

**Schedule of Terms and Conditions of**  
**PUBLIC JOINT STOCK COMPANY 'FIRST UKRAINIAN INTERNATIONAL BANK'**  
**for execution of banking orders**

**GENERAL PROVISIONS**

The Schedule of Terms and Conditions of PUBLIC JOINT STOCK COMPANY 'FIRST UKRAINIAN INTERNATIONAL BANK' ('FUIB', 'Bank') for execution of banking orders is applied on the following terms:

1. Commitments to be undertaken by FUIB and fees specified in the present Schedule ('Terms and Conditions') are subject to the Bank sole discretion. The specified fees are the minimum ones. FUIB reserves the right to amend the fees for each particular operation or set up a special order of settlement on basis of a separate agreement with a particular bank.
2. The Terms and Conditions is subject to a supplement or amendment upon a prior notice.
3. The specified in the Terms and Conditions fees apply to the transactions handled in a routine fashion. FUIB reserves the right to charge additional fee for services, which are performed beyond the normal course of action, require an extra volume of work to be carried out, and/or when unusual circumstances arise not through the Bank fault.
4. Taxes, levies, duties, telecommunication and postal expenses of FUIB and other banks, correspondent banks' fees and contingent expenses, if any, will be charged additionally.
5. Fees for execution of operations as well as the incurred expenses specified in item 4 are charged in the hryvnia (UAH) equivalent, in the currency of transaction, or in US dollars in the way stipulated by the current Ukrainian legislation. Should the fees and expenses be converted from US dollars into other currencies, the current official rate of the National Bank of Ukraine valid on the transaction date will be applied.
6. Fees of FUIB are charged as follows:
  - 6.1 Unless the payment instructions state otherwise, for transactions in the currencies of CIS and Baltic states, the fees are debited from the correspondent Loro account of the correspondent bank with FUIB.
  - 6.2 For outgoing payments in foreign currencies, the fees are charged in accordance with the instructions specified in field 71A: 'Details of charges', the possible options being as follows:
    - a) OUR - all the fees are paid at the expense of the remitter
    - b) BEN - all the fees are paid at the expense of the beneficiary
    - c) SHA - fees of FUIB are paid at the expense of the remitter; non-FUIB fees, at the expense of the beneficiary.
  - 6.3 For incoming transactions in hard currencies, fees are charged according to the instructions of the correspondent bank that are specified in field 71A:.
7. Documentary credit transactions in international settlements are subject to the ICC Uniform Customs and Practice for Documentary Credits No 600 (2007 Revision) (UCP 600).
8. Collections in international settlements are subject to the ICC Uniform Rules for Collection No 522 (1995 Revision) (URC 522).
9. Reimbursement operations with foreign banks are subject to the ICC Uniform Rules for Bank-to-Bank Reimbursements No 525 (URR 525).
10. In Section 4 Clean and Documentary Collection, Section 5 Letters of Credit, Section 6 Guarantees, and Section 9 Securities Operations of the Terms and Conditions, the term 'Client' refers to a correspondent bank on the instructions of which the transactions, specified in the above-named sections of the Terms and Conditions, are to be performed.
11. Any and all fees charged by FUIB for execution of orders of the banks and customers are not a subject to return, the exception being the cases provided for by the legislation.
12. FUIB performs all operations only in strict compliance with the legislation of Ukraine; performing the international operations, the Bank also acts in line with the international rules, agreements and practice. FUIB is entitled to the right to refuse to carry out any operation or action which, to the Bank knowledge, violates the valid legislation.
13. All the operations, which are not specified in the Terms and Conditions, can be performed free of charge in accordance with the valid legislation.

**1. MAINTENANCE OF ACCOUNTS**

No	Operation	Fee
1.1	Opening, maintenance and closure of the correspondent account*	
1.1.1	Opening of the first correspondent account in each currency	USD 40
1.1.2	Re-registration of the correspondent account (for the first correspondent account in each currency) a) as a result of change in the full name of the correspondent bank (excluding change of its legal-organisational form), change of the name or code of the country of its incorporation	USD 40
	b) as a result of changes in the postal address, legal-organisational form, currency code, or number of the correspondent account of the correspondent bank	USD 20
1.1.3	Temporal blocking of the correspondent account (on the initiative of the correspondent bank)	USD 50
1.2	Accrual of interest on the account balance	
1.2.1	Accrual of interest on the credit balance	by agreement of the parties
1.2.2	Accrual of interest on the debit balance	by agreement of the parties
1.3	Account statements and appendixes hereto	
1.3.1	Duplicate statements and appendixes thereto for a period up to 3 months following the transaction date	USD 2 per statement + USD 1 per appendix
1.3.2	Duplicate statements and appendixes thereto for a period exceeding 3 months following the transaction date	USD 5 per statement + USD 1 per appendix
1.3.3	Provision of statements and confirmations in the form either required by the auditors or approved by the correspondent bank:	
	a) by electronic communication channels	USD 50
	b) by post:	
	- to addressees in Ukraine	50 USD
- to addressees in Europe, CIS and Baltic countries	75 USD	
- to addressees in other countries	100 USD	
1.3.4	Interim statement upon request of the correspondent bank	USD 5
1.4	Monthly fee for maintenance of correspondent accounts, maintained via TELEX communication channel (irrespective of the number of correspondent accounts of the correspondent bank)	USD 40

\* is not deducted for correspondent accounts transferred from PJSC "Dongorbank".

