

## OPERATIONAL REGULATIONS

1. Payment operations		
<b>Operating time</b>		
1.1	Acceptance of payment instructions in UAH/USD/EUR for transferring funds outside ProCredit Bank, including via ProPay	09:00-17:00
1.2	Acceptance of payment instructions in UAH/USD/EUR/RUB/CHF/PLN/GBP/CNY for transferring funds within ProCredit Bank to the accounts of other clients	09:00-17:30
1.3	Acceptance of payment instructions in UAH/USD/EUR/RUB/CHF/PLN/GBP/CNY for transferring funds within ProCredit Bank to own accounts	around the clock
1.4	Acceptance of payment instructions in UAH/USD/EUR from/to facility accounts for legal entities and individual entrepreneurs	09:00-19:00
1.5	Acceptance of payment instructions in RUB/CHF/PLN/GBP/CNY for transferring funds outside ProCredit Bank	09:00-13:00
1.6	Acceptance of applications for the sale/exchange of foreign currency on the Ukrainian FX market	09:00-13:00
1.7	Acceptance of applications for the purchase of foreign currency on the Ukrainian FX market for individuals	09:00-13:00
1.8	Acceptance of applications for the purchase of foreign currency on the Ukrainian FX market for legal entities and individual entrepreneurs	09:00-12:00
1.9	Acceptance of supporting documents for buying foreign currency on the Ukrainian FX market and transferring funds in USD/EUR/RUB/CHF/PLN/GBP/CNY	9:00-18:00 on the day preceding the day of the operation
1.10	Acceptance of documents and processing of received international incoming payments for crediting funds in USD/EUR/RUB/CHF/PLN/GBP/CNY to the accounts on the current date	09:00-16:00
1.11	Execution of e-Banking requests regarding the provision of certificates and statements	up to 2 days - in electronic form up to 5 days - in paper form
1.12	Execution of other e-Banking requests/references (including at the request of audit firms)	up to 10 days
1.13	Acceptance of e-Banking requests: - regarding the opening of accounts (if all the necessary documents and current data are available); - regarding the early loan repayments	09:00-16:00
1.14	Acceptance of contracts for opening accounts signed by the client	09:00-16:30
1.15	Online purchase/sale/exchange of foreign currency for individuals at the commercial rate of ProCredit Bank	around the clock
1.16	Acceptance of payment instructions for transferring funds outside ProCredit Bank and crediting funds received from other banks, which require additional checks in accordance with the requirements of the Ukrainian legislation and/or internal regulatory documents of ProCredit Bank	up to 3 business days
1.17	Acceptance of payment instructions for transferring funds within ProCredit Bank, which require additional checks in accordance with the requirements of the Ukrainian legislation and/or internal regulatory documents of ProCredit Bank	up to 2 business days
<b>Post-operating hours</b>		
1.18.	Payment instructions in UAH, indicated in clauses 1.1-1.2, are accepted provided that the Client has a sufficient amount of funds for their execution, technical and financial possibility of their execution, including in view of the requirements of the Ukrainian legislation and/or internal regulatory documents of ProCredit Bank regarding the additional, as well as in accordance with the order of receipt of such payment instructions by ProCredit Bank	from 17:00 of the current Operation Day - until 9:00 a.m. on the next Operation Day
1.19	Payment instructions in UAH/USD/EUR for transferring funds within ProCredit Bank between the Client's own accounts, which arrived after the operating hours, but during the Operation Day, are accepted for execution by ProCredit Bank on the same Operation Day.	around the clock
<b>2 Cash operations</b>		
2.1	Cash is issued on the condition that ProCredit Bank receives a notification from the Client of the planned cash withdrawal 2 banking days before the date of such cash issuance	
<b>3 Limits</b>		
3.1	Monthly limit for cash withdrawals in national currency from the accounts of legal entities and individual entrepreneurs	UAH 300,000
3.2	Daily limit for online purchase/sale/exchange of foreign currency for individuals at the commercial rate of ProCredit Bank (taking into account ProCredit Bank's Operation Day)	UAH 399,999
3.3	Monthly limit for withdrawing cash from the accounts of individuals at ProCredit Bank ATMs	UAH 500,000
<b>4 Accrual of interest, late penalty</b>		
4.1	Daily settlement time for accrual of interest, late penalty	20:00

It is set according to Kyiv time

Operating hours are part of ProCredit Bank's business day.

The post-operating hours begin after the end of the Operating Time established for the execution of the corresponding type of payment or other operation, and in ProCredit Bank branches it is limited to their working hours.

Working hours of branches - at the link: <https://www.procreditbank.com.ua/branches/>

Information by calling the Contact Centre 0 800 50 09 90:

- from Monday to Friday from 9:00 to 18:00 for legal entities

- every day from 9:00 to 21:00 for individuals and individual entrepreneurs