

## Services for individuals Package "Santorini"

Name of operation/service	Tariff
Annual maintenance of the Service Package (hereinafter - PP) <sup>1</sup>	800 UAH / USD 35 / EUR 30
Annual maintenance of the Service Package for existing customers of the Bank for the first year of service <sup>2</sup>	UAH 500/USD 20/EUR 17.50
Monthly fee for servicing a current account with a balance of own funds in the amount of more than 10,000.00 USD, EUR <sup>23</sup>	0.1% min \$1 max \$100 - for accounts in USD 0.2% min 1€ max 100€ for accounts in EUR
Services included in the Service Package	Current account, Savings account, Visa card Gold (main and 3 additional), winbank internet service , SMS notification, Concierge service
Currency	UAH, USD, EUR
<b>Current account</b>	
Accrual of interest on the balance on the Account (annual)	0 %
<b>Operations carried out through the winbank internet service</b>	
Transfers between own accounts	UAH 0
Transfers in favor of third parties within JSC "PIRAEUS BANK MKB"	UAH 0
Transfers to other banks of Ukraine	UAH 15
Payment card blocking	UAH 0
Payment card unlocking	3 UAH
Transfers in USD, EUR to an account outside JSC "PIRAEUS BANK MKB"	0.75% min 30 EUR/USD max 300 EUR/USD
Transfers from a card/account to a card of another bank	1%
Transfers to the card of JSC "Piraeus Bank MKB" using MasterpassWallet	UAH 0
Online transactions with currency (purchase/sale/conversion)	UAH 0
<b>Operations carried out in branches of JSC "PIRAEUS BANK MKB"</b>	
Commission for cash withdrawals in national and foreign currency at JSC "PIRAEUS BANK MKB"	0%
Crediting of cash funds to the client's account in the cash desk and ATMs of Bank <sup>3</sup>	UAH 0
Cashless transfer of funds from the accounts of other bank clients to the client's account	UAH 0
Cashless transfer of funds from other banks to the client's account <sup>19,22</sup>	0.9%
Crediting of cash funds to the client's account by any person other than the account holder and his proxies	1.5% of the top-up amount
Transfer of funds within JSC "PIRAEUS BANK MKB" between the client's own accounts, including transfers to deposit accounts and investment accounts	UAH 0
Transfer of funds within JSC "PIRAEUS BANK MKB" to the accounts of other clients in national currency	0.4% min 20 UAH. max 700 UAH
Transfer of funds within JSC "PIRAEUS BANK MKB" to the accounts of other clients in foreign currency <sup>4</sup>	0.4% min 20 USD max 100 USD; 0,4 % min 25 EUR max 100 EUR
Transfers in UAH from the client's account to an account outside JSC "PIRAEUS BANK MKB" <sup>21</sup>	0.6 % min 25 грн. max 1000 грн.
Transfers in USD, EUR to an account outside JSC "PIRAEUS BANK MKB" <sup>21,22</sup>	1% min 30 EUR/USD, max 300 EUR/USD
<b>Operations with a Savings Account (Deposit)</b>	
Opening a "Savings Account" Deposit	is included in the cost of PP maintenance
Irreducible remainder	1000 UAH/40 USD/35 EUR
Closing the deposit	UAH 0
Crediting cash to the client's account <sup>3</sup>	UAH 0
Crediting of cash funds to the client's account by any person other than the account holder and his proxies	1.5% of the top-up amount
<b>Accrual of interest on the balance on the Deposit account (annual) in UAH</b>	
For a permanent balance during a calendar month (if the amount of such balance exceeds UAH 100,000, the interest rate is 0%)	2.50%
For variable balance	1%
<b>Accrual of interest on the balance on the Deposit account (annual) in USD / EURs</b>	
For a permanent balance during a calendar month USD/EUR (if the amount of such balance exceeds 5,000 USD/EUR, the interest rate is 0%)	0.01%
For variable balance USD/EUR	0.001%