## 2. SETTLEMENTS IN THE NATIONAL AND FOREIGN CURRENCIES

No	Operation	Fee	
		Foreign currencies	UAH
2.1	Outgoing payments *		
2.1.1	Interbank payments (except the transfers to FUIB and to the accounts opened in FUIB)		
	in UAH		UAH 1
	in USD		USD 3
	in other currencies		USD 5
2.1.2	Commercial payments to the benefit of a client of other bank		
	in UAH		UAH 2
	in USD		USD 8
	in RUB and PLN		USD 5
	in other currencies		0,1% (min USD 10 max USD 20)
2.2	Amendment of instructions for outgoing payment on the initiative of the correspondent bank		
	a) prior the payment effecting	USD 10	UAH 10
	b) upon the payment effecting	USD 20	UAH 10
2.3	Cancellation of the payment processed but not sent out	USD 20	UAH 10
2.4	Drawing up of a request for return of the outgoing payment sent out from the Bank on the initiative of the correspondent bank (per one request)		
	a) within 1 month following the transaction date	USD 5	UAH 10
	b) upon expiry of 1 month following the transaction date	USD 20	UAH 10
2.5	Enquiries (investigations) resulting from the payments on the initiative of the correspondent bank (fee is not charged in case of the Bank fault)		
2.5.1	Resulting from the payments sent out from the Bank:		
	a) within 6 months following the transaction date	USD 25	UAH 25
	b) within 6 to 12 months following the transaction date	USD 50	UAH 50
	c) upon expiry of 12 months following the transaction date	USD 75	UAH 75
2.5.2	Resulting from the payments received by the Bank to the benefit of the correspondent bank and credited to its account	USD 10	UAH 10
2.6	Execution of order after the cut-off time**		USD 20

\* the Bank charges additional fee for execution of instructions in the foreign currency received through any communication channel except SWIFT – 5 USD (fee is charged in addition to the fee specified in item 1.4)

\*\* an STP compliant payment order of your bank with current value date received after the cut-off-time specified in the respective Correspondent Account Agreement is processed on a reasonable effort basis. Processing of such order is subject to the additional fee stated in the item 2.6.

**3. CASH SERVICE OF THE RESIDENTS**

No	Operation	Fee
3.1	Cash acceptance for crediting to the correspondent account: -notes having not been in circulation (except RUB) -notes having been in circulation (except RUB) -Russian rubles (RUB)	0.1% of the amount 5% of the amount 0.1% of the amount
3.2	Cash withdrawal from the correspondent account: - Russian rubles - other foreign currencies and hryvnia	5% of the amount 1% of the amount

**4. SETTLEMENTS WITH THE APPLICATION OF CLEAN OR DOCUMENTARY COLLECTION\***

(FUIB operations specified herein are either aimed at ensuring effecting of settlements or form a part thereof)

No	Operation	Fee
<b>Clean collection</b>		
4.1	Consideration, examination and dispatch of the payment documents. Payment under the documents	0.15% of the collection amount, min USD 25
4.2	Refusal of clean collection	min USD 50 + legal charges
4.3	Incoming or outgoing payment under clean collection	See Section 2 <i>Settlements in the National and Foreign Currencies</i>
<b>Documentary collection</b>		
4.4	Consideration, examination and dispatch of the documents by the Bank for acceptance or payment	0.15% of the collection amount, min USD 50
4.5	Issuance of documents against acceptance or payment	0.15% of the collection amount, min USD 50
4.6	Dispatch or return to the correspondent bank of the documents, received for collection but unpaid by the Client	USD 50
4.7	Return to the Client of the documents sent for collection due to their improper execution	USD 50+ legal charges
4.8	Amendments to collection terms or its cancellation	USD 50
4.9	Incoming or outgoing payment under documentary collection.	See Section 2 <i>Settlements in the National and Foreign Currencies</i>
4.10	Fee for effecting of payments for the documents' dispatch service	USD 5 **
4.11	Execution and sending of one SWIFT or TELEX message related to collection	USD 10
4.12	Providing the client with the message received from other bank, not related to collection sent by FUIB, or the one received by the client via FUIB, including VAT (per one message)	USD 12

\* Fee is paid by the Client-resident to the Bank exclusively in the national currency of Ukraine at the official NBU rate valid on the payment date.

\*\* The Client shall also reimburse the Bank the postal charge for the documents' dispatch.

