

Tariffs for current account «For those who in the sea»

Operation/service	Tariff
Current account opening in national currency/ in foreign currency	0 UAH
Account closing	0 UAH
Account statements ^{*1.2}	0 UAH
References on the account (client request) (in Ukrainian, English, Russian language):	
• Standard ^{*1} references (provided during one business day)	50 UAH
• Non standard references ^{*1.2} (provided in two business days)	100 UAH
• Non standard urgent reference ^{*1.3} (provided during one business day)	150 UAH
Standard references/information the outstanding amounts and / or transaction amounts for clients who opened accounts at Crimea branches of JSC «PIRAEUS BANK ICB» (except accounts closed before February, 1 st 2014), and requested individually sample(provided during one business day)	2 000 UAH
Issuing of the Power of Attorney for the managing of account ²	150 UAH
FCY sale/purchase from a Customer's account for execution of compulsory collection documents of funds from the customer's account in accordance with the current legislation	0 UAH
Sale of currency on the interbank currency market ^{*3 3.1}	0,5% min 100 UAH
Purchase of currency on the interbank currency market ^{*3}	0,5% min 150 UAH
Sale of currency on the interbank currency market at the Bank's initiative ^{*4}	0 UAH
Conversion of currency on the interbank currency market ^{*18}	0,5% min 100 UAH
Additional commission for the purchase / sale / conversion of foreign currency on interbank currency market ^{*5}	From 0% up to 100 % from amount of purchase / sale / conversion of foreign currency
Purchase of foreign currency at Interbank for the retail loan repayments in case of money were transferred by the Borrower to the account 2900% and in case of presence of concluded Additional agreement to the Borrower's Loan agreement	0 UAH
Standing orders	
Issuance of Standing order ^{*6}	6 UAH
Commission for money transfer under Standing order	2 UAH/ transfer
Accumulating interest on balance on the current account (annual)	0%
Payments	
For local currency:	
Incoming payments cash payments	0
Incoming non-cash payments from other cliens JSC "PIRAEUS BANK ICB" ^{*17}	0,4%
Incoming non-cash payments from other banks ^{*17}	0,4%
Non-cash transfer of loan funds from transit account in JSC "PIRAEUS BANK ICB to client's current account ^{*15}	0 UAH
Incoming payment received after card-to-card transfer and winnings, transfers through payment systems such as Skrill etc. ^{*16}	0,75%
Incoming non-cash payment from deposit account which were early terminated (except agreement which were prolonged) and placed using non-cash payment from other bank	0,5%
Incoming cash payments to the Customer's account by any person other than the account owner	1% from payments
Transfers of funds within JSC "PIRAEUS BANK ICB" between customer's own accounts, including transfers to deposit accounts and investment accounts, in branches of JSC "PIRAEUS BANK ICB" ^{*7}	0 UAH
Transfers of funds within JSC "PIRAEUS BANK ICB" between customer's own accounts, in ATMs of JSC "PIRAEUS BANK ICB" ^{*7}	2 UAH
Transfers of funds within JSC "PIRAEUS BANK ICB" to other customers' accounts ^{*7}	0,5% min 5 UAH max 500 UAH
Outgoing payments ^{*7*18}	0,75% min 5 UAH max 1000 UAH
Transfers of funds which were granted to Borrowers by the JSC "PIRAEUS BANK ICB" as loan amount and / or down payment (within the acting retail loan products, where is foreseen transfer fund (loan amount) outside or inside of the Bank) from Client's account to Seller's account of real estate or vehicle according to paper payment order ^{*7.1}	0 UAH
Inquiries, notifications, specification on international payments: specification of the transfer, cancellation of the transfer/ investigation on the transfer/ other notifications (including e-mail to NBU)	15 UAH

Operation/service	Tariff	
For foreign currency:		
Incoming payments cash payments	0	
Incoming non-cash payments from other banks ^{**17*19}	0,4%	
Incoming non-cash payment from deposit account which were early terminated (except agreement which were prolonged) and placed using non-cash payment from other bank	0,5%	
Incoming payment received after card-to-card transfer and winnings, transfers through payment systems such as Skrill etc. ^{*16}	0,75%	
Transfers of funds within JSC "PIRAEUS BANK ICB" between customer's own accounts, including transfers to deposit accounts and investment accounts, in branches of JSC "PIRAEUS BANK ICB" ^{**7}	0 UAH	
Transfers of funds within JSC "PIRAEUS BANK ICB" to other customers' accounts ^{*7,8}	0,5% min 20 USD max 100 USD 0,5% min 25 EUR max 100 EUR	
Outgoing payments in foreign currency account in USD outside JSC "PIRAEUS BANK ICB" ^{**7*18*19}	1% min 30 USD max 300 USD	
Outgoing payments in foreign currency account in EUR outside JSC "PIRAEUS BANK ICB" ^{**7*18*19}	1% min 30 EUR max 300 EUR	
Outgoing payments in foreign currency account in RUB outside JSC "PIRAEUS BANK ICB" ^{**7*18}	1% min 30 USD max 300 USD	
Inquiries, notifications, specification on international payments: specification of the transfer/ cancellation of the transfer/ investigation on the transfer/ other notifications	50 USD	
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	50 USD	
Return of mistakenly received funds at the request of money transfer recall of a foreign bank	0 UAH	
Cash operations		
Cash withdrawal in national and foreign currency through cash - desk of JSC "PIRAEUS BANK ICB"	0% UAH	
Operations with a card		
Point of sale	Branch	Winbank
	Classic / Gold	Classic / Gold
Card issue/ reissue at the end of the term/ issue of the additional card	80 UAH / 300 UAH	70 UAH / 290 UAH
Reissue of the card (including additional card) during card validity term initiated by the client ^{*9}	80 UAH / 200 UAH	70 UAH / 190 UAH
Urgent ^{*10} issue card ^{**10.1}	250 UAH	-
Unlock card	0 UAH	3 UAH
Cash withdrawal in ATMs of JSC "PIRAEUS BANK ICB"	0 UAH	
Cash withdrawal in other Ukrainian banks	0 UAH	
Account currency	UAH	USD, EUR
Cash withdrawal in ATMs of Piraeus Bank Group abroad ^{**11}	1,5%+30 UAH	
Cash withdrawal abroad	3%+30 UAH	1,5%+30 UAH
Conversion commission ^{**12}	1,5 %	
Set up of PIN-code at POS-terminals of JSC "PIRAEUS BANK ICB" (while the card is valid)	0 UAH	
Recovery of PIN-code at POS-terminals of JSC "PIRAEUS BANK ICB" (while the card is valid)	30 UAH	
Balance inquiry in ATMs of JSC "PIRAEUS BANK ICB":		
<i>first inquiry per day</i>	0 UAH	
<i>further inquiries</i>	1 UAH per inquiry	
Balance inquiry in ATMs of other banks \ Mini statement in ATMs of JSC "PIRAEUS BANK ICB"	3 UAH	
Other transactions: PIN-code change at ATMs of JSC "PIRAEUS BANK ICB"	5 UAH	
Retrieval / query operations with payment cards - commission for unjustified appeal of transactions by client (after investigation)	180 UAH	
Non-cash card transactions in trade and service network	0 UAH	
Information provided to cardholder by SMS-informing service (monthly) ^{**13,14}	0 UAH	
Rate for unauthorized overdrafts	40% per annum	

