

## OPERATIONAL REGULATIONS

1. Payment operations		
Operating time		
<b>Payment instructions:</b>		
1.1	Acceptance of payment instructions in UAH/USD/EUR for transferring funds outside ProCredit Bank, including via ProPay	09:00–17:00 on business days
1.2	Acceptance of payment instructions in UAH/USD/EUR/RUB/CHF/PLN/GBP/CNY for transferring funds within ProCredit Bank to accounts of other clients	09:00–17:30 on business days
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 for instant credit transfer of funds by an individual in the ProCredit Bank Ukraine mobile application	around the clock
1.5	Acceptance of payment instructions in UAH/USD/EUR from credit line accounts for legal entities and individual entrepreneurs	9:00–17:00 on business days
1.6	Acceptance of payment instructions in UAH/USD/EUR to credit line accounts for legal entities and individual entrepreneurs	09:00–19:00 on business days
1.7	Acceptance of payment instructions in RUB/CHF/PLN/GBP/CNY for transferring funds outside ProCredit Bank	09:00–13:00 on business days
1.8	Acceptance of documents and processing of received international incoming payments for crediting funds in USD/EUR/RUB/CHF/PLN/GBP/CNY to accounts on the current date	09:00–16:00 on business days
1.9	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
1.10	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>Operations with exchange of foreign currency:</b>		
1.11	Acceptance of applications for the sale/exchange of foreign currency on the Ukrainian FX market	09:00–13:00 on business days
1.12	Acceptance of applications for the purchase of foreign currency on the Ukrainian FX market for individuals	09:00–13:00 on business days
1.13	Acceptance of applications for the purchase of foreign currency on the Ukrainian FX market for legal entities and individual entrepreneurs	09:00–12:00 on business days
1.14	Online purchase/sale/exchange of foreign currency for individuals at the commercial rate of ProCredit Bank	around the clock
1.15	Acceptance of supporting documents for buying foreign currency on the Ukrainian FX market and transferring funds in USD/EUR/RUB/CHF/PLN/GBP/CNY	on a business day preceding the day of the operation
<b>Execution of clients' requests:</b>		
1.16	Execution of requests regarding the provision of certificates and statements	up to 2 business days — in electronic form up to 5 business days — in paper form
1.17	Execution of other requests/references (including at the request of audit firms)	up to 10 business days
1.18	Acceptance of requests: - regarding the opening of accounts/providing services (if all the necessary documents and current data are available) - regarding the early loan repayments	09:00–16:00 on business days
1.19	Acceptance of contracts for opening accounts/contracts amendment signed by the client/providing services	09:00–16:30 on business days
<b>Post-operating hours</b>		
1.20	Payment instructions in UAH, indicated in clauses 1.1 -1.2, 1.4 are accepted provided that the Client has a sufficient amount of funds for their execution, technical and financial possibility of their execution, in particular, taking into account the requirements of the Ukrainian legislation and/or internal regulatory documents of ProCredit Bank regarding the additional checks, 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 of the next Operation Day
1.21	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 business days before the date of such cash issuance and in accordance with the operating hours of the relevant Bank branch	
<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	Monthly limit for withdrawing cash from the accounts of individuals at ProCredit Bank ATMs	UAH 500,000
3.3	Daily limit for online 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
<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 Bank's business days are Monday through Friday.

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 are available at the link: <https://procreditbank.com.ua/contacts>

For inquiries, call the Contact Centre at 0 800 50 09 90 or Rakuten Viber at \*0990:

- Monday to Friday from 9:00 to 18:00 for legal entities and individual entrepreneurs;

- every day from 9:00 to 21:00 for individuals.