**5. LETTERS OF CREDIT <sup>1</sup>**

(FUIB operations specified herein are either aimed at ensuring effecting of settlements or form a part thereof)

## 5.1. Outgoing L/C in the foreign currency, including SBLC

No	Operation	Fee
5.1.1	Fee for preparatory operations aimed at the L/C issue payable in case the L/C is not issued * *the amount is to be paid by the Client when submitting the documents for the L/C issue, and is paid back only in case the L/C is issued, within 3 business days following the L/C issue date. The term within which the L/C is to be issued is 10 business days following the date of submitting the documents.	USD 50
5.1.2	Issue and administration of the L/C in case it is secured by the monetary funds on the block-account*	1.2% p.a. of the L/C amount (min USD 95 for each year of the L/C validity or its part)
5.1.3	Issue and administration of the L/C in case it is secured by the deposit*	3% p.a. of the L/C amount (min USD 95 for each year of the L/C validity or its part)
5.1.4	Issue and administration of the L/C not secured by the monetary funds, provided the security is other than the deposit*:	3-5% p.a. of the p.a. of the L/C amount. The fee amount is set on an individual basis as it is provided for by the terms of the service agreement **.  Irrespective of the aforementioned, the amount of the fee for the year of the L/C validity or its part makes up min USD 300 or its equivalent.
5.1.5	Amendments to L/C terms (except the amendment related to increase of the L/C amount)	USD 50
5.1.6	Increase of the L/C amount	0.1% of the increase amount, min USD 100, max USD 1000
5.1.7	Checking of documents presented under the L/C	0.2% of amount of the documents presented, min USD 75, max USD 2000
5.1.8	Discrepant documents fee	USD 50
5.1.9	Additional fee for checking the complex set of documents: the number of documents exceeds 10, or the requirements to the documents vary from the standard rules the L/C is governed by	USD 200
5.1.10	Payment under the L/C	0.15% of the amount, min USD 30, max USD 300
5.1.11	Transfer of the L/C and its administration**	0.2% of maximum L/C amount, min USD 95
5.1.12	Development of the L/C terms (fee is paid on the day of submitting the request for development of the L/C terms by the Client)	min USD 50, max USD 200, depending on the complexity of the L/C
5.1.13	Development of the payment part of the contract (fee is paid on the day of submitting the request for development of the payment part of the contract by the Client)	min USD 50, max USD 200, depending on the complexity of the contract
5.1.14	Negotiating with the counterparty with the view to approving the payment part of the contract (upon the Client's request)	USD 50
5.1.15	Negotiating with the counterparty with the view to approving the terms of the L/C (upon the Client's request)	USD 50
5.1.16	Fee for payment for the document's dispatch service	USD 5***
5.1.17	Cancellation of the L/C before expiry of its validity period	USD 30
5.1.18	Preparation and sending of one SWIFT or TELEX message related to the L/C	10 USD
5.1.19	Investigations under the L/C upon request of the Client	to be agreed by the parties
5.1.20	Providing the client with the message received from other bank, not related to the Bank-issued L/C, including VAT (per one message)	USD 12

\* The fee is accrued on basis of the actual number of the L/C validity days, and is paid, as the rule, monthly within the L/C validity period. In case the fee amount is the minimum one, it is paid one-time either for each year of the L/C validity or its part; as the rule, within 3 business days following the L/C issue date.

\*\* Depending on the pledged security, the L/C amount and its validity period, the fee amount can be revised.

\*\*\* The Client shall also reimburse the Bank the postal charge for the documents' dispatch.

## 5.2. Incoming L/C in the foreign currency, including SBLC

No	Operation	Fee
5.2.1	Pre-advising of the L/C or amendment thereto	50 USD
5.2.2	L/C advising	0.1% of maximum L/C amount, min USD 50, max USD 500
5.2.3	Development of the L/C terms (fee is paid on the day of submitting the request for development of the L/C terms by the Client)	min USD 50, max USD 200, depending on the complexity of the L/C
5.2.4	Development of the payment part of the contract (fee is paid on the day of submitting the request for development of the payment part of the contract by the Client)	min USD 50, max USD 200, depending on the complexity of the contract
5.2.5	Negotiating with the counterparty with the view to approving the payment part of the contract	USD 50
5.2.6	Negotiating with the counterparty with the view to approving the terms of the L/C	USD 50
5.2.7	Additional fee for checking the complex set of documents: the number of documents exceeds 10, or the requirements to the documents vary from the standard rules the L/C is governed by	USD 200
5.2.8	Preliminary checking of the documents or development of the draft wordings of the L/C related	0.1% of the documents' amount, min USD 75,

No	Operation	Fee
	documents (upon the Client's request)	max USD 300
5.2.9	Checking of the documents presented under the L/C:	0.2 % of the documents amount, min USD 75, max USD 2000
5.2.10	L/C confirmation	To be quoted by FUIB individually for each transaction
5.2.11	Advising of amendments to the L/C terms (except the amendment related to the L/C amount increase)	USD 50
5.2.12	Advising of the change related to increase of the L/C amount	0.1% of the increase amount, min USD 50, max USD 500
5.2.13	Incoming payments	See Section 2 <i>Settlements in the National and Foreign Currencies</i>
5.2.14	Transfer of the L/C and its administration	0.2% of the maximum amount of the transferred L/C, min USD 95
5.2.15	Cooperation with banks aimed at receipt of funds under the L/C, upon the Client's request	USD 200
5.2.16	Crediting of funds incoming from the 'problem' countries (additional fee for each incoming payment)	0.1% of the payment amount (min USD 500, max USD 5000)
5.2.17	Discounting of the documents presented under L/C confirmed by the Bank	to be agreed by the parties
5.2.18	Reissue of the L/C upon the deal closing	USD 50
5.2.19	Fee for payment for the document's dispatch service	USD 5*
5.2.20	Preparation and sending of one SWIFT or TELEX message related to the L/C	10 USD
5.2.21	Investigations under the L/C upon request of the Client	to be agreed by the parties
5.2.22	Providing the client with the message received from other bank, not related to the Bank-advised L/C, including VAT (per one message)	USD 12

