

**Application for Joining/Confirmation of Joining the General Agreement on the Provision of Banking Services to Individuals in JSC “ProCredit Bank”**

By signing this Application for Joining/Confirmation of Joining the General Agreement on the Provision of Banking Services to Individuals in JSC “ProCredit Bank” (hereinafter the “General Agreement”), I, \_\_\_\_\_, accept/confirm from \_\_\_\_\_ 20\_\_ the acceptance of a public offer of JSC “ProCredit Bank” to conclude the General Agreement posted in the electronic form on the website of the Bank at <https://www.procreditbank.com.ua/> and in writing in the office of the Bank and unconditionally agree to the terms and conditions of the General Agreement.

Signature of the person filing the Application \_\_\_\_\_ date

**ADDITIONAL AGREEMENT TO THE GENERAL AGREEMENT** dated \_\_\_\_\_  
on the Provision of Deposit Accounts Opening and Maintenance Service “Fixed-Term” Deposit  
Opened in the e-Banking System

city

date

**Joint-Stock Company “ProCredit Bank”**, hereinafter the “**Bank**”, represented by the person signing this Additional Agreement and acting under the power of attorney, of the one part, and \_\_\_\_\_, hereinafter the “**Depositor**”, of the other part, hereinafter collectively referred to as the “**Parties**”, have entered into this Additional Agreement as follows:

1. SUBJECT OF THE AGREEMENT

1.1 The Depositor shall transfer to the Bank, and the Bank shall accept monetary funds, hereinafter the “Deposit”,

in the amount of: \_\_\_\_\_;

deposit term: \_\_\_\_\_ day (s), from \_\_\_\_\_ till \_\_\_\_\_;

with the payment of \_\_\_\_\_ % per annum.

2. MAIN TERMS AND CONDITIONS

2.1 The Bank shall open to the Depositor a deposit account under No. \_\_\_\_\_.

2.2 The Parties have agreed that the Deposit amount on the Deposit Account shall be formed by contractual debiting by the Bank of funds from Depositor’s account No. \_\_\_ in the amount specified in clause 1.1 without the submission by the Depositor of a separate payment instruction or other additional documents. In case of non-payment of monetary funds in the amount specified in clause 1.1 hereof before \_\_\_\_\_, the Additional Agreement shall be considered terminated from the next calendar day.

2.3 Interest on the Deposit shall be paid to the Depositor monthly, to current account No. \_\_\_\_\_, on the first operating day of the month following the settlement one. Interest for the last month of using the Deposit, including for the month, in which the early repayment of the Deposit amount took place, shall be paid simultaneously with the repayment of the Deposit amount.

2.4 No additional funds shall be deposited on the deposit account.

2.5 The Bank guarantees the unchanged size of the interest rate specified in clause 1.1 hereof during the Deposit term.

2.6 Deposit shall be repaid within term specified in clause 1.1 hereof, to current account No. \_\_\_\_\_. Deposit shall not be repaid before the expiration of its term, in full or in part, unless otherwise agreed by the Parties. An extension of the term hereof upon the expiration of the deposit term is not expected, unless otherwise agreed by the Parties.

2.7 In case of early withdrawal of the Deposit or its part, the terms and conditions hereof regarding the amount of interest on the Deposit shall become null and void, and the interest rate in the size established by the Tariffs for demand deposits effective on the early withdrawal date shall be considered applicable for the accrual by the Bank of interest on the Deposit, starting from the date of its deposit or the last extension of its term.

2.8 The Bank shall inform the Client about changes in the Tariffs at least 30 calendar days before they enter into force, except for the cases provided for in the General Agreement, and about amendments to the General Agreement, including the Operational Regulation – 14 calendar days before the date they enter into force by specifying information about changes in the account statement and/or by distributing information (messages) by means of the e-Banking system and/or software application (messenger) and/or by distributing information by mail and/or by placing relevant notices/changes in the premises of the operational and/or cash departments of the Bank (its offices) and subsequent posting of information on the Website of the Bank.

If the Client does not submit written objections to the Bank before the date of the implementation of changes, the changes shall be considered accepted. In case the Bank receives a written objection from the Client before the date of the implementation of changes, such objection shall be considered an offer of the Client to terminate the General Agreement, which shall be done after the expiration of the Deposit term in the manner provided for in the General Agreement, without any fee for its termination.

