

CLASSIC								CLASSIC+														
TERM OF THE DEPOSIT (IN MONTHS)								TERM OF THE DEPOSIT (IN MONTHS)														
	1	2	3	6	9	12	18		2	3	6	9	12	18								
UAH	6,00	7,00	15,50	15,75	15,50	15,25	15,00	UAH	6,50	15,00	15,25	14,50	14,00	13,50								
USD	0,01	0,05	2,00	2,50	2,75	3,00	3,00	USD	0,01	1,75	2,25	2,25	2,50	2,50								
EUR	0,01	0,05	0,50	0,75	1,00	1,25	1,50	EUR	0,01	0,25	0,50	0,50	0,75	1,00								
Interest payment	at the end of the term							Interest payment	monthly													
Interest capitalization	no							Interest capitalization	no													
BECOME RICH								ADVANCE				OBERIG										
TERM OF THE DEPOSIT (IN MONTHS)								TERM OF THE DEPOSIT (IN MONTHS)				TERM OF THE DEPOSIT (IN MONTHS)										
			3	6	9	12	18		3	6		6	9	12								
UAH			12,00	13,50	13,50	13,25	12,00	UAH	14,75	14,75	USD	1,00	1,50	2,00								
USD			1,25	2,00	2,25	2,50	2,50	Interest payment	in advance				Interest payment	at the end of the term								
EUR			0,01	0,25	0,50	0,75	1,00	Interest capitalization	no				Interest capitalization	no								
Interest payment	at the end of the term							Maximum deposit amount per month	5 000 000,00 for 3 months 2 500 000,00 for 6 months				Minimum deposit amount	5 000,00								
Interest capitalization	yes, monthly																					
STANDARD TERMS AND CONDITIONS FOR ALL TYPES OF DEPOSITS																						
Minimum deposit amount (except "Oberig" deposit)	UAH	100 000,00																				
	USD*	3 000,00																				
	EUR*	3 000,00																				
Maximum deposit amount (except "Advance" deposit)	no																					
Partial withdrawal	no																					
Withdrawal before maturity	no																					
Standard term of deposit	The standard term of a 1-month term deposit is 31 calendar days, for a 2-month term deposit - 62 calendar days, for a 3-month term deposit - 93 calendar days, for a 6-month term deposit - 184 calendar days, for a 9-month term deposit - 277 calendar days, for a 12-month term deposit - 367 calendar days, for a 18-month term deposit - 550 calendar days. If the end of the deposit falls on a holiday, its term is extended until the next working day.																					
Non-standard term of deposit (except "Oberig" deposit)	In cases where the term of the deposit at the request of the client differs from the above standard terms, the interest rate provided for the shorter of the nearest standard terms is applied (for example, if the term of the deposit is 100 days, the interest rate is given for 3 months, if 55 days - for 1 month).																					
Automatic prolongation of deposit	For deposits "Classic", "Classic+" and "Become rich" it is possible to select automatic prolongation of the Agreement term for the same period or period specified in the Agreement unless the depositor came to the Bank to withdraw the deposit at the maturity date of the Agreement or sent an appropriate request to the Bank about his/her unwillingness to prolongate the deposit. Interest rate which is valid according to the Bank's tariffs on the date of the prolongation will be applied in case of such prolongation. For "Advance" and "Oberig" deposits it is not possible to choose an automatic prolongation of the Agreement term.																					
Additional rates for deposits if the amount equals or exceeds:	1 000 000,00	UAH	+0,50%																			
	40 000,00	USD	+0,25%																			
	35 000,00	EUR	+0,25%																			
Right to replenish	no (except "Become rich" deposit)																					
Conditions of replenishment of "Become rich" deposit	1. Replenishment is possible not later than 3 months before the maturity date of the deposit agreement. 2. Minimum amount of the deposit replenishment is UAH 15 000,00 / USD 500,00 / EUR 500,00																					