

GENERAL TARIFFS FOR BANKING SERVICES¹

#	Service	Service cost in UAH
1. Current Accounts		
1.1	Opening an account with special use mode ²	100.00
1.2	Opening Business Plus account, Easy Business account and card account	0.00
1.3	Opening an account in national currency to a legal entity within the framework of the partnership program for lending to agricultural producers with issuing a guarantee of Agroprosperis Group company	0.00
1.4	Opening card account in <u>foreign currency</u> in the absence of other accounts opened with the Bank	Service is not provided
1.5	Closing accounts upon the customer's application regardless of the number of accounts (except for cases of submission by a liquidator of an application for closing the Bank Customer's account within the framework of the liquidation procedure)	100.00
1.6	Maintaining Business Plus, Easy Business current accounts in national currency	0.00
1.7	Maintaining a card account in national currency <u>upon availability</u> of other accounts in national currency in the Bank (except for individual entrepreneurs)	0.00
1.8	Maintaining a card account in <u>foreign currency</u> in the absence of other accounts opened with the Bank	Service is not provided
1.9	Closing accounts at the Bank's initiative	In the amount of the account balance, but not more than 100.00
1.10	Current account re-issue (closing and opening of a new one) in connection with reregistration, reorganization, change of the name or form of business organization	100.00
1.11	Change of a tariff plan by switching to other tariff plan ³	100.00 (including VAT)
2. Piraeus Online Banking electronic payments remote servicing software and technical complex		
2.1	The cost of each set (one signature - 1 pc.) of devices for storing electronic digital signature and generation of one-time passwords TOKEN RSA. Device lifetime – up to 5 years.	3,000.00 (including VAT)
2.2	Providing counselling services as to setting up a customer's workplace for work in Piraeus Online Banking system through the Bank's representative visit to the Customer's office (only for Kyiv outlets) ⁴	720.00 (including VAT)
2.3	Second connection to Piraeus Online Banking if the Client has been disconnected earlier under the Tariffs.	300.00 (including VAT)
2. Payments		
3.1	Crediting funds to the account in the national or foreign currency	0.00
3.2	Crediting funds in the national currency from LORO type account as settlements under international business contracts	50.00
3.3	Transfer of funds in the national currency according to	
3.3.1	payment order on paper, except for cases when such transfer is stipulated in a separate tariff	50.00
3.3.2	payment order in the national currency to an individual's current account (except for persons involved in the independent professional activities) opened with JSC PIRAEUS BANK ICB	1.2%
3.4	Transfer of funds in national currency to LORO type accounts for settlements under international business contracts	0.1% (min 200.00 max 1,000.00)
3.5	Transfer of funds in foreign currency within JSC PIRAEUS BANK ICB, including to own account	0.00
3.6	Fee for transferring funds from Easy Business current account to customer's own current account in the Bank	0.02%
3.7	Payments in national and foreign currencies from Business Plus or Easy Business account to any other accounts except for own current accounts in the Bank	Service not provided.
3.8	Transfer of funds in EUR in favor of the recipient serviced in one of the banks of PIRAEUS BANG Group (Beyond Boundaries product except for International package) in the amount of:	
3.8.1	up to EUR 20,000	EUR 25
3.8.2	from EUR 20,000.01 to EUR 34,000	EUR 30
3.8.3	from EUR 34,000.01	EUR 50
3.9	Sending request to the recipient's bank as to returning the payment in the national currency, which was written off the Customer's account	49.00
3.10	Sending the clarification about the outgoing UAH payment to the beneficiary bank	50.00
3.11	Investigation on payments in foreign currency (change of payment instructions,	USD 50, excluding VAT (for payments in

