

BANKING (FINANCIAL) SERVICE INFORMATION PROVIDED TO A CLIENT

1. Information on the institution providing financial services and other data

1.1. Full name of the Bank, identification code:	Joint Stock Company “ProCredit Bank” (hereinafter the “Bank”), identification code: 21677333.
1.2. Registered address of the Bank:	107-A Peremohy Avenue, Kyiv, 03115
1.3. Contact details and the Bank’s website:	Contact phone numbers: 0 800 500 990, 044 590 10 00. E-mail: ukr.info@procredit-group.com Bank’s official website: https://www.procreditbank.com.ua/
1.4. Information on licences and permits granted to the Bank:	State registration data: registered by Holosiivskyi District State Administration in Kyiv on 28.12.2000. Information on the inclusion of the data of the legal entity in the Uniform State Register on 28.12.2000 under number 276. Information on the right to provide banking services: banking licence No. 195 of 13.10.2011. Contact details of the authority effecting state regulation of the Bank’s activity: National Bank of Ukraine, 9, Instytutska Str., Kyiv 01601 Telephone: 0 800 505 240.
1.5. References to regulatory papers:	The link to the web page of the official Internet presence of the National Bank of Ukraine where the Regulation on Information Support to Clients by Banks in Respect of Banking and Other Financial Services approved by the Resolution of the Board of the National Bank of Ukraine No. 141 dated 28.11.2019 is published: https://bank.gov.ua/ua/legislation/Resolution_28112019_141 . The link to the Verkhovna Rada of Ukraine web page: The Law of Ukraine “On the Financial Services and State Regulation of the Financial Service Markets”: https://zakon.rada.gov.ua/laws/show/2664-14#Text
1.6. Link to the web page of the Bank containing the information on the deposit guarantee system:	Information on the deposit guarantee system: https://www.procreditbank.com.ua/deposit-guarantee-fund/
1.7. Information on:	1.7.1. Policy of Prevention of Conflicts of Interests at the Bank and the link to the web page of the Bank where this Policy is published: https://www.procreditbank.com.ua/assets/Uploads/docs/conflictOfInterestPreventionPolicy.pdf 1.7.2. Personal Data Processing Procedure, as well as the reference to the web page of the Bank where the procedure is published: the Bank conducts its business activities, including the handling of banking secrecy and personal data protection, entirely in accordance with the requirements of effective

	<p>legislation and takes all measures to ensure compliance with the Law of Ukraine “On Banks and Banking”, the Law of Ukraine “On Personal Data Protection”, as well as other legal and regulatory papers. The client can find details about personal data processing under the following link: https://www.procreditbank.com.ua/assets/Uploads/docs/ProcessingPersonalDataProcedure.pdf</p> <p>1.7.3. Procedures to be performed by the Bank in the case of non-fulfilment of obligations under the Agreement for Banking Services by the client: in the cases envisaged by the Law of Ukraine and/or the General Agreement, the Bank shall have the right to terminate the provision of the respective banking service and to charge a fine for breaching a monetary obligation, to foreclose on collateral in case of non-fulfilment/improper fulfilment of a secured obligation, and to claim compensation for damages caused to the Bank.</p> <p>1.7.4. Procedure for consideration of client appeals by the bank, as well as the link to the “Citizens’ Appeals” section on the web page of the official online representative office of the National Bank of Ukraine where the information on consideration of appeals is published: https://www.procreditbank.com.ua/branches/</p> <p>1.7.5. Effective date of the public offering (offer) is 07.10.2013.</p>
1.8. Warning:	<p>1.8.1. Signing of a public offering (offer) implies the client’s acknowledgement of the terms of provision of banking services.</p> <p>1.8.2. The client has the right to object to receiving advertising materials through remote communication channels.</p>
<p>II. INFORMATION ON THE TYPES OF BANKING (FINANCIAL) SERVICES PROVIDED TO CLIENTS</p>	

