Service packages for private clients (effective from 02.07.2026)

Classic	Platinum	Infinite
 For everyday needs	 For comfortable travel	 For maximum benefits
Card type Visa Classic	Card type Visa Platinum	Card type Visa Infinite
Current and savings accounts UAH, USD, EUR	Current and savings accounts UAH, USD, EUR	Current and savings accounts UAH, USD, EUR
Free monthly ATM withdrawal limit in UAH UAH 15,000	Free monthly ATM withdrawal limit in UAH UAH 50,000	Free monthly ATM withdrawal limit in UAH UAH 500,000
Card-to-card transfer fee in the mobile application 1% + UAH 5	Card-to-card transfer fee in the mobile application 0.5% + UAH 5	Card-to-card transfer fee in the mobile application 0.5% + UAH 5
USD and EUR cash withdrawals at the Bank's cash desk No fee	USD and EUR cash withdrawals at the Bank's cash desk No fee	USD and EUR cash withdrawals at the Bank's cash desk No fee
UAH transfers using IBAN account details No fee	UAH transfers using IBAN account details No fee	UAH transfers using IBAN account details No fee
	Visa Platinum services	Visa Infinite services
		Personal manager

Fee for settlement and cash services (hereinafter — SCS)

Classic	Platinum	Infinite
Monthly SCS fee No fee	If the total amount of card payments in UAH, USD, EUR at retail/service businesses in the previous month is **at least UAH 15,000** No fee	If the total amount of card payments in UAH, USD, EUR at retail/service businesses in the previous month is **at least UAH 50,000** No fee
	If the daily minimum balance across all current and savings accounts (excluding term deposits) in UAH, USD, and EUR in the previous month is **at least UAH 50,000** No fee	If the daily minimum balance across all current and savings accounts (excluding term deposits) in UAH, USD, and EUR in the previous month is **at least UAH 500,000** No fee
	Monthly SCS fee if **NONE** of the above conditions are met UAH 300	Monthly SCS fee if **NONE** of the above conditions are met UAH 1,500

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Fees for all service packages

Accounts

• Opening of one current account in each of UAH, USD, EUR (opening a UAH account is mandatory) • Opening of a savings account in UAH, USD, EUR • Account top-up No fee	Opening and maintenance of more than one account in UAH, USD, EUR UAH 100 / month for each account
	Opening and maintenance of accounts in other currencies UAH 100 / month for each account

Foreign currency

Online purchase / sale / exchange of foreign currency in the mobile app No fee	Sale / exchange of foreign currency on the Interbank Foreign Exchange Market (FEM) 0.2%
Monthly SCS fee based on the total balance of funds in EUR on current and/or savings accounts*: • Up to EUR 50,000.00 — no fee • EUR 50,000.01 and above — 0.25% on the entire balance	Purchase of foreign currency on the FEM 0.5% (min. UAH 100)
Monthly SCS fee based on the total balance of funds in USD on current and/or savings accounts*: • Up to USD 50,000.00 — no fee • USD 50,000.01 and above — 0.2% on the entire balance	Term deposit with purchased currency • Amount — from EUR 500 / USD 500 • Term — 3 months (93 days) • Interest rate — 0.01% per annum • Monthly interest payment • No early termination permitted

* Collected via contractual debit from the current account in the respective foreign currency, followed by its sale on the FEM and crediting of the proceeds to the Bank's income in the national currency.

Cash transactions

Fee for ATM withdrawals in UAH exceeding the free limit 1%	Withdrawal of funds from a term deposit in UAH at the Bank's cash desk No fee
Withdrawal of UAH at the Bank's cash desk 1%	Withdrawal of USD, EUR at the Bank's cash desk No fee
UAH withdrawals at POS terminals of other banks 1.5%	Cash withdrawals at bank cash desks and ATMs abroad 2% (min. USD 3 / EUR 3)

Cards

• Card issuance upon service package opening / reissue upon expiry • Card delivery within Ukraine No fee	Conversion of foreign currency other than USD / EUR 1%
Reissue at the client's request UAH 100 / USD 3 / EUR 3	Card issuance abroad UAH 990

Transfers

• Between own accounts within the Bank • By phone number within the Bank • Account-to-account transfers in UAH within Ukraine No fee	• Foreign currency transfer from account to account of another Bank client – individual • Via the ProPay system to other banks in the ProCredit group EUR 2.50**
	Foreign currency transfer to another bank 0.75% (min. EUR 20, max. EUR 300**)

** Equivalent amount in UAH at the NBU exchange rate on the transfer execution date, debited from the current UAH account.

Other

• Internet banking • Mobile application • Notification service • PIN code change • Provision of statements using the Bank's standard template No fee	Power of attorney issuance UAH 300 Provision of other statements (subject to the Bank's approval, including recommendation letters) UAH 300
Execution of a payment transaction for returning the remaining UAH balance to the client following termination of the business relationship pursuant to financial monitoring legislation 20% of the remaining balance (max. UAH 20,000)	

Deposit terms (effective from 03.11.2026)

Term deposit

Currency	Amount	3 mo. (93 days)	6 mo. (184 days)	12 mo. (367 days)	18 mo. (550 days)	24 mo. (733 days)
UAH	10,000–50,000,000	15.5%	16.25%	16.25%	12%	12%
USD	1,000–3,000,000	0.75%	0.75%	0.8%	0.8%	0.8%
EUR	1,000–3,000,000	0.2%	0.2%	0.1%	0.1%	0.1%

Savings account

Currency	Maximum amount	Deposit term	Interest rate
UAH	up to 50,000,000	from 1 day	5%
USD	up to 3,000,000	from 1 day	0.01%
EUR	up to 3,000,000	from 1 day	0.01%

Credit limit terms (effective from 01.07.2022)

Type of credit	Currency	Term	Nominal interest rate	Effective interest rate
Overdraft	UAH	12 months	29%	34.43%*

Additional terms: • Official employment • Set at the amount of two months' income • Monthly income from UAH 15,000	Overdraft amount: • Min. UAH 15,000 • Max. UAH 500,000

* Calculations are approximate.

Other terms of service are available at www.procreditbank.com.ua.
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The advertiser's address is 107A Beresteiskyi Ave., Kyiv, 03115.

Contact centre

Daily from 9:00 to 21:00

0 800 50 09 90

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+380 44 590 1000

Charges determined by provider

Viber Call *0990

Calls can be made via the Bank's business chat in the Rakuten Viber app