	cancellation (annulment)/return of the payment, request for confirmation	USD) for each request EUR 50, excluding VAT (for payments in EUR) for each request UAH 250, excluding VAT (for payments in Russian rubbles)	
3.12	Return of mistakenly received funds at the request of the foreign bank to call back a transfer	0.00	
3.13	Transfer of funds in foreign currency from the card account, except for returning own account in the Bank	Service is not provided	
3.14	Execution of the document on encumbrance of the customer's account	5% but no less than 2,000.00	
3.15	Transfer of funds according to the document on collecting under burdened account	1% but no less than 1,000.00	
3.16	Withdrawal of encumbrance from the account	0.00	
3.17	Transfer of funds in national currency outside the Bank after the end of the operational time under the payment order received to the Bank after the end of the operational time established by the Bank to perform outgoing customers' payments in national currency ⁵	0.1% (min 50 max 500)	
3.18	Fee for the transfer of funds in USD with the guaranteed crediting of the full amount to the payee. It is paid additionally to the fee for the payment in USD	USD 40	
4. Foreign currency purchase/sale, conversion at IFEM			
4.1	Sale at the Bank's initiative at the Interbank Foreign Exchange Market ⁷	0.00	
5. Visa Business payment card operations⁷			
5.1	Payment card reissue (reissue at the holder's initiative)	250.00	
5.2	Urgent ⁸ issue of the payment card	250.00	
5.3	Fee for withdrawing cash in the network of ATMs of other banks of Ukraine	1.5% + 5.00	
5.4	Fee for withdrawing cash in cash desks of other banks of Ukraine	1.5% + 500	
5.5	Fee for withdrawing cash in ATMs of Piraeus Bank Group abroad ⁹	1.5% + 30.00	
	Account currency	UAH	USD, EUR
5.6	Fee for withdrawing cash abroad	3% + 30.00	1.5% + 30.00
5.7	Fee for conversion ¹⁰	1%	
5.8	Set up of PIN-code at POS-terminals of JSC "PIRAEUS BANK ICB" (while the card is valid)	0.00	
5.9	Recovery of PIN-code at POS-terminals of JSC "PIRAEUS BANK ICB" (while the card is valid)	30.00	
5.10	Balance inquiry in ATMs of JSC PIRAEUS BANK ICB		
5.11	first inquiry	0.00	
5.12	each next inquiry	3.00	
5.13	Balance inquiry in ATMs of other banks / giving mini-statements in ATMs of JSC PIRAEUS BANK ICB	5.00	
5.14	Execution of other documents on the account: change of PIN-code in ATMs of JSC PIRAEUS BANK ICB	5.00	
5.15	Search/request under payment card operations – fee for groundless dispute of an operation by a customer (after investigation)	180.00	
5.16	Cashless operations in the trade network	0.00	
5.17	Providing certificates to payment card holder through SMS-informing ¹¹	20.00	
5.18	Fee for using unauthorized overdraft (annually) UAH	40%	
5.19	Fee for using unauthorized overdraft (annually) USD/ EUR	20%	
5.20	Minimum balance	0.00	
6. Servicing loans from non-residents			
6.1	Servicing accounts in part of loan attracted from non-residents for each concluded contract for attracting a credit/loan from a non-resident for a full and incomplete settlement period ¹²	300.00	
6.2	Servicing accounts in part of loan attracted from non-residents for each concluded contract for attracting a credit/loan from a non-resident for the first full and incomplete settlement period ¹² The tariff is implemented once and only if the loan agreement has been serviced in other bank.	400.00	
7. Acquiring services			

7.1	Fee for acquiring services, service is provided on the basis of a separate acquiring agreement, which specifies the amount of the fee. A fixed part of the tariff is paid for each settlement period.	2.5 % from the amount of the transaction+200,00
8. Other services		
8.1	Service of monthly providing of statements of account <i>on paper</i>	Included in the tariff for maintaining current account
8.2	Service of daily providing of statements of account in Piraeus Online Banking electronic payments remote servicing software and technical complex	Included in the user's fee for performing operations using Piraeus Online Banking system
8.3	Service of daily providing of statements of account <i>on paper</i> (connecting to the service is carried out upon a separate application ¹²)	100.00
8.4	Providing a statement (in the case of not using the service of daily providing statements of account and in the case of a request for a non-monthly statement included in the current account maintenance service) / duplicate of the statement of account for a period of no more than 1 year <i>on paper</i> on a separate written request	20.00 (for each copy)
8.5	Providing a duplicate statement of account more one year old ¹³	300.00 (for each copy)
8.6	Providing a statement on the status and flow of funds on the account (current, deposit) in Ukrainian, English, Russian¹³	
8.6.1	standard term (within 2 working days)	150.00 (for each copy)
8.6.2	urgent (within one working day)	300,00 (for each copy)
8.7	Providing copy of another content related to settlement and cash servicing (including certificates on international business and other foreign exchange transactions) ¹³	300.00 (for each copy)
8.8	Certificate of audit request as to the financial condition as of a certain date / or for a certain period	500.00
8.9	Providing a certificate of loan debt absence ¹³	300.00 (for each copy)
8.10	Providing a certificate of the state of debt under loans, funds flow on the credit account ¹³	300.00 (for each copy)
8.11	Providing a certificate confirming the execution of a cash or settlement transaction, including for confirmation of crediting the court fee (state duty), taxes, charges and other payments into the budget revenue to the accounts of the state treasury by issuing an appropriate inscription on the Customer's payment order ¹³	300.00 (for each copy)
8.12	Arrangement of the payment order in national and foreign currency on paper	40.00 (for one payment document in the necessary number of copies)
8.13	Providing certified copies of payment documents (applications for purchase/sale, powers of attorney, etc.) in national and foreign currency carried out by the Bank.	10.00 for each copy
8.14	Providing certified copies of notifications in one of SWIFT formats as to operations performed by the Bank at the Customer's instruction	100.00 for each copy
8.15	Providing statements of customers' accounts, electronically using MT 940 system, each account that is connected to the service is rated	100.00
8.16	Fee for sending documents by courier mail (within Ukraine) or by means of Ukrposhta on the basis of the customer's corresponding request.	204.00 (including VAT)
8.17	Transfer of the account for being serviced at the Outlet located in another area, on the Customer's initiative	100.0 (including VAT)

