 15)	
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	---	0.5% of the amount (min UAH 50)	
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 50)	

2.4.	Cash deposit from individuals and legal entities with further transfer to their own account opened with ProCredit Bank*	---	none	* Tariffs are actual only for branches / regional branches in Uzhgorod, Tiachiv, Mukachevo, Kam'yanske, Kryvyi Rig, Melitopol, Kremenchuk, Vinnitsa, Kramatorsk, Sumy, Mykolaiv, Ivano-Frankivsk, Zaporizhzhia, Poltava, Bila Tserkva
2.5.	Change/acceptance of banknotes (coins):			
2.5.1	Change of old, bad or unfit banknotes (coins) of national currency	---	free	
2.5.2	Acceptance of banknotes of foreign currency with minor signs of wear	10% of the amount (min. UAH 15)	---	
2.6.	Identification of banknotes	1.00 UAH per 1 banknotes	free	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
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		
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)	Commission is not paid in case of withdrawal of funds, given in a currency in which they were enrolled on the account: - via deposit ATM (Cash-in), - via cash desk, - enrolled on current or savings account of profit (interest) on deposits and funds remains on current accounts, - via international payment systems. Note: First of all are executed operations of cash withdrawal without commission in amount enrolled on current account by above mentioned means. * 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).
2.9.	Cash withdrawal from private individual's current account opened in any branch of funds received from AMC "OTP CAPITAL" securities sale/ the Bank's credit funds	free	free	
2.10.	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.
2.11	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.
2.12.	Cash withdrawal from a private individual's current or savings account on the day of Client request to the Bank in an amount exceeding 50 000.00 UAH, or the equivalent in another currency, according to the official NBU exchange rate of UAH to foreign currencies.	200 UAH		Commission is not paid in case of the previous order (at least two banking days before the scheduled date of the receipt of cash) of needed sum, as it defined by the Agreement on opening and maintaining current or savings account. To order a needed sum Client must submit writing request to the appropriate branch of the Bank (with registration in incoming mail of the Bank).

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

№	Service	Foreign currency	National currency	Comments
3.1 3.1.1	Crediting funds to account - standard incoming payments	free	free	Funds in foreign currency are credited with the value date which indicated in the payment document if the statement from

				<i>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.</i>
3.1.2	- according to updated payments details	20 UAH	---	<i>provided under written client's request</i>
3.2	Outgoing payments			
3.2.1	- standard outgoing payments from current account by providing the payment order by the client - standard outgoing payments related to the transfer of funds to covering of client's loan debt before the American Express - outgoing payments in case of payments to OPF "OTP Pension" account/ NPF "OPF "FREEFLIGHT" account/ LLC "OTP Leasing" account/ LLC "OTP Factoring" account	1% of the amount (min. UAH 500 max. UAH 3000) 350 UAH ---	1 % of the amount (min. UAH 15 max. UAH 2000) none	a) UAH payments are effected 'today' if cut-off time 1:00 p.m. on Kyiv time is registered by the Bank; b) UAH payments placed after cut-off time, are effected next working day; c) value for standard FCY-payments is fixed on basis value indicated +2 days if cut-off time 3:00 p.m. on Kyiv time is registered by the Bank d) Note: 10
3.2.2	- urgent outgoing Foreign Currency (FCY) payments by providing the payment order by the client	1% of the amount (min. UAH 600 max. UAH 3500)	---	a) urgent USD-payments are effected with value 'today' if cut-off time 12:00 a.m. on Kyiv time. is registered by the Bank; b) urgent FCY-payments (except USD-payments and JPY-payment) are effected with value 'next working day' if cut-off time 1:00 p.m. on Kyiv time is registered by the Bank; c) Note: 10
3.2.3.	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 +2 days if cut-off time 3:00 p.m. is registered by the Bank
3.2.4.	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.
3.2.5.	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.	50 UAH	---	· 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 0.25% of the amount (min. UAH 15 max. UAH 500)	5 UAH 0.25% of the amount (min. UAH 15 max. UAH 500)	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.	Verification of documents for transfer abroad:			Commission is paid additionally to commission, specified in 3.2.1-3.2.3
3.9.1	On the basis of the received e-license of NBU - to own account - to account of another person/organization	1500 UAH. 5000 UAH.	--- ---	
3.9.2	For amount exceeding 50 000.00 USD or the equivalent in foreign currency by daily cross-rate of NBU	1% of the amount	---	

4. FOREIGN EXCHANGE (Note: 2)

No	Service	Foreign currency	National currency	Comments
4.1.	Sale of foreign currency with value date "today"	0.3% of the amount		Commission is charged in UAH and calculated from the amount of sale/purchase recalculated under the deal rate. Commission is not paid for currency purchase for conversion of FCY denominated loans into UAH * - Transfer of purchased foreign currency for current account is possible: - 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
4.2.	Purchase of foreign currency *	0.30% of the amount		
4.3.	Foreign Exchange: - non-cash foreign exchange - cash foreign exchange	- rate of the bank, fixed by the Head Office - daily cross-rate of NBU+2%		Transfer of purchased foreign currency on other currencies current account is possible with the value date "today". Commission is not charged in case of buying currency for scheduled loan repayment.

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, closing of account, enrolling of cash on account, 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 500 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) *Compensation of the commissions paid by the Bank to correspondent banks and/or bank of payment receiver in foreign currency type of commission OUR are: in EUR – 20 EUR for each payment; in RUB – 20 RUB for each payment; in USD – and other currencies – 20 USD for each payment. Commissions deduct from client's account in UAH equivalent based on NBU currency exchange rate on the day of transaction.*
- 11) *Funds accepted during extended day of cash desk (incl. Saturday and Bank Holidays) are paid into customer's accounts on the next working day.*
- 12) *Funds accepted during post operation hours (including Saturday and Bank Holidays) are paid into customer's accounts on the next working day.*
- 13) *When setting up the agreements for opening and serving Current, Savings, Deposits Accounts on Weekend or Bank Holiday the account opening date stated is the next working (operational) day.*
- 14) *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).*