

Account Opening and Servicing	
Type of transactions (services)	Price
Fee for consideration of documents for account opening/re-opening	250 EUR
Account opening	free
Additional fee for account opening without customer's personal presence at the Bank office	100 EUR
Servicing of account	10 EUR per month
Commission for the storage of funds following termination of business relations with the customer	200 EUR per month
Fee for maintenance of inactive account ¹	20 EUR a month
Closure of account ²	15 EUR
Commission for the storage of funds in USD currency ³	500 USD a month

Remote Account Management Tools⁴	
Type of transactions (services)	Price
Connection to Internetbank	free
Subscription to Internetbank	free
Access parameters change for Internetbank	10 EUR
PrivatSecure virtual device ⁵ – issuance	10 EUR
DIGIPASS device (with PIN code or w/o PIN code) – issuance, replacement	35 EUR

SMS bank	
Type of transactions (services)	Price
Connection to SMS bank	free of charge
Use of SMS bank	0.09 EUR per SMS
Cancellation of SMS bank service	free of charge

¹ An account shall be considered inactive if no transactions as per customer's instructions have occurred on the account over the last 6 months.

² Bank is entitled to close the settlements account without notifying the customer if no transactions have been recorded during a year and the account balance does exceed the account closing fee.

³ The fee applies if there are funds in USD currency on the Customer's account (-s) on the last working day of the month.

⁴ Delivery expenses not included.

⁵ Available for smartphones running Android v4.0. and higher or iOS v8 and higher.

Fees and services may be paid in any currency according to the current rate of the Bank.

Transfer Transactions		
Type of transactions (services)	At AS "PrivatBank"	Electronically (Internetbank)¹
INTERNAL PAYMENTS		
Internal transfers between accounts of the same customer of AS "PrivatBank"	free	free
Internal payments in favour of another customer of AS "PrivatBank"	4 EUR	1 EUR
EXTERNAL PAYMENTS		
Transfers in RUR, BYN, KZT	20 EUR	10 EUR
Domestic transfers and transfers to the SEPA countries² in EUR – charges type – SHA³ (specifying IBAN and SWIFT code of the beneficiary bank)		
Regular		
For residents of SEPA countries	2 EUR	0.20 EUR
For non-residents of SEPA countries	25 EUR	15 EUR
Urgent		
For residents of SEPA countries	10 EUR	7 EUR
For non-residents of SEPA countries	35 EUR	25 EUR
Transfer (EUR) outside the SEPA countries		
Regular		
	SHA⁴	25 EUR
	OUR⁵	40 EUR
Urgent		
	SHA	30 EUR
	OUR	45 EUR
Transfers in USD⁶		
Charges – SHA⁷		
Regular	30 EUR	20 EUR
Urgent	45 EUR	35 EUR
Express	65 EUR	55 EUR
Charges – OUR⁸		
Regular	65EUR	55 EUR

¹ Authorisation types limits:

	1 payment	1 day
SMS password	20 000 EUR	Without limit
Digipass	Without limit	Without limit
PrivatSecure	Without limit	Without limit

² SEPA countries – Austria, Belgium, Bulgaria, Croatia, Cyprus, Denmark, Estonia, Finland, France, Germany, Gibraltar, Great Britain, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxemburg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Rumania, San Marino, Spain, Slovakia, Slovenia, Sweden, Switzerland, the Czech Republic.

³ SHA commission type for EUR payments in Latvia and SEPA countries – the payer pays the sender bank's commission, the beneficiary pays the beneficiary bank's commission. The payment amount is credited to the beneficiary bank in full.

⁴ SHA commission type – the payer pays the Bank's commission, commissions of other banks involved in payment execution are deducted from the payment amount.

⁵ OUR commission type – the payer pays the Bank's commission that includes commissions of all banks involved in payment execution. The beneficiary receives the payment amount in full.

⁶ The Bank reserves the right to refuse to execute a payment if it cannot be made through the existing Correspondent Banks.