- The above tariffs apply to all customers using International, Profi and Smart, International Investor and Non-Profit International Representative Office Tariffs
- The fee is paid once upon opening of the account - for legal entities / for individual entrepreneurs. The fee for opening an account is paid (written off) in advance at the moment of submission by the Customer to the Bank (Bank's outlet) of the documents for opening each account.
- In case of changing the tariff plan by transferring to another Tariff Package on the Customer's initiative, the Bank, after paying the fee for changing the tariff plan, transfers the Customers to the selected Tariff Package. Changing the tariff plan by transferring to another Tariff Package is possible only from the first operational day of the new settlement period and in the absence of arrears in settlement and cash servicing.
- The fee is paid irrespective of the technical condition, technical specifications and software status of the Customer's workplace and the subsequent operation of the Piraeus online banking service.
- The payment order is executed by the Bank only subject to the availability of technical capabilities and taking into account the Bank's internal procedures. The Customer informs the Bank of the necessity of carrying out such a payment order by any means convenient for him. The Customer unconditionally agrees that failure by the Bank to execute such a payment order by the end of the banking day, as well as its execution by the end of the banking day, cannot be the basis for appeal, provided that the payment order is properly executed and in the presence of a sufficient balance for its execution. The tariff does not apply to customers who are connected to "Foreign Investor" Tariff Package.
- The contractual writing-off of funds from customers' accounts is carried out in the cases and according to the procedure prescribed by the agreements on opening an account and the current legislation of Ukraine. The Customer entrusts the Bank with the contractual writing-off of cash from his account opened with the Bank in cases provided for by the agreement on opening an account in the amount of the value of services rendered by the Bank, the amount of money that was mistakenly or excessively credited to the Customer's account and other amounts due to be paid the Customer, including, but not limited to, to repay the Customer's debt to the Bank in respect of any contracts

entered into between the Bank and the Customer, as well as the amount of the Bank's expenses, the maintenance and payment of the amounts of obligatory payments, including those that arise if the currency of the account differs from the currency of payment, including, but not limited to, the receipt of a commission in UAH for operations with the use of payment cards and other special means of payment, for receipt of a cashless foreign currency to the Customer's account and, if necessary, to carry out a conversion (exchange) transaction, purchase sale of foreign currency at the Interbank Foreign Exchange Market of Ukraine without the need for a separate application or order from the Customer for the purchase/sale/conversion (exchange) with the deduction or subsequent contractual writing-off of the Bank's cost of services and expenses for such transaction, and to transfer the amount of funds received as a result of such transaction to the payment for the cost of services of the Bank and other Customer's obligatory payments/debts to the Bank, but not limited to them. In this case, the Customer authorizes the Bank to determine the rate of such purchase/sale/exchange (conversion) at the level of the exchange rate existing at the Interbank Foreign Exchange Market of Ukraine for the respective type of currency and with the use of which the Bank concludes agreements at the Interbank Foreign Exchange Market of Ukraine on the date of such transaction, or, at the discretion of the Bank, at the appropriate rate (depending on the Customer's transaction, that is, Purchase and Sale), which should not differ by more than 2% of the rate set by the Bank's operating cash desk as of the relevant date. Such contractual cancellation is carried out on the basis of a memo slip. The action of sub-clause 6 is executed for all accounts which were opened and for accounts opened within the Bank. The contractual write-off of funds from customers' accounts is carried out in accordance with the terms of the contracts, taking into account the requirements and procedure established by sub-clause 6. In case of discrepancies between the contractual write-off procedure provided for by the agreement on opening the account and the procedure provided for in sub-clause 6, the conditions of sub-clause 6 are priority in relation to the contract.

