

I. INFORMATION ON THE ENTITY PROVIDING BANKING SERVICES

Name and location	Joint Stock Company “ProCredit Bank” (hereinafter “the Bank”) 03115, Kyiv, Beresteiskyi Avenue, 107 A
Opening hours and branch addresses	https://procreditbank.com.ua/contacts
Information on the management structure	https://procreditbank.com.ua/about
Information on the ownership structure	https://procreditbank.com.ua/corporate-governance
Information on financial indicators of activity	https://procreditbank.com.ua/reporting
Information on state registration, license, and trademarks	Registered by the Holosiyivskiy District State Administration in the city of Kyiv on 28 December 2000. Identification code EDRPOU (Unified State Register of Enterprises and Organisations of Ukraine) 21677333. Included in the State Register of Banks on 28 December 2000 under number 276. NBU (National Bank of Ukraine) license no. 195 dated 13 October 2011. Registration documents, trademarks are posted on the official website of the Bank at the following link: https://procreditbank.com.ua/corporate-governance
Bank contact information	Contact phone numbers: 0 800 500 990, 044 590 10 00 E-mail: ukr.cc@procredit-group.com Official website: https://www.procreditbank.com.ua/
Contact information for the regulatory body	National Bank of Ukraine (hereinafter – NBU) Address: 01601, Kyiv, Instytutska str., bldg. 9

Telephone: 0 800 505 240

II. INFORMATION ON TYPES OF BANKING SERVICES

For private clients:		For business clients:		For private entrepreneurs:	
Types of banking services provided by the Bank and links to the Bank's web pages where information on the service and conditions for the provision thereof are posted:					
Current account:	https://procreditbank.com.ua/private-clients-accounts-cards	Current account:	https://procreditbank.com.ua/business-opening-accounts	Current account:	https://procreditbank.com.ua/sp-opening-of-accounts
Savings account:	https://procreditbank.com.ua/private-clients-deposits	Savings account:	https://procreditbank.com.ua/business-deposits	Savings account:	https://procreditbank.com.ua/sp-deposits
Term deposit:		Term deposit:		Term deposit:	
Overdraft:	https://procreditbank.com.ua/private-clients-credit	Overdraft:	https://procreditbank.com.ua/business-credit	Overdraft:	https://procreditbank.com.ua/business-credit
Home loan:		Credit line:		Credit line:	
Car loan:		Business Credit:		Business Credit:	
Investment loan:		Green financing:		Green financing:	
		Documentary transactions:		https://procreditbank.com.ua/trade-finance	
List of activities that are not subject to financing					
https://procreditbank.com.ua/source/pdf%20files/UA-Exclusion-list-2022.pdf					
Terms of service, operating regulations, limits (restrictions)					
https://procreditbank.com.ua/documents		https://procreditbank.com.ua/business-opening-accounts		https://procreditbank.com.ua/sp-opening-of-accounts	

III. INFORMATION ON THE COST OF BANKING SERVICES, TARIFFS, INTEREST RATES

	For private clients:	For business clients:	For private entrepreneurs:
Current account:	https://procreditbank.com.ua/private-clients-accounts-cards	https://procreditbank.com.ua/business-opening-accounts	https://procreditbank.com.ua/sp-opening-of-accounts

Savings account:	https://procreditbank.com.ua/private-clients-deposits	https://procreditbank.com.ua/business-deposits	https://procreditbank.com.ua/sp-deposits
Term deposit:			
	https://procreditbank.com.ua/private-clients-credit	https://procreditbank.com.ua/business-credit	https://procreditbank.com.ua/business-credit
Lending:			
Documentary transactions:	The service is not provided	https://procreditbank.com.ua/trade-finance	https://procreditbank.com.ua/trade-finance
Currency exchange rates	https://procreditbank.com.ua/rates-page The methodology for determining the foreign currency conversion rate applied to the corresponding payment service is determined by the General Agreement for private clients, the General Regulations for business clients and private entrepreneurs and/or other agreements between the Bank and the client.		

