

Information

on the material characteristics of the consumer credit service (without collateral)

(this information contains the general terms and conditions of the provision of consumer credit services by the bank and is not an offer of these services. The proposed individual conditions will depend on the results of the assessment of client’s creditworthiness conducted by the bank on the basis of information received from the client and from other sources subject to legal grounds, and are provided to the client before execution of a consumer credit agreement in the form of the consumer credit information)

I. General Information

Table

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 (Peremohy 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 and conditions of the consumer credit	
9	Purpose of the credit	Personal needs
10	Target client group	Individual clients who are residents of Ukraine aged 18 to 65
11	Credit amount/limit, UAH	UAH 15,000 – 500,000
12	Credit term, days/months/years	12 months
13	Interest rate, percent per annum	29%
14	Interest rate type (fixed/floating)	Fixed. Interest is calculated daily on the amount of overdraft used.

15	Real interest rate, percent per annum	Minimum 34.28% (if the loan amount is 500,000) and maximum 53.54% (if the loan amount is 15,000).
16	Client's payment, interest on the credit amount	Not available
17	3. Information on the estimated total cost of the consumer credit for the client	
18	Total credit costs [including interest on the credit, bank fees and other client's costs for additional and related services of the bank, credit intermediary (if any) and third parties], UAH	Minimum 6,543(if the loan amount is 15,000) and maximum 148,756.11 (if the loan amount is 500,000).
19	Estimated total cost of the credit for the client for the entire term of the credit (credit amount and total credit costs), UAH	Minimum 21,543.33 (if the loan amount is 15,000) and maximum 648,756.11 (if the loan amount is 500,000).
	The real annual interest rate is calculated on the basis of the assumption that the borrower used the credit limit in the amount of UAH 15,000 or UAH 500,000 and did not reduce the amount of the used credit during the term of the agreement (12 months). The monthly cost of servicing the client in the amount of UAH 165/month is included in the calculation of the total credit costs.	
20	4. Procedure for repayment of the consumer credit	
21	Frequency of repayment	
22	of the credit amount	At the end of the term
23	of the interest on the credit	On the monthly basis
24	Commission fees	There is no commission for granting, servicing, repaying the credit. Current account maintenance fee for UAH 165 monthly is paid regardless of the availability of credit.
25	Repayment scheme	On the first working day of the month, the client pays the interest accrued for the use of the loan and the commission for servicing the current account.
26	Repayment method:	
27	through the self-service terminal	Free of charge
28	through the cash office	Free of charge
29	through the remote service system	Free of charge

30	another repayment method	By a transfer of funds from another account - free of charge
31	Note: the client repays the credit amount, commission fees and interest for its use in accordance with the terms and conditions of the agreement and the requirements of the laws of Ukraine	
32	5. Possible consequences in case of non-fulfilment of obligations under the agreement by the client	
33	Forfeit (fine, penalty) for late payment:	
34	of payments under the credit	In case the Client violates the term of repayment of the used credit, the Bank charges a penalty in the amount of the double discount rate of the National Bank of Ukraine effective in the period for which the penalty is paid, but no more than 15% of the overdue payment amount, as well as interest in the amount established by the contract, of the overdue amount.
35	of the interest on the credit	29%
36	of other payments	Not applicable
37	Forfeit (fine, penalty) for non-fulfilment of other terms of the agreement	Not applicable
38	Other measures:	
39	the right of the bank to demand early payment of credit payments and compensation for damages caused to it by a breach of the obligations in the cases stipulated by the agreement	
40	to enter information into the credit bureau/Credit Register of the National Bank of Ukraine and form a negative credit record, which may be taken into account by the bank when deciding whether to grant a credit in the future	
41	6. Client's rights under the laws of Ukraine	
42	Prior to execution of the agreement:	
43	To receive explanations from the bank in order to assess the agreement taking into account the needs and financial condition of the client	
44	To receive a copy of the draft agreement in paper or electronic form (at the client's choice) free of charge at the client's request, except in cases where the bank does not wish to continue the process of execution of the agreement with the client	
45	request the bank to provide the information on the basis of which the assessment of the client's creditworthiness is carried out, including the information contained in the credit bureau/Credit Register of the National Bank of Ukraine	

46	After execution of the agreement:	
47	to withdraw from the consumer credit agreement within 14 calendar days upon conclusion of this agreement (in case of withdrawal from such agreement, the client pays interest for the period from the date of receipt of funds to the date of their repayment at the interest rate established by this agreement, and performs other actions provided for by the Law of Ukraine “On Consumer Lending” or the agreement)	
48	7. Decision of the bank to consider the request for a consumer credit	
49	Period for the bank to take a decision on the request (after receipt of all required documents), days	7
50	Validity of the decision of the bank on the request, days	30
51	8. Submission of an application by the client and period of consideration thereof	
52	To the bank:	
53	the list of the bank’s contact details is given in lines 2, 4 - 7 of the table in Annex 1 to the Regulation on Information Support to Clients by Banks in Respect of Banking and Other Financial Services (hereinafter – the Regulation). The term for consideration of an appeal by the bank 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	
54	to the National Bank of Ukraine:	
55	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	
56	to court:	
57	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)	