

## Services for individuals Tariffs for Service Packages services

Name of operation/service	RHODES	CRETE	SANTORINI		
Annual maintenance of the Service Package (hereinafter - PP) <sup>1</sup>	300 UAH	500 UAH	2700 UAH		
Annual maintenance of the Service Package for existing customers of the Bank for the first year of service <sup>2</sup>	150 UAH	250 UAH	2200 UAH		
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>22</sup>	0.1% min \$1 max \$100 - for accounts in USD 0.2% min 1€ max 100€ for accounts in EUR	0.1% min \$1 max \$100 - for accounts in USD 0.2% min 1€ max 100€ for accounts in EUR	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 Classic card Internet service winbank	Current account Savings account Visa Gold card Internet service winbank SMS notification	Current account Savings account Three Visa Platinum cards (main or additional Internet service winbank SMS notification Concierge service		
Currency	UAH/EUR/USD  UAH/EUR/USD  (when opening a package in one currency, payment for the next two in other currencies is not withheld)				
Current account					
Operations carried out through the winbank internet service					
Transfers between own accounts	0 UAH				
Transfers in favor of third parties within JSC "PIRAEUS BANK MKB"	UAH 0				
Transfers to other banks of Ukraine	1 5 UAH				
Payment card blocking	UAH 0 3 UAH				
Payment card unlocking  Transfers in EUR / USD to an account outside JSC "PIRAEUS BANK MKB"	3 UAH 0.75% min From 0 EUR/USD , max 300 EUR/USD				
Transfers from a card/account to a card of another bank	0.75% HIIII FIOTH 0 EUR/USD , Max 300 EUR/USD				
Transfers to the card of JSC "Piraeus Bank MKB" using MasterpassWallet	UAH 0				
Online transactions with currency (purchase/sale/conversion)	UAH 0				
	Operations carried out in bank branches				
Commission for cash withdrawals in national and foreign currency at JSC "PIRAEUS BANK MKB"	UAH 0				
Crediting cash to the client's account at the cash desk and ATMs of Bank 3,	UAH 0				
Cashless transfer of funds from own accounts and accounts of other bank clients to the client's account	UAH 0				
Cashless transfer of funds from other banks to the client's account 19, 22	1%	0.9%	0.75%		
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	0.6% min. 20 UAH. m ah 700 UAH.	0.5% min 20 UAH. max 700 UAH	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>	0.6% min 20 USD max 100 USD ; 0.6% minimum 25 EUR maximum 100 EUR	0.5% min 20 USD max 100 USD 0.5% minimum 25 EUR maximun 100 EUR	; 0.4% min 20 USD max 100 USD ; 0.4% minimum 25 EUR maximum 100 EUR		
Transfers in UAH from the client's account to an account outside JSC "PIRAEUS BANK MKB" <sup>20</sup>	0.8% min. 25 UAH. max 1000 UAH	0.7% min. 25 UAH. max 1000 UAH	0.6% min. 25 UAH. max 1000 UAH		
Transfers in USD, EUR to an account outside JSC "PIRAEUS BANK MKB" 2 0, 21		% min 30 EUR / USD , max 300 EUI	R/USD		
	Savings Account (Deposit)				
Opening a "Savings Account" Deposit	is included in the cost of PP maintenance				
Closing the deposit	UAH 0				
Crediting cash to the client's account <sup>3</sup> Crediting of cash funds to the client's account by any person other than the account holder and his	0 UAH 1.5% of the top-up amount				
proxies  Accrual of interest on the balance on the Deposit account (annual) in UAH					
For a permanent balance during a calendar month (if the amount of such balance exceeds UAH	1				
100,000, the interest rate is 0%)	2.50 %	2.50 %	2.50 %		
For variable balance		1%	L		
Accrual of interest on the balance on the Deposit account (annual) EUR / USD					
For a permanent balance during a calendar month EUR / USD (if the amount of such balance exceeds 5,000 EUR / USD , the interest rate is 0%)	0.01%				
For variable balance EUR / USD	0.001%				
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	Issuance of a payment card (issuance/reissuance after the expiry of the card)	Included in the price PP maintenance		included in the price of the	
The services is not provided by the control of the services and provided by the control of the services and provided by the services and provided by the services and services and the services a	Issuance of an additional Visa Classic card (including the Visa Classic Instant card)				
deter of higher from the main or pr., of the validay protect of the main or pr., of the validay protect of the main or pr., of the validay protect of the main or pr., of the validay protect of the main or protect or p	(issuance/reissuance after the expiration date, possible issuance of an additional card of a	450 11411	450 11411	the construction of any district	