⁷ SHA commission type – the payer pays the Bank's commission, commissions of other banks involved in payment execution are deducted from the payment amount.

⁸ OUR commission type for USD payments – the payer pays the Bank's commission and Correspondent bank's commission. The Bank is not responsible for commission type change from OUR to SHA by banks involved in payment execution.

Fees and services may be paid in any currency according to the current rate of the Bank.

Transfer Transactions (continued)		
Type of transactions (services)	At AS "PrivatBank"	Electronically (Internetbank)¹
Transfers in USD²		
Urgent	85 EUR	75 EUR
Express	105 EUR	95 EUR
Charges – FULL OUR³		
Regular	75 EUR	65 EUR
Urgent	95 EUR	85 EUR
Express	115 EUR	105 EUR
Transfer in PLN (charges type – SHA)⁴		
Regular	45 EUR	35 EUR
Urgent	55 EUR	45 EUR
Transfer in GBP, CHF, JPY, CNY (regular)		
Charges – SHA	45 EUR	35 EUR
Charges – OUR	55 EUR	45 EUR
Additional commission fee for executing payment to the SEPA countries without IBAN and/or SWIFT code of the beneficiary bank		
Payment in any currency	20 EUR	20 EUR
Receipt of payment orders without opening account at AS "PrivatBank"		
EUR	3 EUR + commission for appropriate payment at bank branch	
Foreign currency	0.5%, min. 7 EUR + commission for appropriate payment at bank branch	

¹ Authorisation types limits:

	1 payment	1 day
SMS password	20 000 EUR	Without limit
Digipass	Without limit	Without limit
PrivatSecure	Without limit	Without limit

² The Bank reserves the right to refuse to execute a payment if it cannot be made through the existing Correspondent Banks.

³ FULL OUR commission type for USD payments – the payer pays the Bank's commission that includes commissions of all banks involved in payment execution. The beneficiary receives the payment amount in full.

⁴ SHA commission type for payments in PLN – the payer pays the sender bank's commission, the beneficiary pays the beneficiary bank's commission. The payment amount is credited to the beneficiary bank in full.

Fees and services may be paid in any currency according to the current rate of the Bank.

Cash Transactions	
Type of transactions (services)	Fee
Depositing of cash	
Acceptance of damaged, old USD, GBP banknotes for deposit to account	7% of amount
Acceptance of damaged banknotes in other currencies	Not accepted
Banknotes checking upon the Customer's request	1.00 EUR for each banknote
To own account¹	
Up to 1 000 EUR (included) in a day	free
Over 1 000 EUR	0.2% of amount, min. 5.00 EUR
Other currencies (USD, GBP)	0.8% of amount, min. 10.00 USD/GBP
To third party account in AS "PrivatBank"	
To an individual's account (EUR, USD) ²	
Up to 1 000 EUR (included) in a day	1.00 EUR
Over 1 000 EUR	0.2% of amount, min. 5.00 EUR
Other currencies (USD, GBP)	0.8% of amount, min. 10.00 USD/GBP
To a legal entity's account (EUR) ³	
	1%, min. 5.00 EUR ⁴
Other currencies (USD, GBP)	0.8% of amount, min. 10.00 USD/GBP
Crediting cash to accounts of IF Latvia and BTA insurance companies for customers who have acquired insurance policy at AS "PrivatBank"	Free
Crediting cash to customer account to pay for consumer loan, leasing, mortgage loan issued at AS "PrivatBank"	Free

¹ Depositing of cash to customer account on the day of registration of the deposit agreement in EUR currency - free of charge.

² If no separate agreement on charging commission fee is concluded between the Bank and the individual.

³ SIA "AmberReal" clients – free of charge.

⁴ Maximum amount of the fee – 70.00 EUR (only charged upon settlement of bills from an organisation, which has an account with AS "PrivatBank").

Fees and services may be paid in any currency according to the current rate of the Bank.