IV. INFORMATION ON THE AGREEMENT FOR THE PROVISION OF BANKING SERVICES

	For private clients:	For business clients:	For private entrepreneurs:
General information	<p>General agreement on the provision of banking services to individuals by ProCredit Bank Joint Stock Company: https://procreditbank.com.ua/documents (hereinafter — General Agreement). The provision of banking services is also regulated by relevant additional agreements to the General Agreement or</p>	<p>General provisions and conditions for the provision of banking services: https://procreditbank.com.ua/documents (hereinafter — General Provisions). The provision of banking services is also regulated by the relevant contracts concluded between the Bank and the client.</p>	<p>General provisions and conditions for the provision of banking services: https://procreditbank.com.ua/documents (hereinafter — General Provisions). The provision of banking services is also regulated by the relevant contracts concluded between the Bank and the client.</p>

	<p>agreements concluded between the Bank and the client.</p>		
	<p>The General Agreement enters into force between the Bank and the client on the date of its conclusion or upon the initiation of the first cash transaction by the client (after the client has joined the General Agreement) and remains valid for the duration of the relationship between the Bank and the client.</p> <p>The conditions, grounds, and consequences related to the client's right to cancel or terminate both the General Agreement and individual agreements are established by these agreements.</p>	<p>The General Provisions come into effect between the Bank and the client on the date of their conclusion (by including the General Provisions in the contract for the provision of the relevant banking service) or upon the initiation of the first cash transaction by the client and remains valid for the duration of the relationship between the Bank and the client.</p> <p>The conditions, grounds, and consequences related to the client's right to cancel or terminate both the General Provisions and individual agreements are established by these agreements.</p>	<p>The General Provisions come into effect between the Bank and the client on the date of their conclusion (by including the General Provisions in the contract for the provision of the relevant banking service) or upon the initiation of the first cash transaction by the client and remains valid for the duration of the relationship between the Bank and the client.</p> <p>The conditions, grounds, and consequences related to the client's right to cancel or terminate both the General Provisions and individual agreements are established by these agreements.</p>
	<p>Amendments to the General Agreement are made through an agreement between the Bank and the client following the established procedures, and additional agreements to the General Agreement and contracts concluded between the Bank and the client are also modified in accordance with the procedures outlined therein.</p>	<p>Amendments to the General Provisions are made through an agreement between the Bank and the client in the manner established therein, and to the agreements concluded between the Bank and the client in the manner established in such agreements.</p>	<p>Amendments to the General Provisions are made through an agreement between the Bank and the client in the manner established therein, and to the agreements concluded between the Bank and the client in the manner established in such agreements.</p>
Current account	<p>An additional agreement to the General Agreement is entered into for the terms of service of the current account. Any changes to it are to be made in the form of a written agreement between the Bank and the client. The client has the right</p>	<p>A contract is established for the terms of service of the current account. Any changes to it are to be made in the form of a written agreement between the Bank and the client. The client has the right</p>	<p>A contract is established for the terms of service of the current account. Any changes to it are to be made in the form of a written agreement between the Bank and the client. The client has the right</p>

	to refuse the concluded additional agreement and to terminate it by closing the current account.	to refuse the concluded contract and to terminate it by closing the current account.	to refuse the concluded contract and to terminate it by closing the current account.
Savings account	<p>An additional agreement to the General Agreement is concluded for the terms of maintenance of the savings account. Any changes to it are to be made in the form of a written agreement between the Bank and the client. The client has the right to refuse the concluded additional agreement and to terminate it by closing the savings account.</p> <p>A personal income tax of 18% and a military levy of 1.5% are withheld from the amount of interest accrued on savings account funds.</p>	<p>A contract is established for the terms of maintenance of the savings account. Any changes to it are to be made in the form of a written agreement between the Bank and the client. The client has the right to refuse the concluded contract and to terminate it by closing the savings account.</p>	<p>A contract is established for the terms of maintenance of the savings account. Any changes to it are to be made in the form of a written agreement between the Bank and the client. The client has the right to refuse the concluded contract and to terminate it by closing the savings account.</p>
Term deposit	<p>An additional agreement to the General Agreement is concluded for the terms of placement of the term deposit. Any changes to it are to be made in the form of a written agreement between the Bank and the client. The client does not have the right to refuse the concluded additional agreement. A personal income tax in the amount of 18% and a military levy in the amount of 1.5% are withheld from the amount of interest accrued on time deposit funds.</p>	<p>A contract is established for the terms of placement of the term deposit. Any changes to it are to be made in the form of a written agreement between the Bank and the client. The client does not have the right to withdraw from the concluded contract, except in the case of refusing the automatic renewal of the deposit after the end of the term of its placement, which is provided for in the contract (automatic renewal of the term deposit for a new term).</p>	<p>A contract is established for the terms of placement of the term deposit. Any changes to it are to be made in the form of a written agreement between the Bank and the client. The client does not have the right to withdraw from the concluded contract, except in the case of refusing the automatic renewal of the deposit after the end of the term of its placement, which is provided for in the contract (automatic renewal of the term deposit for a new term).</p>
Lending	<p>1) Overdraft (current account credit, fixed interest rate)</p> <p>An additional agreement to the General Agreement is concluded for the terms of the overdraft (crediting of the current account). Any changes to it are to be made in the form of a written agreement between the Bank and the client.</p>	<p>Loans are provided in the form of a term loan (for a term of up to 120 months), a credit line (for a term of up to 36 months) and an overdraft (for a term of up to 24 months), by concluding separate loan agreements.</p> <p>Amendments to Loan Agreements are made by mutual consent of the Parties. An agreement on changes shall be deemed</p>	<p>Loans are provided in the form of a term loan (for a term of up to 120 months), a credit line (for a term of up to 36 months) and an overdraft (for a term of up to 24 months), by concluding separate loan agreements.</p> <p>Amendments to Loan Agreements are made by mutual consent of the Parties. An agreement on changes shall be deemed</p>