2.1. The types of the banking services provided by the Bank to **Private Clients** and the link to the website of the Bank where the material characteristics of the bank deposit services and the terms of their provision are published:

2.1.1. Current account: <https://www.procreditbank.com.ua/fees-and-terms-of-service>

2.1.2. Savings account: <https://www.procreditbank.com.ua/personal-savings>

2.1.3. Term deposit: <https://www.procreditbank.com.ua/personal-savings>

2.1.4. Overdraft: <https://www.procreditbank.com.ua/fees-and-terms-of-service>

2.2. The types of the banking services provided by the Bank to the **Business Clients** and the link to the website of the Bank where the material characteristics of the banking services and the terms of their provision are published:

2.2.1. Granting of loans:

- Business loan: <https://www.procreditbank.com.ua/business-clients/loans/business-loan/>

- Credit line: <https://www.procreditbank.com.ua/business-clients/loans/credit-line/>

- Overdraft: <https://www.procreditbank.com.ua/business-clients/loans/overdraft/>

- Green financing: <https://www.procreditbank.com.ua/business-clients/loans/green-finance/>

2.2.2. Opening deposits:

- Term deposit: <https://www.procreditbank.com.ua/business-clients/deposits/term-deposit/>

- Savings account: <https://www.procreditbank.com.ua/business-clients/deposits/savings-account/>

III. INFORMATION ON THE COST OF FINANCIAL SERVICES

Granting of loans

Other financial services

<p>3.1. Procedure for determining the amount of charges, payments, other costs payable by the client (including taxes):</p>	<p><u>For Private Clients:</u> Costs are calculated in monetary form in accordance with the methodology instituted by the “Rules of calculation of total loan cost for a customer and of a real annual interest rate under the consumer loan agreement” approved by the Resolution of the Board of the National Bank of Ukraine No. 49 dated 08.06.2017.</p> <p><u>For Business Clients:</u> Costs are calculated in accordance with the approved Bank tariffs and depends on the specific financial service.</p>	<p>Tariffs and terms of service for Private Clients: https://www.procreditbank.com.ua/fees-and-terms-of-service</p> <p>Tariffs and terms of service for Business Clients: https://www.procreditbank.com.ua/business-clients/tellerservices/</p> <p>Tariffs and terms of service for entrepreneurs: https://www.procreditbank.com.ua/entrepreneurs/</p> <p>Other types of financial services are defined in accordance with the approved tariffs of the Bank, published on the official website of the Bank.</p>
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IV. INFORMATION ON THE PROTECTION OF CLIENT RIGHTS (INCLUDING CONSUMERS OF FINANCIAL SERVICES)

<p>4.1. Potential and procedure for out-of-court consideration of complaints and the appeals of consumers of financial services:</p>	<p>The out-of-court consideration of complaints and appeals is decided upon by the Bank to which the appeal has been made in accordance with the requirements of:</p> <ul style="list-style-type: none"> - Law of Ukraine “On Citizens’ Appeals” - Organisational guidelines on the consideration and personal reception of client appeals at banks in Ukraine, approved by the Resolution of the Board of the National Bank of Ukraine No. 889-рш dated 28.11.2019.
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Address at which complaints of the consumers of financial services are accepted:
107-A Peremohy Avenue, Kyiv, 03115.

More details can be found at the website of the Bank:
<https://www.procreditbank.com.ua/branches/>

Link to the “Citizens’ Appeals” section on the web page of the official online presence of the National Bank of Ukraine where the information on consideration of appeals is published:
<https://bank.gov.ua/ua/contactsdetails#section-2>

Organisational guidelines to the consideration of citizens’ appeals, conducting carrying out the personal reception of citizens’ appeals and the provision of access to public information at the National Bank of Ukraine approved by the Decision of the Board of the National Bank of Ukraine No. 332-рIII dated 15.05.2020:
<https://zakon.rada.gov.ua/laws/show/vr332500-20#Text>