

# Service Fees and Charges for Clients of Corporate Investment Unit

## GENERAL TERMS AND CONDITIONS FOR FEES AND CHARGES

1. The Bank charges the Client the regular fees on a monthly basis, depending on a number of calendar days the service is used. In case of a change to the fees in the reporting month, the fee is calculated by the Bank in proportion to a number of calendar days that the respective fee is in effect, except as provided in paragraph 2 of the General Terms and Conditions of Fees and Charges
2. If the Client closes the account before the end of the reporting month, however, after the regular fee is paid (withheld), the fee paid for the days during which the account was closed is considered to the fee paid by the Client for closure of the account.
3. Transaction fees are payable on the transaction day, the Client is required to have sufficient funds in the account to cover the transaction.
3. Transaction fees indicated in the national currency are payable in the national currency.
4. Transaction fees indicated in a foreign currency are payable as % of the transaction amount in the national currency for purchase/sale of a foreign currency.
5. Transaction fees indicated in a foreign currency are payable as % of the transaction amount in a foreign currency, at the NBU's rate, for payments in a foreign currency and exchange transactions.
6. For BEN transfers, the fees are payable in the transaction currency and withheld from the payment.
7. Transaction fees indicated in a foreign currency are payable in UAH equivalent at the NBU's rate effective at the end of the banking day, except for the fees for foreign exchange transactions and payments in a foreign currency payable in UAH equivalent at the NBU's rate at the time of transaction.
8. The amount of the fee payable for each transaction is rounded to the nearest integer in kopecks:
  - ✓                    ➤ ; upwards, if the tenth in kopecks is higher or equal to 5;
  - downwards, if the tenth in kopecks is less than 5
1. 9. The fee amount, settlement procedure and fee deduction other than that already set may be stipulated by a separate agreement that is signed between the Bank and the Client.
2. 10. Transactions (services) provided at the Client's request are made by the Bank upon the Client's order received in paper or electronic form, via Client-Bank online banking or via fax/email.