\* The Client shall also reimburse the Bank the postal charge for the documents' dispatch

**Fees for the L/C within Ukraine in the national currency**

## 5.3. Outgoing L/C

No	Operation	Fee
5.3.1	Fee for preparatory operations aimed at the L/C issue, payable in case the L/C is not issued * *the amount is to be paid by the Client when submitting the documents for the L/C issue, and is paid back only in case the L/C is issued, within 3 business days following the L/C issue date. The term within which the L/C is to be issued is 10 business days following the date of submitting the documents.	UAH 300
5.3.2	Issue and administration of the L/C, provided the pledged security is in the monetary form*	1.2% p.a. of the L/C amount (min UAH 600 for each L/C validity year or its part)
5.3.3	Issue and administration of the L/C, provided the pledged security is a deposit*	3% p.a. of the L/C amount (min UAH 600 for each L/C validity year or its part)
5.3.4	Issue and administration of the L/C, provided the pledged security is other than the deposit*:	3-5% p.a. of the p.a. of the L/C amount. The fee amount is set on an individual basis as it is provided for by the terms of the service agreement **.  Irrespective of the aforementioned, the amount of the fee for the year of the L/C validity or its part makes up min UAH 750 or its equivalent.
5.3.5	Amendments to L/C terms (except the amendment related to increase of the L/C amount)	UAH 100
5.3.6	Increase of the L/C amount	0.1% of the increase amount, min UAH 150, max UAH 1500
5.3.7	Checking of documents presented under the L/C:	0.2 % of amount of documents presented, min UAH 100, max UAH 2000
5.3.8	Discrepant documents fee	UAH 100
5.3.9	Payment under the L/C	0.15% of the increase amount, min UAH 150, max UAH 1500
5.3.10	Development of the L/C terms (fee is paid on the day of submitting the request for development of the L/C terms by the Client)	min UAH 250, max UAH 1000, depending on the complexity of the L/C
5.3.11	Development of the payment part of the contract (fee is paid on the day of submitting the request for development of the payment part of the contract by the Client)	min UAH 250, max UAH 1000, depending on the complexity of the contract
5.3.12	Negotiating with the counterparty with the view to approving the payment part of the contract	UAH 300
5.3.13	Negotiating with the counterparty with the view to approving the terms of the L/C	UAH 300
5.3.14	Additional fee for checking the complex set of documents: the number of documents exceeds 10, or the requirements to the documents vary from the standard rules the L/C is governed by	UAH 500
5.3.15	Fee for payment for the document's dispatch service	USD 5***
5.3.16	Cancellation of the L/C before expiry of its validity period	UAH 150
5.3.17	Preparation and sending of one SWIFT, TELEX, or NBU electronic mail message related to the L/C	UAH 50
5.3.18	Providing the client with the message received from other bank, not related to the Bank-issued L/C, including VAT (per one message)	UAH 120

\* The fee is accrued on basis of the actual number of the L/C validity days, and is paid, as the rule, monthly within the L/C validity period. In case the fee amount is the minimum one, it is paid one-time either for each year of the L/C validity or its part; as the rule, within 3 business days since the L/C issue date.

\*\* Depending on the pledged security, the L/C amount and its validity period, the fee amount can be revised.

\*\*\* The Client shall also reimburse the Bank the postal charge for the documents' dispatch.

## 5.4. Incoming L/C

No	Operation	Fee
5.4.1	L/C advising	0.1% of the L/C amount, min UAH 150, max UAH 1000
5.4.2	Advising of amendment to the L/C	UAH 100
5.4.3	Checking of documents presented under the L/C	0.2 % of the documents amount, min UAH 100, max UAH 2000
5.4.4	Preliminary checking of the documents or development of the draft wordings of the L/C related documents (upon the Client's request)	0.1 % of amount of documents presented, min UAH 75, max UAH 300
5.4.5	Payment under the L/C	See Section 2 <i>Settlements in the National and Foreign Currencies</i>
5.4.6	Transfer of the L/C	0.2% of the L/C amount, min UAH 100, max UAH 1500
5.4.7	Development of the L/C terms (fee is paid on the day of submitting the request for development of the L/C terms by the Client)	min UAH 250, max UAH 1000, depending on the complexity of the L/C
5.4.8	Development of the payment part of the contract (fee is paid on the day of submitting of the request for development of the payment part of the contract by the Client)	min UAH 250, max UAH 1000, depending on the complexity of the contract
5.4.9	Negotiating with the counterparty with the view to approving the payment part of the contract	UAH 300
5.4.10	Negotiating with the counterparty with the view to approving the terms of the L/C	UAH 300
5.4.11	Additional fee for checking the complex set of documents: the number of documents exceeds 10, or the requirements to the documents vary from the standard rules the L/C is governed by	UAH 500
5.4.12	Fee for payment for the document's dispatch service	USD 5*
5.4.13	Preparation and sending of one SWIFT, TELEX, or NBU electronic mail message related to L/C	UAH 50
5.4.14	Providing the client with the message received from other bank, not related to the Bank-advised	UAH 120