Operation/service	Tariff
Minimum balance	0 UAH
Other service	
Preparation of the document as to clients account impairment	5% from impairment amount, but not less than 2000 UAH
Deduction of founds on impaired account	1% from deduction amount, but not less than 1000 UAH
Release of the accounts impairment	0 UAH

*¹ Standard references supposed to provide the following information:

- Current account opening
- The presence / absence of open account;
- The outstanding amounts and / or transaction amounts
- The presence / absence of credit debt.

*^{1, 1.2, 1.3} The rates do not apply to customers who have not apply the Statement of standard samples that must be made to customers who opened accounts at branches of JSC «PIRAEUS BANK ICB» in Crimea.

*² The power of attorney can be provided for managing of a current account, deposit account. Commission paid for the copy of the power of attorney every time at execution without involving a notary.

*³ The fee of 0.5% for purchase of currency in the interbank currency market represents the Bank's commission and it is additional to the current fee for the Pension Fund.

*^{3.1} Commission is not taken in case of selling currency for the purchase of domestic government bonds from the portfolio of JSC "PIRAEUS BANK ICB".

*⁴ According to paragraph 11 of General terms of Tariff policy JSC "PIREUS BANK ICB" Services for individuals.

*⁵ Amount of commission on the current date is set up by Treasury department of JSC "PIRAEUS BANK ICB" on the beginning of every operational day in borders that are in the Tariffs on the base of order of the head of department.

*⁶ Commission is paid in the moment of signing of additional agreement to the current account agreement. If it is necessary to make changes in standing order by client's initiative than new standing order should be issued and previous – cancelled.

*⁷ Except of transfers initiated by internet-service winbank and for cases described at *7.1.

*^{7.1.} The list of retail loan products where is foreseen funds transfer (loan amount) inside or outside the Bank, where "Current" account is the Account for loan servicing:

- "Car loan for the purchase of a new car";
- "Mortgage loan for the purchase of the real estate on the primary market under collateral on the secondary market";

*⁸ transactions in FCY can be fulfilled in the frame of valid Ukrainian legislation

*⁹ The tariff does not apply in the case of reissued by the decision of the Bank in accordance with the internal regulations of the Bank

*¹⁰ - on the 3rd day after ordering of card for Kyiv and regional centers (Dnipro, Odesa, Kharkiv, Cherkasy, Lviv)
- on the 4th day after ordering of card for other cities of Ukraine.

Levies, as an additional pay to the standard tariff from issue/reissue of card

*^{10.1} - a tariff is not used to cards that is executed through service of remote service of "winbank"

*¹¹ ATMs of Piraeus Bank Group abroad.

*¹² Commission for payment account (if currency of transaction is different from the currency of account)

*¹³ Service is provided to phone numbers of Ukrainian mobile operators only.

*¹⁴ Regardless the date of service activation – first month of service usage is free of charge. From the second month if a customer makes purchases using a card (Internet including) during the month for amount not less than **1500.00 UAH** - SMS-notification is free. Calculation includes all purchases made with a card from the first working day till the last working day of current month. Otherwise the fee is 5.00 UAH for Classic.

*¹⁵ In case of transfer of loan funds within the product "Zhvava gotivka" under the Agreement of cooperation with PJSC "Alfa Bank"

*¹⁶ Refers to transfers that use merchant code 7995.

*¹⁷ For client funds, which were previously sent by the client and returned from the account of unclear amounts of the receiving bank or were not executed by the correspondent bank or the receiving bank on basis of Compliance control internal policy of the correspondent bank or the bank of recipient the Tariff is 0 UAH. In the case of returned funds from other accounts of the receiving bank, other than the account of unclear amounts, the decision on the compensation of the commission for the transfer of funds is taken by the bank on the basis of a client's application, after analyzing the purpose of the received funds.

*¹⁸ In the case of execution of compulsory collection documents of funds from the customer's account by the State Executive Service, private executors or State Fiscal Service, tariff 0 UAH.

*¹⁹ Third party commissions (correspondent bank / third bank commissions) may be additionally withheld regardless of the fees specified in these Tariffs.