Information
on the material characteristics of the bank deposit service "Term deposit"
[this information describes general terms and conditions of attraction of cash and bank deposits from clients and is not an offer of such services]
I. General Information

No.	Information type	Information to be filled in by the bank
1	2	3
1	1. Information about the bank	
2	Name	Joint Stock Company "ProCredit Bank"
3	Number and date of the banking license	License No. 195 dated 13 October 2011
4	Address	107-A Beresteiskii Ave, Kyiv, 03115, Ukraine
5	Contact phone number(s)	0 800 50 09 90, 044 590 10 00
6	E-mail:	ukr.cc@procredit-group.com
7	Official website:	https://www.procreditbank.com.ua/
8	2. Basic terms of bank deposit	
9	Interest rate on deposit, percent per annum	UAH: 12.00% - 16.25% USD: 0.75% - 0.80% EUR: 0.10% - 0.20%
10	Deposit term	3m (93 days), 6m (184 days), 12m (367 days), 18m (550 days), 24m (733 days) for UAH 3m (93 days), 6m (184 days), 12m (367 days), 18m (550 days), 24m (733 days) for USD, EUR
11	Deposit currency	UAH, USD, EUR
12	Minimum deposit amount	UAH: UAH 10,000 USD: USD 1,000

		EUR: EUR 1,000
13	Period for the client to place the amount on the deposit upon the date of the agreement, days	On the day of the bank deposit agreement
14	Type of bank deposit agreement	Term deposit
15	Conditions of withdrawal (partial withdrawal) of the deposit during the term of the bank deposit agreement	Without the possibility of partial withdrawal during the deposit term
16	Conditions of replenishment of the deposit during the term of the bank deposit agreement	Without the possibility of replenishment
17	Procedure for repayment of the deposit	By a non-cash transfer to the client's current account
18	Payment of interest on the deposit	On the monthly basis to the client's current account
19	Procedure for accrual of interest on the deposit amount: from the day following the day of receipt of money or bank metals by the bank, until the day preceding the day of repayment of funds or return of bank metals to the depositor or write-off from the depositor's deposit account on other grounds	
20	Automatic extension of the bank deposit agreement in accordance with the terms and conditions of the agreement	No
21	Note: the bank may amend the bank deposit agreement only with the consent of the client (party to the agreement), unless otherwise provided for by the agreement or laws of Ukraine	
22	3. Information on client's costs and claims to the client	
23	Payments for additional and related services of the bank that are necessary for execution of the bank deposit agreement:	
24	opening of a current account	Free of charge
25	other services of the bank that are necessary for execution of the bank deposit agreement	The monthly fee for servicing basic service package is UAH 165 or UAH 250
26	taxation of income received from deposit transactions:	

27	personal income tax, UAH	18% of the amount of accrued interest
28	military levy, UAH	5% of the amount of accrued interest
29	Consequences of repayment of the term bank deposit at the client's request before the expiration of the bank deposit agreement:	
30	Note: in case of early termination of the bank deposit agreement at the client's request, the income from the term deposit may be reduced in accordance with the terms and conditions of this agreement. According to the laws of Ukraine: the bank term deposit may be repaid and accrued interest on this deposit may be returned to the client at client's request before the expiration of the term or before the occurrence of other circumstances set forth in the agreement only if this is provided for by the terms and conditions of the term bank deposit; if the client/depositor does not request the repayment of the term deposit upon expiration of the term set forth by the bank deposit agreement, or refund of the deposit amount deposited on other terms of repayment after occurrence of the circumstances provided for in the agreement, the agreement is considered as having been extended on the terms of the on-demand deposit, unless otherwise provided for by the agreement	
31	repayment of the term bank deposit at the client's request before the expiration of the bank deposit agreement	No
32	interest rate in case of early termination of the bank deposit agreement at the client's request, percent per annum	-
33	4. Client's rights under the laws of Ukraine	
34	To read information on the bank's website on the participation of the bank in the Deposit Guarantee Fund and the certificate on the deposit guarantee system	
35	5. Submission of an application by the client and period of consideration thereof	
36	To the bank:	

37	the list of the bank's contact details is given in lines 2, 4 - 7 of the table in Annex 4 to the Regulation on Information Support to Clients by Banks in Respect of Banking and Other Financial Services. The term for consideration of an appeal is not more than a month upon receipt thereof. The total period for consideration of an appeal (it is extended in cases where it is impossible to resolve the issues raised in the appeal within a month) must not exceed forty-five days or
38	to the National Bank of Ukraine:
39	The list of contact details is posted in the "Citizens Appeals" section on the web-page of the official Internet representative office of the National Bank of Ukraine. The term for consideration of an appeal is not more than a month upon receipt thereof. The total period for consideration of an appeal (it is extended in cases where it is impossible to resolve the issues raised in the appeal within a month) must not exceed forty-five days, or
40	to court:
41	the client may appeal to the courts in the manner established by the laws of Ukraine (clients who are consumers of financial services are exempt from the court fees for lawsuits related to the infringement of their rights as consumers of services)