	L/C, including VAT (per one message)	
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\* The Client shall also reimburse the Bank the postal charge for the documents' dispatch

<sup>1</sup> Fee is paid by the Client-resident to the Bank exclusively in the national currency of Ukraine at the official NBU rate valid on the payment date

**6. GUARANTEES**<sup>1,2</sup>

(FUIB operations specified herein are either aimed at ensuring effecting of settlements or form a part thereof)

## 6.1. Outgoing Guarantees

No	Operation	Fee
6.1.1	Fee for preparatory operations aimed at the guarantee issue, payable in case the guarantee is not issued * *the amount is to be paid by the Client when submitting the documents for the guarantee issue, and is paid back only in case the guarantee is issued, within 3 business days following the guarantee issue date. The term within which the guarantee is to be issued is 10 business days following the date of submitting the documents.	USD 50
6.1.2	Administration of the guarantee in case it is secured by the monetary funds on the block-account*	1.2% p.a. of the guarantee amount (min USD 95 for each year of the guarantee validity or its part)
6.1.3	Administration of the guarantee in case it is secured by the deposit*	3% p.a. of the guarantee amount (min USD 95 for each year of the guarantee validity or its part)
6.1.4	Administration of the guarantee not secured by the monetary funds provided the security is other than the deposit*	3-5% p.a. of the p.a. of the guarantee amount. The fee amount is set on an individual basis as it is provided for by the terms of the service agreement **. Irrespective of the aforementioned, the amount of the fee for each year of the guarantee validity or its part makes up min USD 300 or its equivalent.
6.1.5	Development of the guarantee terms (fee is paid on the day of submitting the request for development of the guarantee terms by the Client)	min USD 50, max USD 200, depending on the complexity of the guarantee
6.1.6	Development of the payment part of the contract (fee is paid on the day of submitting the request for development of the payment part of the contract by the Client)	min USD 50, max USD 200, depending on the complexity of the guarantee
6.1.7	Negotiating with the counterparty with the view to approving the payment part of the contract	USD 50
6.1.8	Negotiating with the counterparty with the view to approving the terms of the guarantee	USD 50
6.1.9	Amendments to the terms of the guarantee (except the amendment related to increase of the guarantee amount)	USD 50
6.1.10	Increase of the guarantee amount	0.1% of the increase amount, min USD 100, max USD 1000
6.1.11	Checking and taking up of claim for payment under the guarantee	0.15% of the claim amount, min USD 100, max USD 500
6.1.12	Payment under the guarantee	0.15% of the amount (min USD 30, max USD 300)
6.1.13	Cancellation of the guarantee before expiry of its validity period (not applied to tender guarantees issued for the territory of Ukraine): • for the guarantees, their administration fee being a minimum one as of the guarantee issue date, as it is specified in items 5.1.2-5.1.4 • for the guarantees, their administration fee exceeding the amount of the minimum administration fee as of the guarantee issue date, as it is specified in items 5.1.2-5.1.4	USD 15 USD 50
6.1.14	Investigations under the guarantees upon request of the Client	to be agreed by the parties
6.1.15	Fee for payment for the document's dispatch service	USD 5***
6.1.16	Preparation and sending of one SWIFT or TELEX message related to Guarantee	USD 10
6.1.17	Providing the client with the message received from other bank, not related to the Bank-issued guarantee, including VAT (per one message)	USD 12

\* The fee is accrued on basis of the actual number of the guarantee validity days, and is paid, as the rule, monthly within the guarantee validity period. In case the fee amount is the minimum one, it is paid one-time either for each year of the guarantee validity or its part; as the rule, within 3 business days following the guarantee issue date.

\*\*Depending on the pledged security, the guarantee amount and its validity period, the fee amount can be revised.

\*\*\* The Client shall also reimburse the Bank the postal charge for the documents' dispatch

## 6.2. Incoming Guarantees

No	Operation	Fee
6.2.1	Advising of the guarantees issued by other banks	0.1% of the guarantee amount, min USD 50, max USD 500
6.2.2	Advising of amendments to the terms of the guarantee / Verification upon request of the Client of authenticity of amendments to the terms of the guarantee, received by the client directly from other bank (advising)	USD 50
6.2.3	Upon the Client's request, checking of authenticity of the guarantees issued by other banks, received by the client directly from other bank (advising)	0.1% of the guarantee amount, min USD 50, max USD 500
6.2.4	Execution of claim for payment under the guarantee	0.1% of the claim amount, min USD 50, max USD 300
6.2.5	Development of the guarantee terms (fee is paid on the day of submitting the request for development of the guarantee terms by the Client)	min USD 50, max USD 200, depending on the complexity of the guarantee