Cash Transactions (continued)	
Type of transactions (services)	Fee
Processing of coins for deposit into account (EUR only)	
Up to 50 pcs (including)	free
Over 50 pcs	5% of amount, min. 10.00 EUR
Exchange of cash to another nominal¹	
Exchange of EUR banknotes into other nominal banknotes	1% of amount, min. 5.00 EUR
Exchange of USD banknotes into other nominal banknotes	4% of amount, min. 20.00 USD
Exchange of coins into banknotes and banknotes into coins (EUR only)	5% of amount, min. 10.00 EUR
Cash withdrawal from clients account^{2, 3}	
EUR cash withdrawal from account at the Bank:	
In a calendar months the one-time cash amount withdrawal till 700.00 EUR (including)	Free - 1 time per month ⁴
Every next cash withdrawal till 10000.00 EUR ⁵ (including)	0.2% of amount, min. 3.00 EUR
Over 10000.00 EUR with prior application	0.3% of amount
Over 10000.00 EUR without prior application ⁶	0.8% of amount
Other currencies (USD, GBP)	0.8% of amount, min. 10.00 USD/GBP
Fee for cash disbursement from other bank card accounts in branch POS terminals	2% of amount
Out of-time withdrawal of the previously requested amount	0.3% of amount

¹ If funds are available at cash desk.

² Amounts over 10000.00 EUR and equivalent amounts in other currencies should be ordered at the Bank 2 business days in advance but not later than 1.00 PM.

³ Fee for cash withdrawal related to deposit (a single payment of the total deposit amount and deposit interest does not apply to the early termination of the deposit), lean or leasing is not collected.

⁴ If the one-time cash withdrawal exceeds 700.00 EUR, the commission is deducted from the amount of money exceeding 700.00 EUR.

⁵ If funds are available at cash desk or with a prior application.

⁶ Possible only at PrivatBank branches.

Fees and services may be paid in any currency according to the current rate of the Bank.

Servicing of Payment Cards Issued by AS "PrivatBank"^{1,2}	
Type of transactions (services)	Price
VISA Electron³, Visa Classic Debit	
Card annual fee ⁴	30 EUR / 45 USD
Additional card annual fee	30 EUR / 45 USD
Card replacement fee ⁵	15 EUR / 20 USD
Bank fee for urgent card issue ⁶	40 EUR
Fee for purchases	0.5% of purchase amount
Currency exchange fee ⁷	3.0%
Bank fee for display of account balance on ATMs of AS PrivatBank	without fee
Bank fee for display of account balance on ATMs of other banks	0.30 EUR/0.40 USD
Cash withdrawal fee in ATMs of AS "PrivatBank"	without fee
Cash withdrawal fee in other banks' ATMs	1.5%, min. 2 EUR / 3 USD
Reservation (holding) of transaction amounts in RUB, BYN, KZT (debiting of card account is performed according to the amount actually debited from the Bank account)	Transaction amount + 5%
Restrictions to cash withdrawal at ATMs – daily limit	1 500 EUR or equivalent in another currency
Restrictions to cash withdrawal at ATMs – monthly limit	10 000 EUR or equivalent in another currency
Monthly spending limit for online (internet) purchases	5 000 EUR
Fee for cash withdrawal at AS "PrivatBank"	In accordance with the fees for cash withdrawal from settlement account
Fee for cash withdrawal at other banks	1.5%, min. 4 EUR / 5.50 USD
Commission for the storage of funds in USD currency ⁸	500 USD per month

¹ The currency of the fee (USD/EUR) is applied depending on the main currency of the card account.

² Card validity term – 3 years.

³ Only for existing, already issued cards.

⁴ Card fee for the first year is debited upon issue of a card; fee for the second year is debited a year after.

⁵ Card is prepared with old validity term.

⁶ Card issue will take two business days.

⁷ To be applied if the transaction currency varies from the currency of the funds available on the Card account.

⁸ The fee applies if there are funds in USD currency on the Customer's account (-s) on the last working day of the month.

Fees and services may be paid in any currency according to the current rate of the Bank.