2.9 A transaction confirmation code generated by the e-Banking system and sent to the Client's mobile phone number stated by it in the Client's Questionnaire, or a message confirmed by the Client in the ProCredit MobileSign Mobile App generated by the e-Banking system and transmitted to the ProCredit MobileSign Mobile App installed and activated on the Client's mobile device shall be used by the Client to sign statements, contracts, additional agreements, payment instructions, other documents within the framework of this Additional Agreement and/or the General Agreement using the e-Banking system with its electronic signature.

2.10 The Parties have agreed that the transaction confirmation code and/or confirmed message in the ProCredit MobileSign Mobile App is analogous to the Client's personal signature (is an electronic signature) and that all transactions/documents signed/certified in the electronic form using the transaction confirmation code and/or confirmed message in the ProCredit MobileSign Mobile App shall be considered as personally signed by the Client. The transaction confirmation code and/or confirmed message in the ProCredit MobileSign Mobile App may not be invalidated because of its electronic form or because the transaction confirmation code and/or confirmed message in the ProCredit MobileSign Mobile App does not have the status of an electronic digital signature.

All payment transactions/deeds/documents executed/signed electronically shall be electronic documents and shall be considered to have been concluded in writing and cannot be contested because of their electronic form.

2.11 The Client shall ensure/guarantee that the third parties cannot access and/or use the ProCredit MobileSign Mobile App and transaction confirmation code/message.

The risk and all responsibility for the use of the e-Banking system, the ProCredit MobileSign Mobile App, the transaction confirmation code/message shall be borne exclusively by the Client, except for the cases where third parties have gained access to them due to the fault of the Bank proven in the manner provided for in the laws of Ukraine.

The Bank shall unconditionally consider any person who has used the ProCredit MobileSign Mobile App and the transaction confirmation code/message to be the Client and shall not be liable if it is not true. Any banking transaction, agreement, deed, etc. cannot be cancelled, terminated, invalidated, revoked, etc. if it was performed using the transaction confirmation code and/or confirmed message in the ProCredit MobileSign Mobile App.

2.12 In case of non-performance or improper performance by the Bank of its obligations under this Additional Agreement and/or the General Agreement, the Bank shall bear the responsibility provided for by the laws of Ukraine. In case of the application of liability, the cost of the Bank's services shall be set in the amount of the commission fee for the respective service. Where the relevant Bank's service is included in the list of the services paid for by the Client on a monthly basis, the cost of the Bank's services shall be the amount of payment (commission fee) for the month in which the service is provided.

2.13 In case of non-performance or improper performance by the Client of its obligations under this Additional Agreement and/or the General Agreement, the Client shall bear the responsibility provided for in the General Agreement and by the effective laws.

2.14 The Parties shall be relieved from the liability for partial or full non-performance of any of the provisions of this Additional Agreement and the General Agreement if it is caused by force majeure circumstances certified by the Chamber of Commerce and Industry of Ukraine and regional chambers of commerce and industry authorised by it.

2.15 The Client is entitled to apply to the National Bank of Ukraine and/or the court for the protection of the rights of consumers of financial services.

2.16 On the issues of the performance of the terms and conditions hereof by the Parties, the Client may contact the Bank in writing at the address of its location, or by e-mail at the following address: [ukr.cc@procredit-group.com](mailto:ukr.cc@procredit-group.com), of by the phone number: 0 800 50 09 90 and/or +38 044 590 10 00.

2.17 The legal relations of the Parties hereunder shall be regulated by the effective laws of Ukraine, the regulations of the National Bank of Ukraine and the valid General Agreement.

#### DETAILS OF THE PARTIES

The BANK: JSC "ProCredit Bank"  
107A Peremohy Ave., Kyiv 03115, EDRPOU  
identification number: 21677333,  
NBU ID code: 320984

The CLIENT:  
Registration number of the taxpayer's  
card:

Address of residence:

Passport details:

Signature \_\_\_\_\_

I have familiarised myself with a  
certificate on the deposit guarantee  
system for individuals; I have received a  
copy of the Additional Agreement

Signature \_\_\_\_\_

Signature: \_\_\_\_\_  
L.S.