Dear Clients!

We would like to draw your attention that since 19/03/2012 the following changes will be made:

- Changes to "Regulations on Opening, Use and Maintenance of Individuals' Current Accounts in the National and Foreign Currencies. Conditions of Payment Card Use" as regards SMS-informing service.
- 2. Changes to tariffs:

! For clients, who have activated the service till 19/03/2012 the tariff is unchangeable for the period of card validity.

- account "Free access", account "Current", account "Salary 2", account "Salary 3":

Tariff

	Classic	Gold
Providing information to cardholder by SMS-informing*10	50 UAH	0 UAH
	(for period of card	(for period of card
	validity)	validity)

¹⁰ Service provided for phone numbers of Ukrainian mobile operators only

will be changed for:

	Classic	Gold
Information provided to cardholder by SMS-informing service (monthly)*10	5 UAH*	0 UAH

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

- account "For those who in the sea":

Tariff

	Classic
Providing information to cardholder by SMS-informing ^{'9}	50 UAH
	(for period of card
	validity)

⁵ Service provided for phone numbers of Ukrainian mobile operators only

will be changed for:

	Classic
Information provided to cardholder by SMS-informing service (monthly) *9	5 UAH*

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

- account "Pension":

Tariff

	Classic
Providing information to cardholder by SMS-informing 4	25 UAH (for period of card validity)

^{*4} Service provided for phone numbers of Ukrainian mobile operators only

will be changed for:

	Classic
Information provided to cardholder by SMS-informing service (monthly)*4	3 UAH*

¹ Service is provided to phone numbers of Ukrainian mobile operators only.

The fee is charged on a monthly basis. Regardless the date of service activation - first time the fee is charged at the first banking day after the activation for the whole month, next times – at the last banking day of each month (starting from the second month).

* Tariff is applied to clients, who has activated the service since 19/03/2012. If the client activated the service till 19/03/2012 the following tariff is applied - Classic –

⁵⁰ UAH (for period of card validity), Gold - 0 UAH (for period of card validity).

The fee is charged on a monthly basis. Regardless the date of service activation - first time the fee is charged at the first banking day after the activation for the whole month, next times - at the last banking day of each month (starting from the second month).

Tariff is applied to clients, who activated the service since 19/03/2012. If the client activated the service till 19/03/2012 the following tariff is applied - Classic – 50 UAH (for period of card validity).

The fee is charged on a monthly basis. Regardless the date of service activation – first time the fee is charged at the first banking day after the activation for the whole month, next times – at the last banking day of each month (starting from the second month).

Tariff is applied to clients, who has activated the service since 19/03/2012. If the client activated the service till 19/03/2012 the following tariff is applied - Classic – 25 UAH (for period of card validity).