Servicing of Payment Card Issued by AS "PrivatBank" (continued)^{1, 2}

Type of transactions (services)	Price
VISA Classic Credit	
Card annual fee ³	100 EUR / 140 USD
Additional card annual fee	100 EUR / 140 USD
Card replacement fee ⁴	19 EUR / 30 USD
Bank fee for urgent card issue ⁵	40 EUR
Priority Pass discount card	35 EUR / 50 USD VAT incl.
Visit of VIP lounge at airport by discount card Priority pass user	35 USD
Priority Pass card replacement fee ³	15 EUR / 20 USD VAT incl.
Bank fee for display of account balance on ATMs of AS PrivatBank	without fee
Bank fee for display of account balance on ATMs of other banks	0.30 EUR/0.40 USD
Fee for purchases	0.5% of purchase amount
Currency exchange fee ⁶	3.0%
Cash withdrawal fee in ATMs of AS "PrivatBank"	without fee
Cash withdrawal fee in other banks' ATMs	1.5%, min. 2 EUR / 3 USD
Reservation (holding) of transaction amounts in RUB, BYN, KZT (debiting of card account is performed according to the amount actually debited from the Bank account)	Transaction amount + 5%
Commission for the storage of funds in USD currency ⁷	500 USD per month

¹ The currency of the fee (USD/EUR) is applied depending on the main currency of the card account.

² Card validity term – 3 years.

³ Card fee for the first year is debited upon issue of a card; fee for the second year is debited a year after.

⁴ Card is prepared with old validity term.

⁵ Card issue will take two business days.

⁶ To be applied if the transaction currency varies from the currency of the funds available on the Card account.

⁷ The fee applies if there are funds in USD currency on the Customer's account (-s) on the last working day of the month.

Fees and services may be paid in any currency according to the current rate of the Bank.

Servicing of Payment Card Issued by AS "PrivatBank" (continued)

Type of transactions (services)	Price
VISA Classic Credit (continued)	
Restrictions to cash withdrawal at ATMs – daily limit	2 500 EUR or equivalent in another currency
Restrictions to cash withdrawal at ATMs – monthly limit	10 000 EUR or equivalent in another currency
Monthly spending limit for online (internet) purchases	5 000 EUR
Fee for cash withdrawal at AS "PrivatBank"	In accordance with the fees for cash withdrawal from settlement account
Fee for cash withdrawal at other banks	1.5%, min. 4 EUR / 5.50 USD
Annual interest rate for allowed credit ¹	14%
Annual forfeit interest rate	36%
Minimal guarantee deposit ²	1000 EUR
Annual % rate paid for guarantee deposit ³	0.7%
Travel insurance for card user	50 EUR / 70 USD

¹ The available credit limit may be determined individually by agreement with the Bank.

² Guarantee deposit amount in particular cases may be changed upon decision of the Bank's Credit Committee.

³ As of 1 March, 2014 – 0.7% per annum.

Fees and services may be paid in any currency according to the current rate of the Bank.

Servicing of Payment Card Issued by AS "PrivatBank" (continued)^{1, 2}

Type of transactions (services)	Price
VISA Gold	
Card annual fee ³	150 EUR / 200 USD
Additional card annual fee	150 EUR / 200 USD
Card replacement fee ⁴	32 EUR / 45 USD
Bank fee for urgent card issue ⁵	40 EUR
Priority Pass discount card	35 EUR / 50 USD VAT incl.
Visit of VIP lounge at airport by discount card Priority pass user	35 USD
Priority Pass card replacement fee ³	15 EUR / 20USD VAT incl.
Bank fee for display of account balance on ATMs of AS PrivatBank	without fee
Bank fee for display of account balance on ATMs of other banks	0.30 EUR/0.40 USD
Fee for purchases	0.5% of purchase amount
Currency exchange fee ⁶	3.0%
Cash withdrawal fee in ATMs of AS "PrivatBank"	without fee
Cash withdrawal fee in other banks' ATMs	1.5%, min. 2 EUR / 3 USD
Reservation (holding) of transaction amounts in RUB, BYN, KZT (debiting of card account is performed according to the amount actually debited from the Bank account)	Transaction amount + 5%
Commission for the storage of funds in USD currency ⁷	500 USD per month

¹ The currency of the fee (USD/EUR) is applied depending on the main currency of the card account.