	<p>The overdraft interest rate cannot be increased without the written consent of the client.</p> <p>The client has the right, within 14 calendar days from the date of conclusion of the additional agreement, to withdraw from it by submitting an appropriate written notice to the Bank. Simultaneously, within 7 calendar days from the date of submitting such notice to the Bank, the client is obligated to repay the overdraft obtained under the concluded additional agreement and to settle the interest for the period from receipt of the overdraft to the day of repayment. After the 14-day period following the conclusion of the additional agreement, the client has the right to initiate overdraft termination by repaying the utilised amount, covering the accrued interest, addressing any unauthorised debt (if applicable), settling the accrued penalty and interest, and executing the overdraft termination agreement.</p> <p>The client's monthly overdraft payment includes the current account maintenance fee for the month and the monthly interest charged for using the overdraft.</p> <p>If the client exceeds the deadline for repaying the overdraft, the unreturned amount is treated as unauthorised debt. Starting from the following day, interest is applied at a rate double the NBU accounting rate for the amount of the unauthorised debt, not exceeding 15% (fifteen) of the overdue payment. Additionally, interest is charged according to the amount and method specified in the additional agreement until the unauthorised debt has been fully repaid to the Bank.</p> <p>The cumulative amount of the penalties that can be charged to the client in accordance with the additional agreement to the General Agreement cannot exceed half of the</p>	<p>reached in proper form and mutual, and the changes will be valid and binding on both Parties if implemented through one of the following methods:</p> <ul style="list-style-type: none"> • By both Parties signing the same document or by exchanging copies of the agreement on amendments, which are then signed individually by each Party. This can be done via mail, fax, electronic communication, remote account management systems, or any other means that enables obtaining the amendment, including signatures and imprints of the Parties' seals (including in digital form) in printed form. • By presenting a written proposal from the Bank to the client specifying the essence of the changes and the date of their introduction and obtaining the client's consent to such changes. Upon obtaining consent, the changes shall take effect at the time and under the conditions specified in the Bank's proposal, eliminating the need for a separate agreement on the introduction of these changes. The client's consent to the changes will be considered received upon the occurrence of at least one of the following: <ul style="list-style-type: none"> <input type="checkbox"/> Obtaining written consent from the client, including in the form of a corresponding note on the Bank's physical message <input type="checkbox"/> Within 30 (thirty) calendar days from the moment the proposal for changes has been sent to the client and the Bank has not received a written objection to such changes from the client. If objections 	<p>reached in proper form and mutual, and the changes will be valid and binding on both Parties if implemented through one of the following methods:</p> <ul style="list-style-type: none"> • By both Parties signing the same document or by exchanging copies of the agreement on amendments, which are then signed individually by each Party. This can be done via mail, fax, electronic communication, remote account management systems, or any other means that enables obtaining the amendment, including signatures and imprints of the Parties' seals (including in digital form) in printed form. • By presenting a written proposal from the Bank to the client specifying the essence of the changes and the date of their introduction and obtaining the client's consent to such changes. Upon obtaining consent, the changes shall take effect at the time and under the conditions specified in the Bank's proposal, eliminating the need for a separate agreement on the introduction of these changes. The client's consent to the changes will be considered received upon the occurrence of at least one of the following: <ul style="list-style-type: none"> <input type="checkbox"/> Obtaining written consent from the client, including in the form of a corresponding note on the Bank's physical message <input type="checkbox"/> Within 30 (thirty) calendar days from the moment the proposal for changes has been sent to the client and the Bank has not received a written objection to such changes from the client. If objections
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	<p>amount of the overdraft received by the client. In the case of a change in the NBU discount rate, the changed amount of the rate is applied from the day after the entry into force of the relevant normative legal act of the NBU. A three-year statute of limitations applies to claims for penalty recovery.</p> <p>2) Term loan for the purchase of a plot of land</p> <p>The loan agreement can be concluded for a period of 12 to 180 months. Changes to the Loan Agreement are made in the form of a written agreement between the Bank and the client.</p> <p>The loan interest rate cannot be increased without the written consent of the client.</p> <p>The client has the right, within 14 calendar days from the date of conclusion of the Loan Agreement, to withdraw from it by submitting an appropriate written notice to the Bank. After the expiration of the 14-day period from the date of conclusion of the Loan Agreement, the client has the right to initiate the termination of the loan by early repayment in full. The Bank must be notified in writing before the date of such repayment. The total costs of the loan consist of:</p> <ul style="list-style-type: none"> - Amounts of accrued interest on the loan for the selected period - Loan commission (one-time fee) - Collateral insurance (annual fee) - Services of a notary for the execution of a contract of sale and pledge (one-time fee) - Appraiser services (one-time fee) - Commissions for the collection and verification of information contained in relevant registers and bureaus (one-time fee) - Current account maintenance (monthly fee) 	<p>concern only a part of the changes, then the changes that are not objected will be considered accepted</p> <p><input type="checkbox"/> Compliance with Credit Agreements by the client, taking into account the changes proposed by the Bank</p> <p>Refusal of the service is carried out by voluntary early repayment of the loan. Early repayment is carried out on the condition that the client informs the Bank of such early repayment no later than 15 (fifteen) working days before the planned repayment date.</p> <p>In the event of a breach of the payment terms for any loan instalments, the client is obligated to pay a penalty equal to double the NBU accounting rate effective at the time of penalty accrual. This penalty is applied to the amount of the outstanding debt in the hryvnia equivalent of the loan currency for each calendar day of delay until the date of full actual payment of the debt. In the case of a change in the NBU discount rate, the changed amount of the rate is applied from the day after the entry into force of the relevant normative legal act of the NBU.</p> <p>A three-year statute of limitations applies to penalty collection.</p>	<p>concern only a part of the changes, then the changes that are not objected will be considered accepted</p> <p><input type="checkbox"/> Compliance with Credit Agreements by the client, taking into account the changes proposed by the Bank</p> <p>Refusal of the service is carried out by voluntary early repayment of the loan. Early repayment is carried out on the condition that the client informs the Bank of such early repayment no later than 15 (fifteen) working days before the planned repayment date.</p> <p>In the event of a breach of the payment terms for any loan instalments, the client is obligated to pay a penalty equal to double the NBU accounting rate effective at the time of penalty accrual. This penalty is applied to the amount of the outstanding debt in the hryvnia equivalent of the loan currency for each calendar day of delay until the date of full actual payment of the debt. In the case of a change in the NBU discount rate, the changed amount of the rate is applied from the day after the entry into force of the relevant normative legal act of the NBU.</p> <p>A three-year statute of limitations applies to penalty collection.</p>
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	<p>In the event of a client's violation of the deadline for loan repayment and interest payment, interest is levied on the outstanding debt at a rate double the NBU accounting rate for the debt amount, not exceeding 15% (fifteen) of the overdue payment. Additionally, interest is charged according to the amount and terms established by the Loan Agreement until the full repayment of the debt.</p> <p>The total amount of penalties that can be charged to the client cannot exceed half of the amount of the loan received by the client. In the case of a change in the NBU discount rate, the changed amount of the rate is applied from the day after the entry into force of the relevant normative legal act of the NBU. A three-year statute of limitations applies to claims for penalty recovery.</p>		
<p>Note</p>	<p>By concluding an agreement on the provision of banking services, the client accepts the terms thereof and gives consent to the procedure and conditions for the provision of banking services set forth therein. The disclosure of information, encompassing bank secrets, commercial secrets, payment service provider secrets, financial monitoring secrets, and financial service secrets, occurs in accordance with the procedures and extent defined by the Law of Ukraine "On Banks and Banking Activities", as well as other applicable laws, regulations, and by-laws. This includes regulatory legal acts established by the National Bank of Ukraine, governing the storage, protection, use, and disclosure of bank secrecy.</p> <p>In cases stipulated by Ukrainian legislation and/or the additional agreement to the General Agreement/Contract between the Bank and the client, the Bank reserves the right to terminate the provision of the relevant banking service, impose penalties for breach of monetary obligations, charge interest, and collect collateral in the event of non-performance or improper performance of the obligations secured by the client. The Bank may also demand compensation for losses incurred.</p>		