Seanner of an antimore Wiss Good or an operation after the experience after the experience after the experience and the nain couply specified of the nain couple	class not higher than the main one, for the validity period of the main card, max. 3 additional	150 UAH	150 UAH	the service is not provided	
passable to beaution and real of a class and additional control of a classes and additional control of add	cards to the account) <sup>6</sup>				
passable to beaution and real of a class and additional control of a classes and additional control of add	Issuance of an additional Visa Gold card (issuance/reissuance after the expiration date, it is				
Commission for what many coach from A-18 for JISC PRAFLIS BANK MOR" JISC CONTRIBUTION OF THE ATTEMPT OF THE ATT	possible to issue an additional card of a class not higher than the main one, for the validity	the service is not provide	d 200 UAH	350 UAH	
Commission for withdrawing cash from ATMs of JaC "PRAELIS BANK MOR" JAC (Commission for withdrawing cash from POS terminals of estal chains and estewark of MUAH 0" UAH 0"	period of the main card) <sup>6</sup>				
Controllegation for Survival Controllegation of Controllegation (Controllegation Controllegation Controllegati	Cashless operations in the retail network		UAH 0	•	
Commission for mid-withdrawing and from POS terminate of restal chains and network of USA10"	Commission for withdrawing cash from ATMs of JSC "PIRAEUS BANK MKB" / JSC		HALLO		
ATTAS of other banks 2 Commission for canh withdrawals at cash desks of other banks of Ulrianne Commission for reach withdrawals as cash desks of other banks of Ulrianne Commission for reach withdrawals as cash desks abroad 1, 25% in FPT (1944) 1, 15% in FPT (1	"OSCHADBANK"	UAH 0			
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Commission for withdrawing cash from Prisease Sense Coopy at Mark aboved.*  Opinion Sense of the Commission of the Commi	ATMs of other banks <sup>7</sup>	UAH U	UAH U	UAH U	
Commission for mitidatewing casts from ATMs abroad  1.89% + UAH 50. 1.59% + 50 UAH. 1.59% + 50	Commission for cash withdrawals at cash desks of other banks of Ukraine		1.5% + UAH 5.	•	
Commission for conservation of crash withdrawesis at cash deces attroad  Commission for conservations?  Not changed  Not c	Commission for withdrawing cash from Piraeus Bank Group ATMs abroad 8	0.5% + From UAH 0 .	0.5% + 3 UAH.	UAH 0 <sup>7.1</sup>	
Commission for commission **  ONE online(allow about account and card transactions (mornthy) **  ONE online(allow about account and card transactions (mornthy) **  ONE online(allow about account and card transactions (mornthy) **  ONE on expess per day  File following registers such as Skirll, etc. **  Die request per day  ONE of card transactions (mornthy) **  ONE o	Commission for withdrawing cash from ATMs abroad	1.8% + UAH 50.	1.5% + 50 UAH.	UAH 0 7.1	
Commission for commission **  ONE online(allow about account and card transactions (mornthy) **  ONE online(allow about account and card transactions (mornthy) **  ONE online(allow about account and card transactions (mornthy) **  ONE on expess per day  File following registers such as Skirll, etc. **  Die request per day  ONE of card transactions (mornthy) **  ONE o	Commission for cash withdrawals at cash desks abroad	1.8% + UAH 50.	1.5% + 50 UAH.	1.5% + 50 UAH	
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Balance request at 7Ms of JSC *PREAUS BANK KMB**  One request part day  The following requests  Provision of a mini- steerment of ATMs of JSC *PREAUS BANK KMB**  UAH 5 for each request  Balance request at ATMs of Other banks in UAH 10  Balance request at ATMs of other banks in UAH 10  Balance request at ATMs of other banks abroad  Change of PIN code in ATMs of JSC *PREAUS BANK KMB**  UAH 10  UAH	SMS notification about account and card transactions (monthly) <sup>10</sup>	UAH 0			
One registery per day Provision of a mini-statement at ATMs of JSC "PIRAEUS BANK MKB"  Balance request at ATMs of other banks in Ukraine Balance request at ATMs of other banks abroad  Change of PIN code in ATMs of Other banks abroad  Change of PIN code in ATMs of JSC "PIRAEUS BANK MKB"  Additional services and other operations  Renewal of a payment card (including an additional circle) during the validity period at the notices in Ukrain of a payment card (including an additional circle) during the validity period at the notices in littlews of a payment card (including an additional circle) during the validity period at the notices in littlews of a payment card (including an additional circle) during the validity period at the notices in littlews of a payment card in Ukrain of	Cashless transfer of funds received as a transfer from card to card and winnings of transfers through payment systems such as Skrill, etc. <sup>11</sup>	0.8%	0.7%	0.6%	