² Card validity term – 3 years.

³ Card fee for the first year is debited upon issue of a card; fee for the second year is debited a year after.

⁴ Card is prepared with old validity term.

⁵ Card issue will take two business days.

⁶ To be applied if the transaction currency varies from the currency of the funds available on the Card account.

⁷ The fee applies if there are funds in USD currency on the Customer's account (-s) on the last working day of the month.

Servicing of Payment Card Issued by AS "PrivatBank" (continued)

Type of transactions (services)	Price
VISA Gold (continued)	
Restrictions to cash withdrawal at ATMs – daily limit	3 000 EUR or equivalent in another currency
Restrictions to cash withdrawal at ATMs – monthly limit	10 000 EUR or equivalent in another currency
Monthly spending limit for online (internet) purchases	10 000 EUR
Fee for cash withdrawal at AS "PrivatBank"	In accordance with the fees for cash withdrawal from settlement account
Fee for cash withdrawal at other banks	1.5%, min. 4 EUR / 5.50 USD
Annual interest rate for allowed credit ¹	14%
Annual forfeit interest rate	36%
Minimal guarantee deposit ²	2000 EUR
Annual % rate paid for guarantee deposit ³	0.7%
Travel insurance for card user	free

¹ The available credit limit may be determined individually by agreement with the Bank.

² Guarantee deposit amount in particular cases may be changed upon decision of the Bank's Credit Committee.

³ As of 1 March, 2014 – 0.7% per annum.

Fees and services may be paid in any currency according to the current rate of the Bank.

Servicing of Payment Card Issued by AS "PrivatBank" (continued)

Type of transactions (services)	Price
VISA VIRTUAL	
Card annual fee ¹	7 EUR / 10 USD
Fee for online purchases	1 EUR / 1 USD
Currency exchange fee ²	3.0%
Reservation (holding) of transaction amounts in RUB, BYN, KZT (debiting of card account is performed according to the amount actually debited from the Bank account)	Transaction amount + 5%
Monthly spending limit for online (internet) purchases	5 000 EUR
Urgent card production (within 1 business day)	10 EUR / 15 USD
Card validity term	1 year
Fee for maintenance of card account with expired card (Privat Travel Card) ³	50 USD a month
Commission for the storage of funds in USD currency ³	500 USD per month

¹ Tariff includes fee for Internetbank.

² To be applied if the transaction currency varies from the currency of the funds available on the Card account.

³ The fee applies if there are funds in USD currency on the Customer's account (-s) on the last working day of the month.

Fees and services may be paid in any currency according to the current rate of the Bank.

Servicing of Payment Card Issued by AS "PrivatBank" (continued)			
Type of transactions (services)		Price	
VISA Platinum credit card			
		EUR	USD
Credit limit type		Renewable	
Grace period ¹		45 days	
Fee for card processing and issuance		free	
Fee for re-issuance of card	Due to physical damage loss. theft	8 EUR	10 USD
	Due to validity expiry	free	
	Upon the Bank's incentive	free	
Card validity term		3 years	
Annual fee for card maintenance, placing large deposit ²		Free	Free
Annual fee for card w/o credit limit maintenance ³		180 EUR	300 USD
Annual fee for card maintenance ⁴		255 EUR	400 USD
Credit limit standard amount		7500 EUR	10000 USD
Credit limit maximum amount		individually	
Base % rate per year (per month)		14.04% (1.17%)	14.04% (1.17%)
Fee for purchases in Latvia and abroad		without fee	
Currency exchange fee ⁵		3.0%	
Commission for the storage of funds in USD currency ⁶		500 USD per month	
Fees for cash withdrawal⁷:			
Fee for cash withdrawal at AS "PrivatBank" ATMs (own funds)		without fee	
Fee for cash withdrawal at AS "PrivatBank" branches (own funds)		In accordance with the fees for cash withdrawals from settlement account	
Fee for cash withdrawal at AS "PrivatBank" and its ATMs (credit funds)		2%	
Fee for cash withdrawal at other banks ATMs in EU countries (own funds)		3 withdrawals per month - without fee, starting from 4th withdrawal – 1% + 3 EUR / 4 USD	
Fee for cash withdrawal at other banks ATMs in EU countries (credit funds)		3 withdrawals per month – 2%, starting from 4th withdrawal – 3% + 3 EUR / 4 USD	