6.2.6	Development of the payment part of the contract (fee is paid on the day of submitting of the request for development of the payment part of the contract by the Client)	min USD 50, max USD 200, depending on the complexity of the guarantee
6.2.7	Negotiating with the counterparty with the view to approving the payment part of the contract	USD 50
6.2.8	Negotiating with the counterparty with the view to approving the terms of the guarantee	USD 50
6.2.9	Payment and/or transfer under the guarantee	See Section 2 <i>Settlements in the National and Foreign Currencies</i>
6.2.10	Handling of claim under the guarantee	0.15% of the claim amount, min USD 100, max USD 500
6.2.11	Investigations under the guarantees upon request of the Client	to be agreed by the parties
6.2.12	Fee for payment for the document's dispatch service	USD 5*
6.2.13	Preparation and sending of one SWIFT or TELEX message related to Guarantee	USD 10
6.2.14	Providing the client, without submitting the verification request, as instructed by other bank, with the message confirming authenticity of the guarantee, received by the client directly from other bank (advising).**	0.05% of the guarantee amount, min USD 25, max USD 250
6.2.15	Providing the client, without submitting the verification request, as instructed by other bank, with the message confirming authenticity of the amendments, received by the client directly from other bank (advising).**	25 USD
6.2.16	Providing the client with the message, received from other bank, not related to the FUIB-advised guarantee, including VAT (per 1 message)	12 USD

\* The Client shall also reimburse the Bank the postal charge for the documents' dispatch

\*\* In case the client submits the verification request or other bank instructs FUIB to confirm authenticity of the guarantee/amendments to the terms of the guarantee sent directly to the client, the amount of fee to be charged for the aforementioned services equals the amount of fee for full-fledged advising, as it is provided for by items 6.2.2 and 6.2.3 respectively.

1 Fee is paid by the Client-resident to the Bank exclusively in the national currency of Ukraine at the official NBU rate valid on the payment date

2 The term Guarantee used herein refers both to the guarantee issued by the Bank to the benefit of the beneficiary and the counter-guarantee issued by the Bank to the benefit of the guarantor bank.

**7. CHEQUES**

No	Operation	Fee
<b>Commercial Cheques</b>		
7.1	Payment of the cheques, presented for collection	1% of the cheque amount, min USD 30
7.2	Request for stop payment	USD 25
<b>Traveller's cheques</b>		
7.3	Selling of the traveller's cheques	1.5% of the sold cheques amount
6.4	Acceptance of the traveller's cheques	2% of the accepted cheques amount

\* The fees of the collecting bank and other banks are changed additionally

**8. CURRENCY EXCHANGE OPERATIONS**

No	Operation	Fee
8.1	Currency sale/purchase on the foreign exchange market	0.1% of the transaction amount

## 9. SECURITIES OPERATIONS

### 9.1 Operations with bills

No	Operation	Fee
9.1.1	Avalising of the commodity bills	Not less than 4% p.a. of the commodity bill amount <sup>1</sup> , but not less than UAH 200 per one bill
9.1.2	Domiciling of the bills	0.1%-0.5% of the bill amount, but not less than UAH 50 per one bill
9.1.3	Collection of the bills	0.1%-1% of the bill amount + porto + damno, but not less than UAH 20 per one bill
9.1.4	Custody of the bills	0.1%-0.5% of the bill amount

<sup>1</sup> Fee amount = Nominal value of the bill \* annual operation fee \* (Maturity date – Avalising date) / 360

### 9.2 Brokerage (fee) service: sale/ purchase of the securities for the Client by means of the Client's funds

#### For corporate clients (residents and non-residents)

Agreement/ (sale/purchase) request amount (UAH)	Minimum fee amount <sup>1</sup>
under 100,000.00	2%, but not less than UAH 1000
100,000.01-500,000.00	1%
500,000.01-1,000,000.00	0.3%
1,000,000.01-2,000,000.00	0.2%
above 2,000,000.01	0.1%

<sup>1</sup> The services cost of the registrar of the securities issued in the book-entry form and the services cost of the custodian of the securities issued in the book-entry form are not included into the minimum fee amount.

In case the agreement / (securities sale/purchase) request is not fulfilled for the reasons beyond control of the Trader and the Client, the fee amount makes up not less than UAH 250.00

When concluding the agreement aimed at maintaining the securities quotations, the fee of the Trader amounts to not less than UAH 500.00 per month.

### 9.3 Sale / purchase of the securities for individuals (according to the agreement for organising the securities buy-up)

Number of the concluded agreements	Minimum fee amount <sup>1</sup>
Under 10	UAH 400.00 per one agreement
11-100	UAH 300.00 per one agreement
101-200	UAH 200.00 per one agreement
201-500	UAH 100.00 per one agreement
501-1000	UAH 75.00 per one agreement
Above 1000	UAH 50.00 per one agreement

<sup>1</sup> The services cost of the registrar of the securities issued in the book-entry form and the services cost of the custodian of the securities issued in the book-entry form are not included into the minimum fee amount.

In case the commission agreement is not fulfilled for the reasons beyond control of the Trader and the Client, the fee amount makes up not less than UAH 1000.00.

