

ProCredit Bank, 107A Peremohy Prosp., 03115 Kyiv, Ukraine

**Information
on the material characteristics of the bank deposit service
“Flex Save Deposit Account”**

**[this information describes general terms and conditions of attraction of
cash and bank deposits from clients and is not an offer of such services]**

I. General Information

No.	Information type	Information to be filled in by the bank
1	2	3
1	1. Information about the bank	
2	Name	Joint Stock Company “ProCredit Bank”
3	Number and date of the banking license	License No. 195 dated 13 October 2011
4	Address	107-A Peremohy Ave, Kyiv, 03115, Ukraine
5	Contact phone number(s)	0 800 50 09 90, 044 590 10 00
6	E-mail:	ukr.info@procredit-group.com
7	Official website:	https://www.procreditbank.com.ua/
8	2. Basic terms of bank deposit	
9	Interest rate on deposit, percent per annum	UAH: 5 % USD: 0.25 % EUR: 0.1 %
10	Deposit term	On-demand
11	Deposit currency	UAH, USD, EUR
12	Minimum deposit amount	0.01 UAH/USD/EUR
13	Period for the client to place the amount on the deposit upon the date of the agreement, days	On the day of the bank deposit agreement
14	Type of bank deposit agreement	On-demand deposit
15	Conditions of withdrawal (partial withdrawal) of the deposit during the term of the bank deposit agreement	Without restrictions
16	Conditions of replenishment of the deposit during the term of the bank deposit agreement	Minimum replenishment amount – 0.01 UAH/USD/EUR
17	Procedure for repayment of the deposit	By a non-cash transfer to the client’s current account
18	Payment of interest on the deposit	On the monthly basis, by a non-cash transfer to the client’s current account
19	Procedure for accrual of interest on the deposit amount: from the day following the day of receipt of money or bank metals by the bank until the day preceding the day of repayment of funds or return of bank metals to the depositor or write-off from the depositor’s deposit account on other grounds	
20	Automatic extension of the bank deposit agreement in accordance with the terms and conditions of the agreement	No
21	Note: the bank may amend the bank deposit agreement only with the consent of the client (party to the agreement), unless otherwise provided for by the agreement or laws of Ukraine	
22	3. Information on client’s costs and claims to the client	
23	Payments for additional and related services of the bank that are necessary for execution of the bank deposit agreement:	
24	opening of a current account	Free of charge

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25	other services of the bank that are necessary for execution of the bank deposit agreement	Commission fee in the amount of UAH 165 per month for using the basic set of the services, which includes opening and maintenance of the FlexSave Savings Account.
26	taxation of income received from deposit transactions:	
27	personal income tax, UAH	18% of the amount of accrued interest
28	military levy, UAH	1.5 % of the amount of accrued interest
29	Consequences of repayment of funds on the FlexSave Savings Account:	
30	interest rate in case of termination of the bank deposit agreement at the client's request, percent per annum	According to the Tariffs as of the date of termination of the bank deposit agreement
31	4. Client's rights under the laws of Ukraine	
32	To read information on the bank's website on the participation of the bank in the Deposit Guarantee Fund and the certificate on the deposit guarantee system	
33	5. Submission of an application by the client and period of consideration thereof	
34	To the bank:	
35	the list of the bank's contact details is given in lines 2, 4-7 of the table in Annex 4 to the Regulation on Information Support to Clients by Banks in Respect of Banking and Other Financial Services. The term for consideration of an appeal is not more than a month upon receipt thereof. The total period for consideration of an appeal (it is extended in cases where it is impossible to resolve the issues raised in the appeal within a month) must not exceed forty-five days or	
36	to the National Bank of Ukraine:	
37	The list of contact details is posted in the "Citizens Appeals" section on the web-page of the official Internet representative office of the National Bank of Ukraine. The term for consideration of an appeal is not more than a month upon receipt thereof. The total period for consideration of an appeal (it is extended in cases where it is impossible to resolve the issues raised in the appeal within a month) must not exceed forty-five days or	
38	to court:	
39	the client may appeal to the courts in the manner established by the laws of Ukraine (clients who are consumers of financial services are exempt from the court fees for lawsuits related to the infringement of their rights as consumers of services)	