¹ In case the credit limit used during the previous month has been repaid in full up until the 15th of the following month, interest on Card credit limit will not be calculated for 45 (forty-five) calendar days of usage of the Card credit limit or its part.

² The annual fee is not deducted if client has deposit in AS "PrivatBank" for no less that 300000 EUR. The minimum deposit, if made until 31.03.2015, is 56914.87 EUR.

³ The annual fee part worth 15 EUR / 25 USD is deducted monthly starting with the month when the card was produced.

⁴ The annual fee part worth 75 EUR / 100 USD is deducted every year; the annual fee part worth 15 EUR / 25 USD is deducted monthly starting with the month when the card was produced.

⁵ To be applied if the transaction currency varies from the currency of the funds available on the Card account.

⁶ The fee applies if there are funds in USD currency on the Customer's account (-s) on the last working day of the month.

⁷ When withdrawing cash in a currency other than the main currency of the card, the fee for cash withdrawal is calculated at the exchange rate at the time of a Card transaction.

Fees and services may be paid in any currency according to the current rate of the Bank.

Servicing of Payment Card Issued by AS "PrivatBank" (continued)		
Type of transactions (services)	Price	
VISA Platinum credit card (continued)		
	EUR	USD
Fee for cash withdrawal at other banks and ATMs of other banks outside EU countries (own funds)	1% + 3 EUR	1% + 4 USD
Fee for cash withdrawal at other banks and ATMs of other banks outside EU countries (credit funds)	3% + 3 EUR	3% + 4 USD
Extra fee for cash withdrawal at other banks/ATMs if the amount exceeds the equivalent of 15000 EUR	1 % of amount	
Limits	Daily	Monthly
Cash withdrawal from ATMs	3 000 EUR	15 000 EUR
Online (internet) purchases		0 EUR ¹
Fee for transfer (credit funds)	2% of amount + In accordance with the Transfer Fees	
Fee for transfer (own funds)	In accordance with the Transfer Fees	
Reservation (holding) of transaction amounts in RUB, BYN, KZT (debiting of card account is performed according to the amount actually debited from the Bank account)	Transaction amount + 5%	
Amount of monthly payments	5% of the total amount of the credit limit used + 100% of overdraft	
Deadline for monthly instalments	Up to the last day of the month following the reporting month	
Date of debiting the fee for past-due minimum monthly payment ²	1st day of the month following the month when a regular instalment was not paid	
Fee for past-due minimum monthly payment ³	1% of the total debt as of the last day of the accountable month (minimum 7 EUR / 10 USD)	
Interest rate for a payment past due	28.08%	
Interest rate for unauthorised use of the credit limit	48%	
Travel insurance for card user	Free of charge	
Priority Pass discount card	Free of charge	
Visit of VIP lounge at airport by discount card Priority pass user	35 USD	

¹ Upon the application of a customer another limit may be set

² In case of a failure to pay a monthly instalment

³ Deducted if the delayed debt amount exceeds 7 EUR / 10 USD / 7 EUR

Fees and services may be paid in any currency according to the current rate of the Bank.