7. Fees, other payments established in a foreign currency may be paid or written off by the Bank in the national currency at the rate of the National Bank of Ukraine as of the date of such payment / write-off in accordance with applicable laws and internal procedures of the Bank.
8. - on the 3rd day after ordering a card for Kyiv and regional centers (Dnipropetrovsk, Odessa, Kharkiv, Cherkasy, Lviv);
- on the 4th day after ordering the card for other cities of Ukraine.
9. ATMs of Piraeus Bank Group in Greece, Bulgaria, Romania, Albania, Serbia, and Geniki Bank ATMs in Greece
10. The Bank's fee for paying against invoice, if the currency of the transaction differs from the currency of the account.
11. The service is provided only for telephone numbers of Ukrainian mobile operators. Regardless of the date of connection to the service for the first month, no fee is charged. In the future, the service is provided free of charge, if in the previous month, by means of a payment card a non-cash payment for goods and services in the trade and service network (including e-commerce) for a sum not less than UAH 2,000.00 was made (or equivalent of this amount). All transactions of payment for goods and services with the help of the card, which were debited from the customer's account from the first working day to the last working day of the current month, are accepted. Otherwise, the fee for using is established in accordance with the current tariffs of the Bank for this service. With a reissue of the card - the standard tariff applicable at the time of reissuing the card is established.
12. The calculation period is set from the 27th of the previous month to the 26th day of the current calendar month (inclusive). In case of insufficient funds on the account at the end of the current month for paying the commission, the debt must be paid up to 26 (twenty sixth) day of the following month.
13. The fee is paid at the time of providing a service. The number of copies is indicated by the customer in the letter of request. The certificates are issued within 3 business days (if no other term is specified in the tariffs) from the date of submission to the Bank of the letter of request from the Customer.

Reservation to Tariffs

- The terms and conditions of any separate agreement concluded between the Bank and the Customer may differ from the standard terms of service. In this case, the terms and conditions specified in the agreement will prevail.
- Additional fees from third parties (taxes, fees of third banks - banks with which Piraeus Bank ICB has no correspondent relations, etc.), if any, are always written off irrespective of the fees specified in these Tariffs.
- Fees and other payments provided for in the Tariffs are paid by the Customer independently or written off by the Bank in national currency or in foreign currency in the course of international transactions. Fees, other payments established in foreign currency, may be paid or written off by the Bank in the national currency at the rate of the National Bank of Ukraine at the time of such payment / write-off in accordance with applicable laws and internal procedures of the Bank.
- The Bank reserves the right to change, in full or in part, the current Tariffs or interest rates in case of changes in the requirements of the current legislation, the state of the financial market and/or changes in technical and organizational preconditions, informing the Customer in accordance with the procedure stipulated by the agreement between the Bank and the Customer. New Tariffs shall be deemed accepted by the Customer since their introduction by the Bank. If the Customer does not agree with the new Tariffs, he has the right to terminate the agreement with the Bank in accordance with the procedure provided for by such agreement.
- Upon entering into a bank account agreement, the Customer unconditionally agrees that the planned change of the Current Tariffs shall be reported by the Bank to the Customer within the terms specified in the bank account agreement by placing the information on the stands in the Bank's premises accordingly or by sending an electronic message using Piraeus Online Banking or IFOBS systems. In this case, if between the Bank and the Customer an agreement has been reached regarding the establishment of the individually determined amount of payment for the respective service of the Bank, such amount of payment (tariff) changes in accordance with the procedure specified in the bank account agreement and is not subject to change together with the change of the Current Tariffs, unless otherwise specified in a bank account agreement concluded between the Bank and the Customer.
- Banking Day means a working day defined as such by the current legislation of Ukraine, not including non-working days: Saturday, Sunday, holidays determined by law.