

# Purchase and sale of Ukrainian Government Bonds

**Ukrainian Government Bonds are attractive and exclusive financial tool which can provide you with significant short- or long-term income and reliable low-risk and devaluation- proof investments.**

## Key benefits:

- 0% personal income tax rate on the interests received\*;
- 0% fee both on purchasing, holding and selling the Bonds;
- 100% government guarantee of return on investments and investments' repayment;

## and also:

- higher, compared to deposits, return on investment with minimal risks;
- long term investment on the same terms, which guarantees stable income for a long time.

\* only 1,5% military tax is charged on contrary with a return on a banking deposit which is the subject of 19,5% taxation.

## Main terms of purchase / sale of Bonds at the Bank:

Parameters	Conditions
Clients	PI residents, PI non-residents – investors
Bonds currency	USD and EUR
Price and yield of Bonds	determined by the Treasury of the Bank based on market conditions and expenses on conducting an operation (for securities that the Bank is ready to buy or sell).
Commissions	not provided
Minimum transaction amount	determined by the Bank
Required conditions	the presence of a current account in foreign currency, in which nominated Bonds (in the case of purchase of foreign currency Bonds), securities account (in case of purchase of Bonds).
Payments for Bonds (income and face value)	is carried out by the Ministry of Finance of Ukraine in the currency of the Bonds denomination

**Warning:** This document is for informational purposes only and can not be considered or interpreted as an invitation or an offer to enter into an agreement. Its purpose is not the impact on the client's Bank, its investment plans and decisions. You need to get an independent advice on tax law. Information based on sources available to the public is considered reliable as of May 1, 2018 and may be updated or changed.