

APPROVED by AS "PrivatBank" Board meeting

### AS "PrivatBank" Payment Terms

| TYPE OF PAYMENT                       | PAYMENT CURRENCY   | ACCEPTED <sup>1</sup>                   | EXECUTED   | NOTES   |
|---------------------------------------|--|---|--|---|
| <b>STANDARD EXTERNAL PAYMENT</b>      | EUR payments within Latvia (EUR-EKS)   | From beginning of business day to 18:00 | Day of accepting payment order. (T)                                    | Payment order marked as "Standard".   |
|                                       | EUR payments outside Latvia (SEPA), within Latvia to Swedbank, SEB, Nordea, BigBank, OP Bank | From beginning of business day to 16:00 | Day of accepting payment order. (T)                                    | Payment order marked as "Standard".   |
|                                       | EUR payments outside SEPA countries  | From beginning of business day to 18:00 | Next business day after accepting of payment order. (T+1)              | Payment order marked as "Standard".   |
|                                       | USD  | From beginning of business day to 18:00 | Next business day after accepting of payment order. (T+1)              | Payment order marked as "Standard".   |
|                                       | Any other currency   | From beginning of business day to 18:00 | Next business day after accepting of payment order. (T+1) <sup>2</sup> | Payment order marked as "Standard".   |
| <b>URGENT EXTERNAL PAYMENT</b>        | EUR payments to any country  | From beginning of business day to 17:00 | Day of accepting payment order. (T)                                    | Payment order marked as "Urgent".   |
|                                       | USD  | From beginning of business day to 17:00 | Day of accepting payment order. (T)                                    | Payment order marked as "Urgent".   |
|                                       | Any other currency   | From beginning of business day to 13:00 | Day of accepting payment order. (T) <sup>3</sup>                       | Payment order marked as "Urgent".<br>Payment UAH with current value date (T) can be executed within an amount of a day opening balance on a customer's account only |
| <b>EXPRESS EXTERNAL PAYMENT</b>       | USD  | From beginning of business day to 17:00 | Within 2 hours. (T)  | Payment order marked as "Express".  |
| <b>INTERNAL PAYMENT</b>               | Any currency   | From beginning of business day to 18:00 | Day of accepting payment order. (T)                                    | Payment orders received later than 18:00, are executed on the next business day.  |
| <b>PRIVAT DIRECT INTERNAL PAYMENT</b> | Any currency   | 24 hours                                | Day of accepting payment order. (T)                                    |   |
| <b>REGULAR PAYMENT</b>                | EUR/USD  | 13:00                                   | Day of accepting payment order. (T)                                    |   |
| <b>ACCEPTING OF INCOMING PAYMENTS</b> | Any currency   | From beginning of business day to 18:00 |  |   |

- Applications for converting currency are accepted from beginning of business day to 18:00. Applications via Privat24 online banking, are automatically converted according to the commercial rate of the Bank 24 hours running.
- Confirmations of applications for converting currency are accepted from beginning of business day to 18:00.
- Applications for margin trading are accepted from 09:00 to 18:00.

<sup>1</sup> Payment orders are accepted for execution on business days of the Republic of Latvia. Time specified in the table is the local time of Latvia. Depending on the category of customers to be serviced, the beginning of Bank business day may be different, but no later than 9:00.

<sup>2</sup> If currency conversion is required prior to making a transfer, payment is executed on the third business day (T+2).

<sup>3</sup> If currency conversion is required prior to making a transfer, payment is executed on the next business day (T+1).