The following requests at ATMs of other banks in Ukraine  Balance request at ATMs of other banks in Ukraine  Balance request at ATMs of other banks in Ukraine  Balance request at ATMs of other banks in Ukraine  Balance request at ATMs of other banks abroad  UAH 10  UAH	•	of JSC "PIRAEUS BANK MKE			
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Additional services and other operations  Renewal of a payment card (including an additional one) during the validity period at the 150 UAH Classic - UAH 150. Gold - 200 UAH. Platinum - UAH 400. Urgent registration of a payment card 150 UAH Color of the 150 UAH	Balance request at ATMs of other banks abroad		UAH 15		
Renewal of a payment card (including an additional one) during the validity period at the holder's initiative "  150 UAH Gold - 200 UAH, Platinum - UAH 400.    160 UAH O Setting the PIX cook in RO 3 -terminals of JSC "PIRAEUS BANK MKB" (during the validity period of the card)    160 UAH O Setting the PIX cook in RO 3 -terminals of JSC "PIRAEUS BANK MKB" (during the validity period of the card)    160 UAH O Setting the PIX cook in RO 3 -terminals of JSC "PIRAEUS BANK MKB" (during the validity period of the card)    160 UAH O Setting the PIX cook in RO 3 -terminals of JSC "PIRAEUS BANK MKB" (during the validity period of the card)    160 UAH O Setting the PIX cook in the PIX cook	Change of PIN code in ATMs of JSC "PIRAEUS BANK MKB"	UAH 0	UAH 0	UAH 0	
holder's ministries "  150 UAH  Gold - 200 UAH.  Plastnum - UAH 400.  100 OH	Additional service	es and other operations			
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Blacking (Librobicking the payment card  Setting the PIN code in RO S-terminals of JSC "PIRAEUS BANK MKB" (during the validity period of the card)  Recovery of the PIN code in the POS terminals of JSC "PIRAEUS BANK MKB" (during the validity period of the card)  Accrual of Interest for the use of a non-permitted overdraft  Accrual of Interest for the use of a non-permitted overdraft  Accrual of Interest for the use of a non-permitted overdraft  AUH 0  ISSUANCE OF CONTROL STATE (INTEREST OF THE ACCIDENT OF	holder's initiative 12	150 UAH	Gold - 200 UAH.	Platinum - UAH 400.	
Setting the PIN code in ROS -terminals of JSC "PIRAEUS BANK MKB" (during the validity period of the card)  Recovery of the PIN code in the POS terminals of JSC "PIRAEUS BANK MKB" (during the validity period of the card)  Recovery of the PIN code in the POS terminals of JSC "PIRAEUS BANK MKB" (during the validity period of the card)  Advisor period of the card)  Advisor period of the card	Urgent registration of a payment card <sup>13</sup>	300 UAH	250 UAH	UAH 0	
period of the card)  Accrual of the card)  Accrual of the PIN code in the POS terminals of JSC "PIRAEUS BANK MKB" (during the validity period of the card)  Accrual of Interest for the use of a non-permitted overdraft  Accrual of Interest for the use of a non-permitted overdraft  UAH 0  Issuance of Certificate of account opening  Issuance of Certificate of account opening  Issuance of Certificate at the request of the client (in Ukrainian, English, Russian):  Standard references "Grovided within one banking day)  Non-standard upper certificates (provided within one banking day)  Non-standard upper certificates (provided within one banking day)  Non-standard references. (provided within one banking day)  Non-standard upper certificates (provided within too banking day)  Saughard certificates (provided within too banking day)  Sough   Issuance of altoney to dispose of accounts <sup>56</sup> 150 UAH  Non-standard upper certificates (provided within one banking day)  Saughard certificates (provided within one banking day)  Sough   Issuance of an order for periodic transfer of funds from accounts <sup>56</sup> 150 UAH  Issuing a power of altoney to dispose of accounts <sup>56</sup> 150 UAH  Issuing a power of altoney for dispose of accounts <sup>56</sup> 150 UAH  Issuing a power of altoney for disperiodic transfer of funds from accounts <sup>56</sup> Issuance of an order for periodic transfer of funds from accounts <sup>56</sup> Issuance of an order for periodic transfer of funds from accounts <sup>56</sup> Issuance of an order for periodic transfer of truds  Sale journey, on the interbank foreign exchange market <sup>77</sup> Issue of currency on the interbank foreign exchange market <sup>778</sup> Sale of currency on the interbank foreign exchange market <sup>778</sup> Sale of currency on the interbank foreign exchange market <sup>778</sup> Sale of currency on the interbank foreign exchange market <sup>778</sup> Sale of currency on the interbank foreign exchange market <sup>778</sup> Sale of currency on the interbank foreign exchange market <sup>778</sup> Sale of currency on the interbank foreign exchange market <sup>778</sup> Sale	Blocking/Unblocking the payment card		UAH 0		