### 9.4 Arrangement and placement of the corporate bond issue

No	Operation	Fee
9.4.1	Arrangement of the bond issue within the framework of the actions aimed at the bonds placement (including VAT)	0.5% of the nominal value of the issue
9.4.2	Underwriter's services (bonds' placement, including guaranteed purchase of bonds) and services of the paying agent	0.3% of the nominal value of the placed bonds

### 9.5 Operations with savings certificates

No	Operation	Fee
9.5.1	Issue of the savings certificate instead of the lost one	UAH 200
9.5.2	Custody of the savings certificates	
9.5.2.1	1 certificate	UAH 70
9.5.2.2	2-5 certificates	UAH 60 per one certificate
9.5.2.3	5 and more certificates	UAH 50 per one certificate

### 9.6. Services of the paying agent

Client	Fee
Resident	0,2% of the agreement amount, but not less than UAH 2 000
Non-resident	0,3% of the agreement amount, but not less than USD 1 000

### 10. CUSTODY SERVICES

No	Operation on the securities account	Fees for <b>RESIDENTS</b> of Ukraine (UAH)
<b>Account Administration Operations</b>		
10.1.1	Opening of the account -for the depositors switching from "Dongorbank" PJSC	100.00 included in the account maintenance fee
10.1.2	Making changes to the details of the account	15.00
10.1.3	Closure of the account	included in the account maintenance fee
10.1.4	Closure of the securities account in case of switch to another Custodian	100.00
<b>Accounting operations on the account (debiting, crediting, transfer, displacement of the securities, blocking/ unblocking of the securities in circulation)***</b>		
10.1.5	1 <sup>st</sup> -10 <sup>th</sup> operation on the account (except for settlement and clearing operations)	0.02% of the nominal value of the securities +**, min. 20.00 - max. 300.00
	11 <sup>th</sup> – 20 <sup>th</sup> operation on the account (except for settlement and clearing operations)	0.02% of the nominal value of the securities +**, min. 20.00 - max. 75.00
	starting with the 21 <sup>st</sup> operation on the account (except for settlement and clearing operations)	0.02% of the nominal value of the securities +**, min. 20.00 - max. 50.00
10.1.6	Crediting the securities to the securities account in case of switch to the custody services of FUIB from a previous custodian - for the depositors switching from "Dongorbank" PJSC	20.00 included in the account maintenance fee
10.1.7	Cancellation of the order for execution of the operation	20.00
10.1.8	Crediting the securities to account as the result of their immobilisation or withdrawal as the result of materialisation	80.00+**
<b>Settlement and clearing operations</b>		
10.1.9	Blocking or unblocking of the obligations (claims) on the securities or monetary funds with a view to ensuring settlements under the securities agreements concluded on the stock exchanges	3.00
10.1.10	Operations on the account – debiting or crediting the securities and monetary funds (claims on securities and monetary funds) under the securities agreements concluded on the stock exchanges applying guaranteed settlements (of the contract value)	1.00+**
	- under UAH 100 000. 00	10.00+**
	- over UAH 100 001.00	
10.1.11	Funds crediting to/debiting from FUIB transit account with a view to trading on the stock exchange	50.00
10.1.12	Custody of the securities (per month) booked prior to concluding the securities sale and purchase agreement on the stock exchange	50.00
10.1.13	Delivery against payment or payment against delivery operations under securities sale and purchase agreements (except for government securities) concluded over the over the counter securities market	0.01% of the contract value, min. 100.00 - max. 500.00
<b>Information operations</b>		
10.1.14	Issue of the account statement: - for the transaction effected - periodically, upon the Depositor's request	included in the account maintenance fee 10.00
	Issue of information summaries on the securities on the account owned by the Depositor by: - unregistered or electronic mail - registered mail - courier	10.00+** 40.00 60.00
<b>Other operations</b>		
10.1.16	Maintenance of the securities account (per month)	40.00
10.1.17	Custody of securities (per month)	0.002% of the nominal value of the securities, min. 20.00 - max. 200.00
10.1.18	Custody of certificated securities (per month)	5.00 per one certificate
10.1.19	Immobilisation/ materialisation of the bearer securities	100.00+**
10.1.20	Registration of the Custodian as the nominal holder with the registrar (immobilisation/ materialization of the securities)	50.00+**
10.1.21	Registration of the Depository as the nominal holder with the registrar (immobilisation, displacement of the securities)	80.00+**
10.1.22	Funds transfer (redemption and/or yield on securities)	0.01% of the of the funds amount, min. 20.00 - max. 500.00
10.1.23	Execution of the operations after the cut-off time of the Custodian according to the depositor's instruction (for each subsequent hour)	100.00+**
10.1.24	Urgent execution of orders	double fee
10.1.25	Consulting services*	to be determined by the supplement agreement
<b>Services for mutual funds</b>		
10.1.26	Confirmation of the mutual fund's net asset value (per one calculation)	100.00

No	Operation on the securities account	Fees for <b>RESIDENTS</b> of Ukraine (UAH)
10.1.27	Giving consent for deployment of the monetary funds being the mutual fund's assets (per one operation)	15.00
<b>Services for Issuers under the share issue dematerialisation procedure</b>		
10.1.28	Securities accounts opening for a number (group) of shareholders (per one operation)	
	- up to 100 shareholders	40.00
	- 101 – 500 shareholders	30.00
	- 501- 1000 shareholders	20.00
	- 1001- 5000 shareholders	15.00
	- over 5001 shareholders	to be determined by the supplement agreement
10.1.29	Crediting the securities to accounts of a number (group) of shareholders (per one operation)	
	- up to 100 shareholders	20.00
	- 101 – 500 shareholders	15.00
	- 501- 5000 shareholders	10.00
	- over 5001 shareholders	to be determined by the supplement agreement
10.1.30	Submitting the register of the inscribed securities holders* to the National Depository of Ukraine	240.00 (including VAT – 40.00) +**

Fees are indicated net of VAT. The service cost is not a subject to VAT pursuant to article 196 part V of "Tax Code of Ukraine".