Servicing of Payment Card Issued by AS "PrivatBank" (continued)		
Type of transactions (services)	Price	
VISA Platinum credit card (continued)		
	EUR	USD
Priority pass card replacement fee (VAT incl.) ¹	20 EUR	30 USD
Fee for Internetbank access password replacement	4 EUR	6 USD
Monthly fee for maintenance of card account with expired card ²	20 EUR	30 USD
Closure of account	Free of charge	
Additional card VISA Gold		
Annual fee for additional card maintenance (VISA Gold)	Free of charge	Free of charge
Fee for applying and issuing additional card (VISA Gold)	Free of charge	Free of charge
Fee for replacement of additional card (VISA Gold) due to physical damage, loss, theft	10 EUR	10 USD
Limits	Daily	Monthly
Cash withdrawal from ATMs	3 000 EUR	10 000 EUR
Online (internet) purchases		0 EUR ³
Additional card VISA Virtual		
Annual fee	Free of charge	Free of charge
Fee for purchases in internet	Free of charge	Free of charge
Limit for purchases in internet, monthly	5 000 EUR	
Fee for replacement due to physical damage, loss, theft	5 EUR	6 USD
Fee for cash withdrawal at AS "PrivatBank"	0.5% of amount	
Additional card VISA Electron		
Annual fee for issuing 3 cards	Free of charge	Free of charge
Card issuance fee starting with 4th card	7 EUR	10 USD
Cash withdrawal fee in ATMs of AS "PrivatBank"	Free of charge	
Fee for cash withdrawal at AS "PrivatBank"	In accordance with the fees for cash withdrawals from settlement account	
Fee for cash withdrawal at other banks ATMs in EU countries	3 withdrawals per month - without fee, starting from 4th withdrawal – 1.5%, min. 3.50 EUR	
Fee for cash withdrawal at other banks ATMs outside EU countries	1.5%, min. 3.50 EUR	
Fee for cash withdrawal at other banks	3% + 2.85 EUR	3% + 2.85 EUR

¹ Card is prepared with old validity term.

² The Bank starts collecting the fee upon the expiry of 2 months from the moment of the expiration of the last active account card.

³ Upon the application of a customer another limit may be set

Fees and services may be paid in any currency according to the current rate of the Bank.

Servicing of Payment Card Issued by AS "PrivatBank" (continued)		
Type of transactions (services)	Price	
Additional card Electron (continued)		
Fee for purchases	Free of charge	
Fee for replacement due to physical damage, loss, theft	5 EUR	6 USD
Limits	Daily	Monthly
Cash withdrawal from ATMs	1 500 EUR	10 000 EUR
Online (internet) purchases		1 500 EUR
Credit against Deposit Coverage		
Consideration of credit against deposit coverage application	Free of charge	
Granting of credit	0.5 % of the credit amount, min. 15 EUR	
Credit use interest rates (for used credit limit)	Valid deposit interest rate + 2%	
Fee for certifying documents (per document)		
Execution of a power of attorney to a bank employee	35 EUR + VAT	
	28 EUR + VAT	

Deposits ¹	
"STANDARD"	
with interest payment at the end of deposit term and possibility to add funds to the deposit	
	EUR
Minimum deposit amount:	100
% p.a. - 3 months	0.01%
- 6 months	0.10%
- 9 months	0.15%
- 12 months (1 year)	1.00%
- 24 months (2 years)	1.30%
- 36 months (3 years)	1.30%
- 60 months (5 years)	1.30%
Current Savings Deposit²³	
deposit with compound interest calculation	
	EUR
Minimum deposit amount:	50
% p.a.	0.20%

¹ The customer is entitled to terminate the agreement before the deposit expiry term with notice to the bank 2 banking business days in advance. The deposit is terminated based on the customer's written application. The calculated deposit interest is not paid to the customer. The early termination fee is not withheld.

² The customer may withdraw an amount up to 1000 EUR / 1000 USD from Current Savings Deposit in the relevant currency within a day without notice thereof to the bank. If the withdrawal amount exceeds 1000 EUR / 1000 USD in the relevant currency of Current Savings Deposit, the customer must notify the bank thereof 2 banking business days in advance.

³ **The Bank transfers the Saving Deposit interest calculated, starting with the accrued interest in the amount of 0.05 EUR.**

Fees and services may be paid in any currency according to the current rate of the Bank.