

How do I get free account maintenance?

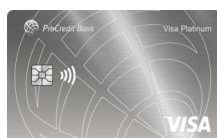
Your account maintenance will be free of charge **if one of the following conditions is met:**

Condition 1

A cumulative daily minimum balance on all current and savings accounts in UAH, USD and EUR (except for term deposits) for the previous month:



Classic — **No fee**



Platinum — UAH 50,000



Infinite — UAH 500,000

How does it work?



- Every day between 00:10 and 02:00, the balance of current (card) and savings accounts for the previous day is checked. On the last day of the month, the check takes place after 20:00.
- If the balance was less than the specified amount on any day during the previous month, the condition is not met.
- Balances in foreign currencies are converted at the NBU exchange rate on the relevant date.

Condition 2

Minimum cumulative payment by card in UAH, USD, EUR during the previous month:



Classic — **No fee**



Platinum — UAH 15,000



Infinite — UAH 50,000



The settlement amount includes all transactions for payment for goods and services by card or electronic wallet (Google Pay, Apple Pay), regardless of the currency of the transaction and the country in which they were made. The settlement amount does not include transfers of funds made using an IBAN or transfers from card to card.

What if I pay in a foreign currency under condition 2?

1. If the transaction currency is USD, the transaction amount is converted to UAH at the time of the transaction at the NBU exchange rate.

2. For all other currencies, the conversion of the transaction amount to UAH will be carried out as follows:
 - The amount of the transaction at the time of its execution is converted by Visa's international payment system (hereinafter the "IPS") to US dollars at the exchange rate of the relevant foreign currency to the US dollar set by the IPS, taking into account the conversion fee of 1%.
 - Subsequently, the amount in US dollars calculated by the IPS is converted to UAH at the NBU exchange rate at the time of the transaction.
3. The amount of the transaction is used for calculation at the time of its execution. The actual amount of each transaction may differ due to changes in exchange rates or changes in the terms of the agreement with the seller.

i Calculation of the amount of payment transactions performed on accounts for the month is carried out as of 20:00 of the last calendar day of the relevant month.

There is **no monthly maintenance fee** if:

The cumulative daily minimum balance condition is fulfilled

OR

The total minimum payment condition is fulfilled

If **none** of the conditions are met, the following monthly maintenance fee will be charged:



Classic — No fee



Platinum — UAH 300



Infinite — UAH 1,500



i You can always check your status with regard to meeting the conditions for free account maintenance in the ProCredit Bank mobile app.

Important:

1. The calculation of the monthly maintenance fee is determined automatically based on the analysis of transactions for the previous month.
2. The fee is charged on the first day of the current month.
3. The first month is always free of charge, irrespective of whether the conditions for free account maintenance are met during that month.