

## CERTIFICATE ON HOUSEHOLDS DEPOSIT GUARANTEE SYSTEM

Deposits with <b>OTP BANK JSC</b> are guaranteed	By Deposit Guarantee Fund (hereinafter – Fund)
Guarantee limitation	<p>The Fund reimburses the funds in the amount of the deposit to each depositor, including interests, as of the day the procedure for the resolution of failed banks is initiated, but not more than the sum of the maximum amount of compensation for deposits established on that day, regardless of the number of deposits in one bank.</p> <p>In case of taking by the National bank of Ukraine of a decision on withdrawal of a bank license and liquidation of the bank on the grounds specified in part 2 of Article 77 of the Law of Ukraine "On Banks and Banking", each depositor shall be guaranteed the indemnity for deposits, including interests, as of the day the procedure for liquidation of the bank begins, but not more than the sum of the maximum amount of compensation for deposits applicable as of the date of such decision, regardless of the number of deposits with one bank.</p> <p>The sum of the maximum amount of compensation for deposits shall be defined in accordance with Article 26 of the Law of Ukraine "<u>On Households Deposit Guarantee System</u>" and is <b>200 000 (two hundred thousand) UAH</b>.</p> <p>In accordance with part 4 of Article 26 of the Law of Ukraine "<u>On Households Deposit Guarantee System</u>" should not be reimbursed:</p> <ol style="list-style-type: none"> <li>1) funds transferred to the bank in trust management;</li> <li>2) deposits in the amount less than UAH 10;</li> <li>3) deposits certified by a bearer savings (deposit) certificate;</li> <li>4) deposits placed by a person who is a person associated with the bank or who was such a person during the year before the date when the National bank of Ukraine decided to assign a bank to the insolvent category (in case of decision of the National bank of Ukraine to withdraw the banking license and liquidation of the bank on the grounds specified in part two of Article 77 of the Law of Ukraine "On Banks and Banking" - within one year until the date of such decision);</li> <li>5) deposits placed by a person who provided the bank with professional services as an auditor, an appraiser, if from the day the provision of services has been terminated, until the date of adoption by the National bank of Ukraine of the decision to assign such a bank to the category of insolvent one, has not expired a 1 year period (in case of adoption by the National bank of Ukraine of a decision on withdrawal of a bank license and liquidation of the bank on the grounds specified in part two of Article 77 of the Law of Ukraine "On Banks and Banking" - one year before the date of such decision);</li> <li>6) deposits placed by the holder of a substantial interest in the bank;</li> <li>7) deposits with a bank, according to which depositors on an individual basis receive from the bank interests under contracts entered into on terms that are not current market conditions in accordance with Article 52 of the Law of Ukraine "On Banks and Banking", or have other financial privileges from the bank;</li> <li>8) deposits with a bank, if they secure fulfillment of another obligation to such bank, in full amount on the day the obligations are fulfilled;</li> <li>9) deposits with branches of a foreign banks;</li> <li>10) deposits in bank metals;</li> <li>11) funds placed on accounts garnished by court decision.</li> </ol>
If the depositor has more than one deposit in the bank	The Fund reimburses the funds in the amount of the deposit, including interests, as of the day of the beginning of the bank failed procedure by the Fund, but not more than the amount of the maximum sum of compensation for deposits established on that day, regardless of the number of deposits in one bank in accordance with Article 26 of the Law of Ukraine " <u>On Households Deposit Guarantee System</u> ".
Period of reimbursed in case of assigning a bank to a category as insolvent	<p>Reimbursement of funds begins in accordance with the procedure and in the priority established by the Fund, not later than 20 business days (for banks whose database of depositors contains information of more than 500,000 accounts - no longer than 30 business days) from the day of the resolution of failed bank by the Fund.</p> <p>During the provisional administration, the depositor acquires the right to receive a guaranteed sum of compensation for deposits at the expense of the Fund's funds within the sum of the maximum amount of compensation for deposits under contracts, which expired as of the day the procedure of the resolution of failed banks, has been started, and according to bank account agreements.</p> <p>The Fund has the right not to include in the calculation of the guaranteed sum of compensation funds under the bank account agreements before receiving in full information about transactions executed by the payment system (domestic and international).</p> <p>Reimbursement of the sum of the maximum amount of compensation for deposits under the bank account agreements shall be made only after the Fund receives full information about the transactions executed by the payment system (domestic and international).</p>
Currency of reimbursement	<p>Reimbursement of the deposit (under bank deposit / bank account agreements) in foreign currency shall be made in the national currency of Ukraine after recalculation of the amount of the deposit at the official exchange rate of UAH to foreign currencies set by the National bank of Ukraine as of the day the procedure for the resolution of failed banks and the temporary administration has been initiated in accordance with article 36 of the Law of Ukraine "<u>On Households Deposit Guarantee System</u>".</p> <p>In case of adoption by the National bank of Ukraine of a decision on withdrawal of a bank license and liquidation of a bank on the grounds determined in part 2 of Article 77 of the Law of Ukraine "On Banks and Banking", the refunds for the deposit in a foreign currency shall be made in the national currency of Ukraine after conversion of the amount of the deposit under the official hryvnia rate to a foreign currency established by the National bank of Ukraine as of the day the liquidation of the bank begins.</p>
Contact Information Deposit Guarantee Fund	04053, Kyiv, Sichovykh Stritsiv St., 17; Hotline of Guarantee Fund for Individual Deposits: 0-800-308-108 (044) 333-36-55
More information	<a href="http://www.fg.gov.ua">http://www.fg.gov.ua</a>
Confirmation of receipt by the depositor	(signature of the depositor)
Additional Information	<p>The deposit is a cash in cash or in non-cash money in Ukrainian or foreign currency, which is attracted by a bank from a depositor (or received for the depositor) under a deposit agreement, bank account or under an issued registered deposit certificate, including accrued interest on funds.</p> <p>The depositor is an individual (including an individual - an entrepreneur) who has entered into a bank deposit agreement (deposit), a bank account or who owns a registered deposit certificate.</p> <p>Deposits of individual entrepreneurs are guaranteed by the Fund irrespective of the date of opening the account, starting from January 1, 2017, for banks that are categorized as insolvent after January 1, 2017.</p> <p>The interest on deposits is stopped on the day the procedure for the resolution of failed bank by the Fund is adopted (in case of adoption by the National bank of Ukraine of the decision on withdraw the bank license and liquidation of the bank on the grounds specified in part two of</p>

	Article 77 of the Law of Ukraine "On Banks and Banking" - on the day making a decision on withdrawal of a bank license and liquidation of the bank).
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