<p>Procedure for granting and withdrawing the client's consent for a payment transaction.</p> <p>Acceptance of the execution of payment instructions and the moment of irrevocability thereof.</p>	<p>By signing/confirming each separate payment instruction (by electronic or handwritten signature), the client or the holder of the bank payment card (hereinafter referred to as the BPC) gives the Bank consent to perform each payment transaction initiated by providing such payment instruction or by using the BPC, respectively. The client's consent to the execution of payment instructions may be specified in the General Agreement/General Provisions, agreements related to the relevant banking service, additional agreements pertaining to the relevant banking service, and/or other agreements concluded between the Bank and the client, including those involving third parties.</p> <p>The Bank accepts the payment instructions for execution provided by the client through electronic banking or at the Bank's branch location, provided that the payment instructions are properly indicated and that there are no legal grounds for refusing to accept said instructions. While the transfer of funds is in progress in the electronic banking system, and until the moment of debiting from the client's account, the client has the option to withdraw payment instructions. This can be done by independently cancelling it in the system or by contacting the Bank's Contact Centre, subject to agreement with the Bank. The payment instructions can also be revoked by the client before the value date, provided that the Bank is given a paper order to withdraw the payment instructions by means of electronic banking or at the Bank's branch location by the end of the operating period preceding the value date.</p> <p>After the withdrawal of funds from the client's account, upon the value date of the payment instructions, and upon the client incurring a monetary obligation to the Bank or a third party, as stipulated in the agreement between the parties, or in the case of the client's indebtedness to the Bank, including unauthorised transactions, the payment instructions become irrevocable. This signifies the moment of payment irrevocability and the client's consent to the execution of the payment transaction. The relevant payment instructions and consent to the execution of the payment operation cannot be revoked by the client. The irrevocability of the payment instructions and the BPC Holder's consent to perform the payment transaction, if the payment transaction is performed using the BPC, shall occur after the BPC Holder confirms the payment instructions.</p> <p>Payment operations are carried out by the Bank within the time indicated in the Operational Regulations, the General Agreement or the General Provisions, respectively, and the rules of the Visa ATM.</p>
<p>Client's responsibility for violations related to the maintenance of their accounts</p>	<p>Regarding the late payment of the Bank's service fee, the Bank has the right to charge the client a penalty in the amount of 0.25% of the overdue amount, but not more than twice the NBU discount rate effective at the time of the overdue, for each day overdue.</p> <p>The Bank imposes a penalty, equivalent to double the NBU accounting rate on the unauthorised debt amount arising from exceeding the BPC payment limit on the current account. This unauthorised debt, not specified in an additional agreement to the General Agreement or an agreement between the Bank and the client, is subject to the penalty corresponding to the NBU accounting rate applicable during the period for which interest is paid.</p>