period of the card)  Accrual of the card)  Accrual of the PIN code in the POS terminals of JSC "PIRAEUS BANK MKB" (during the validity period of the card)  Accrual of Interest for the use of a non-permitted overdraft  Accrual of Interest for the use of a non-permitted overdraft  UAH 0  Issuance of Certificate of account opening  Issuance of Certificate of account opening  Issuance of Certificate at the request of the client (in Ukrainian, English, Russian):  Standard references "Grovided within one banking day)  Non-standard upper certificates (provided within one banking day)  Non-standard upper certificates (provided within one banking day)  Non-standard references. (provided within one banking day)  Non-standard upper certificates (provided within too banking day)  Saughard certificates (provided within too banking day)  Sough   Issuance of altoney to dispose of accounts <sup>56</sup> 150 UAH  Non-standard upper certificates (provided within one banking day)  Saughard certificates (provided within one banking day)  Sough   Issuance of an order for periodic transfer of funds from accounts <sup>56</sup> 150 UAH  Issuing a power of altoney to dispose of accounts <sup>56</sup> 150 UAH  Issuing a power of altoney for dispose of accounts <sup>56</sup> 150 UAH  Issuing a power of altoney for disperiodic transfer of funds from accounts <sup>56</sup> Issuance of an order for periodic transfer of funds from accounts <sup>56</sup> Issuance of an order for periodic transfer of funds from accounts <sup>56</sup> Issuance of an order for periodic transfer of truds  Sale journey, on the interbank foreign exchange market <sup>77</sup> Issue of currency on the interbank foreign exchange market <sup>778</sup> Sale of currency on the interbank foreign exchange market <sup>778</sup> Sale of currency on the interbank foreign exchange market <sup>778</sup> Sale of currency on the interbank foreign exchange market <sup>778</sup> Sale of currency on the interbank foreign exchange market <sup>778</sup> Sale of currency on the interbank foreign exchange market <sup>778</sup> Sale of currency on the interbank foreign exchange market <sup>778</sup> Sale					
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Issuance of Certificates of account opening Issuance of Certificates of the client (in Ukrainian, English, Russian): Issuance of certificates at the request of the client (in Ukrainian, English, Russian): Standard references. (provided within one banking day) Non-standard references. (provided within two banking days) Non-standard urgent certificates (provided within two banking days) Susuing a power of attorney to dispose of accounts <sup>15</sup> 150 UAH Non-standard urgent certificates (provided within one banking day) Issuance of an order for periodic transfer of funds from accounts <sup>16</sup> Issuance of an order for periodic transfer of funds from account <sup>16</sup> Commission for transfer by order for periodic transfer of funds Sale/purchase of foreign currency from the client's account for the execution of documents for forede collection of funds from the client's account in accordance with current legislation Buying currency on the interbank foreign exchange market <sup>17,19</sup> Sale of currency on the interbank foreign exchange market <sup>17,19</sup> Sale of currency on the interbank foreign exchange market <sup>27,19</sup> Output on the interbank foreign exchange market <sup>27,19</sup> Output	·		<u>'</u>		
Issuance of certificates at the request of the client (in Ukrainian, English, Russian):    Standard references   "(provided within to no banking day)   75 UAH					
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Non-standard references. (provided within two banking days)  Non-standard urgent certificates (provided within one banking day)  Susuing a power of attorney to dispose of accounts <sup>16</sup> Issuance of an order for periodic transfer of funds from account <sup>16</sup> Susuing a power of foreign currency from the client's account for the execution of documents for forced collection of funds 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  Buying currency on the interbank foreign exchange market <sup>17,19</sup> Sale of currency on the interbank foreign exchange market <sup>17,19</sup> Sale of currency on the interbank foreign exchange market at the initiative of the Bank <sup>17</sup> Currency conversion on the interbank foreign exchange market at the initiative of the Bank <sup>17</sup> Currency conversion on the interbank foreign exchange market at the expense of funds in the national 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  Requests/messages about clarifying a transfer in national currency, cancellation of a transfer, other messages (including by NB u-mail); the commission for transferring funds in USD with guaranteed crediting of the full amount to the payee. Payable in addition to the USD payment fee  Search/request for transactions with payment cards - commission for groundless protest of the transaction by the client (after investigation)  Non-cash transfer for dredit funds from the transit account of JSC *PIRAEUS BANK MKB* to the client's account <sup>19</sup> So the encumbrance amount, but not less than UAH 1,000.  