Name of operation/service	Tariff
<b>Transactions with the Visa Gold PayWave payment card</b>	
Issuance of a payment card (issuance/reissuance after the card expires)	is included in the cost of PP maintenance
Issuance of an additional Visa Classic card (including the Visa Classic Instant card) (issuance/reissuance after the expiration date, possible issuance of an additional card of a class no higher than the main one, for the validity period of the main card, max. 3 additional cards to the account) <sup>6</sup>	the service is not provided
Issuance of an additional Visa Gold card (issuance/reissuance after the expiration date, it is possible to issue an additional card of a class no higher than the main card, for the period of validity, of the main card) <sup>6</sup>	is included in the cost of PP maintenance
Cashless operations in the retail network	UAH 0
Commission for cash withdrawals from ATMs JSC "PIRAEUS BANK MKB"	UAH 0
Commission for withdrawing cash from POS terminals of retail chains, from network of ATMs of other banks of Ukraine <sup>7</sup>	UAH 0
Commission for cash withdrawals at cash desks of other banks of Ukraine	1.5% + UAH 5.
Commission for withdrawing cash from Piraeus Bank Group ATMs abroad <sup>8</sup>	UAH 30
Commission for withdrawing cash abroad	1%+50 UAH.
Commission for conversion <sup>9</sup>	Not charged
S M S - informing about account and card transactions (monthly) <sup>10</sup>	is included in the cost of PP maintenance
Cashless transfer of funds received as a transfer from card to card and winnings, transfers through payment systems such as Skrill, etc. <sup>11</sup>	0.6%
<b>Balance request at ATMs of JSC "PIRAEUS BANK MKB"</b>	
One request per day	UAH 0
The following requests	UAH 0
Provision of a mini-statement at ATMs of JSC "PIRAEUS BANK MKB"	UAH 10
<b>Balance request at ATMs of other banks</b>	
Balance request at ATMs of other banks in Ukraine	UAH 10
Balance request at ATMs of other banks abroad	UAH 15
<b>Additional services and other operations</b>	
Issuance of a document regarding encumbrance of the client's account	5% of the encumbrance amount (min 2000 UAH)
Transfer of funds according to the collection document for an encumbered account	1% of the recovery amount (min 1000 UAH)
Debiting the account	UAH 0
Renewal of a payment card (including an additional one) during the validity period at the holder's initiative <sup>12</sup>	200 UAH
Urgent registration of a payment card <sup>13</sup>	300 UAH
Blocking/Unblocking the payment card	UAH 0
Setting the PIN code in RO8 terminals of JSC "PIRAEUS BANK MKB" (during the validity period of the card)	UAH 0
Recovery of the PIN code in the ATM terminals of JSC "PIRAEUS BANK MKB" (during the validity period of the card)	UAH 0
Change of PIN code in ATMs of JSC "PIRAEUS BANK MKB"	UAH 0
Accrual of interest for the use of an unauthorized overdraft	40% per annum
Providing an account statement	UAH 0
Issuing a certificate of account opening	UAH 0
Issuance of certificates at the request of the client (in Ukrainian, English, Russian):	
Standard references <sup>14</sup> (provided within one banking day)	75 UAH
Non-standard references. (provided within two banking days)	150 UAH
Non-standard urgent certificates (provided within one banking day)	300 UAH
Issuing a power of attorney to dispose of accounts <sup>15</sup>	UAH 0
Issuance of an order for periodic transfer of funds from account <sup>16</sup>	UAH 10
Commission for transfer by order for periodic transfer of funds	UAH 2/payment
Sale/purchase of foreign currency from the client's account for the execution of documents for forced collection of funds from the client's account in accordance with current legislation	UAH 0
Sale of currency on the interbank foreign exchange market <sup>17,20</sup>	0.50% min 100 UAH.
Buying currency on the interbank foreign exchange market <sup>17</sup>	0.50% min 150 UAH.
Sale of currency on the interbank foreign exchange market at the initiative of the Bank <sup>17</sup>	UAH 0
Currency conversion on the interbank foreign exchange market <sup>21</sup>	0.50% min 100 UAH.

<sup>1</sup> The commission for the annual maintenance of the Service Package (SP) is paid for the first time by the client on the day of the opening of the SP. In the future, starting from the second year (annually), it is calculated on the first working day of the calendar month in which the PP was opened and is payable. PP service includes the bank's activity of providing statements from the client's

Name of operation/service	Tariff
<b>Additional services and other operations</b>	
Conversion of VKV to VKV with subsequent sale for UAH	0%
Purchase of foreign currency on the MVRU for repayment of credit debt at the expense of funds in the national currency credited by the borrower to the 2900% account, subject to the presence of the necessary Additional Agreement to the Credit Agreement	0%
Requests/messages about clarification of a transfer in national currency, cancellation of a transfer, investigation of a transfer, other messages (including by NBU e-mail)	UAH 30
Requests / notifications about clarification of a transfer in foreign currency, cancellation of a transfer, investigation of a transfer, other messages	50 USD
Commission for transferring funds in USD with guaranteed crediting of the full amount to the payee. Payable in addition to the USD payment fee	50 USD
Search/request for transactions with payment cards - commission for groundless protest of the transaction by the client (after investigation)	250 UAH
Non-cash transfer of credit funds from the transit account of JSC "PIRAEUS BANK MKB" to the current account <sup>18</sup>	the service is not provided

accounts at his request, performing settlement operations using payment cards, etc.