\* This operation is a subject to VAT.

\*\* Fees of the Depository, Registrar, postal charges, notary's fee, fee for transportation of certificated securities.

\*\*\* including operations with government securities.

No	Operation on the securities account	Fees for <b>NON-RESIDENTS</b> of Ukraine (USD)
<b>Account administration operations</b>		
10.2.1	Opening of the account -for the depositors switching from "Dongorbank" PJSC	30.00 included in the account maintenance fee
10.2.2	Making changes to the details of the account	5.00
10.2.3	Closure of the account	included in the account maintenance fee
10.2.4	Closure of the securities account in case of switch to another custodian	30.00
<b>Accounting operations on the account (debiting, crediting, transfer, displacement of securities, blocking/ unblocking of the securities in circulation)***</b>		
10.2.5	1 <sup>st</sup> -10 <sup>th</sup> operation on the account (except for settlement and clearing operations)	0.02% of the nominal value of the securities +**, min. 10.00 - max. 100.00
	11 <sup>th</sup> – 20 <sup>th</sup> operation on the account (except for settlement and clearing operations)	0.02% of the nominal value of the securities +**, min. 10.00 - max. 75.00
	starting with the 21 <sup>st</sup> operation on the account (except for settlement and clearing operations)	0.02% of the nominal value of the securities +**, min. 10.00 - max. 50.00
10.2.6	Crediting the securities to the securities account in case of switch to the custody services of FUIB from a previous custodian - for the depositors switching from "Dongorbank" PJSC	5.00 included in the account maintenance fee
10.2.7	Cancellation of the order for execution of the operation	5.00
10.2.8	Crediting the securities to account as the result of their immobilisation or withdrawal as the result of materialisation	20.00+**
<b>Settlement and clearing operations</b>		
10.2.9	Blocking or unblocking of the obligations (claims) on the securities or monetary funds with a view to ensuring settlements under the securities agreements concluded on the stock exchanges	1.00
10.2.10	Operations on the account – debiting or crediting the securities and monetary funds (claims on securities and monetary funds) under the securities agreements concluded on the stock exchanges applying guaranteed settlements (of the contract value)	1.00+** 5.00+**
	- under UAH 100 000. 00	
	- over UAH 100 001.00	
10.2.11	Funds crediting to/ debiting from FUIB transit account with a view to trading on the stock exchange	10.00
10.2.12	Custody of the securities (per month) booked prior to concluding the securities sale and purchase agreement on the stock exchange	10.00
10.2.13	Delivery against payment or payment against delivery operations under securities sale and purchase agreements (except for government securities) concluded over the counter securities market	0.01% of the contract value, min. 50.00 - max. 200.00
<b>Information operations</b>		
10.2.14	Issue of the account statement:	
	- for the transaction effected - periodically, upon the Depositor's request	included in the account maintenance fee 5.00
10.2.15	Issue of information summaries on the securities on the account owned by the Depositor by:	
	- unregistered or electronic mail	5.00+**
	- registered mail	20.00
<b>Other operations</b>		
10.2.16	Maintenance of the securities account (per month)	20.00
10.2.17	Custody of securities (per month)	0.002% of the nominal value of the securities, min. 10.00 - max. 100.00

No	Operation on the securities account	Fees for <b>NON-RESIDENTS</b> of Ukraine (USD)
10.2.18	Custody of certificated securities (per month)	1.00 per one certificate
10.2.19	Immobilisation/ materialisation of the bearer securities	30.00+**
10.2.20	Registration of the Custodian as the nominal holder with the registrar (immobilisation/ materialization of the securities)	20.00+**
10.2.21	Registration of the Depository as the nominal holder with the registrar (immobilisation, displacement of the securities)	30.00+**
10.2.22	Funds transfer (redemption and/or yield on securities)	0.01% of the of the funds amount, min. 50.00 - max. 200.00
10.2.23	Execution of the operations after the cut-off time of the Custodian according to the depositor's instruction (per each subsequent hour)	20.00+**
10.2.24	Urgent execution of orders	double fee
10.2.25	Consulting services*	to be determined by the supplement agreement

Fees are indicated net of VAT. The service cost is not a subject to VAT pursuant to article 196 part V of the Tax Code of Ukraine.

Non-resident legal entities shall pay for custody services either in USD or in UAH at the official currency exchange rate set by the NBU at the date of payment.

\* This operation is a subject to VAT.

\*\* Fees of the Depository, Registrar, postal charges, notary's fee, fee for transportation of certificated securities.

\*\*\* including operations with government securities.