Transfer of funds according to the collection document for an encumbered account  1% of the recovery amount, but not less than UAH 1,000.		75 110 110 110 110 110 110 110 110 110 11			
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- (for "Rhodes" and "Crete" PEs) 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 last 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 accounts at his request, performing settlement operations using payment cards, etc. (for PP "Santornin") The commission for the annual maintenance of the Service Package (PP) is paid for the first time by the client on the opening day of the PP. 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 accounts at his request, performing settlement operations using payment cards, etc.
- This tariff applies to current customers of the Bank who have at least 1 open account with the Bank (excluding accounts within Service Packages) and to customers who have a Service Package and wish to open a Package of a higher class (for example: there is an active "Rhodes", the customer wishes open "Crete" or "Santorini"); there is an active "Crete", the client wants to open "Santorini").
- 3 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.
- The operation is carried out in accordance with the terms of the current legislation of Ukraine.
- The bonus interest is added to the interest rate on the permanent balance on the savings account, depending on the fulfilled conditions regarding turnover on the card for the previous month, for each separate following month
- <sup>6</sup> The maximum number of additional cards to 1 main card is 3 pcs.
- <sup>7</sup> Starting from the 6th cash withdrawal operation per month, a fee of 1.5% + 5 UAH is deducted .
- 7.1 Starting from the 6th transaction (total transactions in Ukraine and abroad are counted) of cash withdrawal per month, a commission of 1.5% + 5 UAH for withdrawal transactions in Ukraine, 1.5% + UAH 50. for withdrawing funds abroad and ZO UAH. for withdrawing funds from Grula Piraeus Bank ATMs abroad.
- Piraeus Bank Group ATMs abroad.
- Bank commission for payment on the account (if the currency of the transaction is different from the currency of the account).
- 10 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. In the future, the service is 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. In the future, the service is provided free of charge if, in the previous month, cashless payment for goods and services in the trade and service network (including e-commerce) was made using a payment card in the amount of at least UAH 500.00. for the "Olympus" package and UAH 2,000.00. for the "Rhodes" package (or the equivalent of this amount). All operations of payment for goods and services using a card that were debited from the client's account between the first working day and the last working day of the current month are accepted for calculation. Otherwise, the fee for using the service is UAH 3.00. for the "Olympus" package and UAH 10.00. for the "Rhodes" package and is charged on the last working day of the current month.
- 11 refers to transfers that use merchant code 7995. The tariff does not apply to the crediting of funds received through the iPay ua service.
- 12 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.
- 13 On the 3rd day after ordering a card for Kyiv and regional centers (Dnipro, Odesa, Kharkiv, Cherkasy, Lviv), on the 4th day after ordering a card for other cities of Ukraine.
- 14 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.
- 15 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.
- 16 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>17</sup> In accordance with clause 10 of the General Terms and Conditions of Tariffs of JSC "PIRAEUS BANK MKB" Services for individuals
- 18 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 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.
- 19 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".
- 20 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.