<sup>2</sup> Existing customers of the Bank are considered to be customers who had at least 1 open account with the Bank before the date of implementation of the Service Packages.

<sup>3</sup> Including when crediting cash to the client's current account by any person other than the account owner and his proxies for the purpose of repaying the client's existing credit debt to the bank.

<sup>4</sup> The operation is carried out in accordance with the terms of the current legislation of Ukraine

<sup>5</sup> The maximum number of additional cards to 1 main card is 3 pcs.

<sup>6</sup> Starting from the 6th cash withdrawal operation per month, a commission of 1.5% + UAH 5 is deducted.

<sup>7</sup> Piraeus Bank Group ATMs abroad.

<sup>8</sup> Bank commission for payment on the account (if the currency of the transaction is different from the currency of the account).

<sup>9</sup> The service is provided only for phone numbers of Ukrainian mobile operators. Regardless of the date of connection to the service, there is no charge for the first month.

<sup>10</sup> This refers to transfers that use merchant code 7995. The tariff does not apply to the crediting of funds received through the iPay.ua service.

<sup>11</sup> The tariff does not apply in case of reissuance of the card by the Bank's decision in accordance with the Bank's internal regulatory documents.

<sup>12</sup> On the 3rd day after ordering a card for Kyiv and regional centers (Dnipro, Odesa, Kharkiv, Cherkasy, Lviv).

<sup>13</sup> Certificates of the following information are considered standard certificates: about opening a current account, about the presence/absence of open accounts in the Bank, about balances and/or turnover on accounts, about the presence/absence of credit debt.

<sup>14</sup> The power of attorney can be placed at the disposal of a current, deposit account. The commission is paid for a copy of the power of attorney each time it is executed without the involvement of a notary.

<sup>15</sup> The commission is paid at the time of concluding an additional agreement to the bank account agreement. If it is necessary to make changes to the details of the order for the periodic transfer of funds, a new order is drawn up at the initiative of the client, and the previous one is canceled.

<sup>16</sup> In accordance with clause 10 of the General Terms and Conditions of Tariffs of JSC "PIRAEUS BANK MKB" Services for individuals.

<sup>17</sup> When crediting funds within the framework of the Quick Cash product in accordance with the Cooperation Agreement with Alfa Bank PJSC.

<sup>18</sup> For the client's funds, which were previously sent by the client and returned from the account of unknown amounts of the recipient bank or were not fulfilled by the correspondent bank or the recipient bank based on the internal policy of the Co-compliance control of the correspondent bank or the recipient bank, the tariff is equal to UAH 0. In case of refund of funds from other accounts of the bank receiving the initial payment, other than the account of unexplained amounts, the decision regarding the compensation of the commission for crediting the funds is made by the bank solely on the basis of the client's application, after analyzing the intended purpose of the received funds.

<sup>19</sup> The commission is not charged in the case when the Client sells currency for the purchase of bonds of the state domestic loan (ODVP) from the portfolio of JSC "PIRAEUS BANK MKB".

<sup>20</sup> In the case of execution of documents for forced collection of funds from the client's account by the State Executive Service, private executors or the State Tax Service, the tariff is UAH 0.

<sup>21</sup> Third-party commissions (commissions of correspondent banks/third-party banks) may be additionally withheld independently of the commissions specified in these Tariffs.

The fee is calculated on the entire amount of the average monthly balance, if its amount exceeds 10,000.00 USD/EUR, and charged on the last day of each calendar month except for Savings accounts and counterparties with a place of registration in the Autonomous Republic of Crimea

#### Note on accrual of interest on savings accounts

The permanent balance is the amount of money that was constantly in the account during the calendar month.

Variable balance is the total balance on the account.

Interest on the Variable balance is calculated from the next calendar day after the day of receipt of funds until the day preceding their withdrawal from the deposit account.

Interest is calculated daily at the end of the business day.

Interest on the Permanent balance is calculated from the next calendar day after the date of receipt of funds on the deposit account for the estimated minimum (permanent) balance of funds during the month. Interest is charged once a month at the end of the last business day of the month at a rate determined as the difference between the interest rates on the Fixed balance and the Variable balance, according to the Tariffs. The basis for calculating interest on the permanent balance is limited, according to the Tariffs.

the Tariff Committee of JSC "PIRAEUS BANK MKB" No. 11-12/22 dated 06.12.2022