Bank's responsibility for non-performance/improper performance of payment transactions	The Bank's liability for non-performance or improper performance of payment transactions is provided for by the legislation of Ukraine, in particular, the Law of Ukraine "On Payment Services": https://zakon.rada.gov.ua/laws/show/1591-20/conv#n1185 and an additional agreement/contract on the provision of banking services.
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V. INFORMATION ON SECURITY MEASURES, RECOMMENDATIONS FOR USING THE ELECTRONIC BANKING SYSTEM, TECHNICAL REQUIREMENTS FOR THE CLIENT'S HARDWARE AND SOFTWARE

	For private clients:	For business clients:	For private entrepreneurs:	
Recommendations for safely using the Electronic Banking System on the Internet	https://probanking.procreditbank.com.ua/User/LogOn?ReturnUrl=%2f	https://procreditbank.com.ua/e-banking	https://procreditbank.com.ua/e-banking	
Recommendations for using the electronic banking system		https://procreditbank.com.ua/e-banking		
Recommendations for using the mobile app		Service not provided		
Prevention of non-execution/improper execution of payment transactions	In the process of carrying out banking activities, the Bank, with the aim of preventing non-execution or improper execution of payment transactions, carries out measures for monitoring, identification of such transactions, their analysis and systematisation, and for the improvement of the procedure and conditions for the execution of payment transactions.			
Procedures for interaction in cases of	In the case of a threat to the security of the payment transaction or fraud (suspected fraud), the execution of unaccepted, erroneous, improper payment transactions, the client must immediately notify the Bank of this in any way convenient to them:			

security threats, fraud, etc.	<ul style="list-style-type: none"> - In the form of a message in the electronic banking system or to the Bank's e-mail address: ukr.cc@procredit-group.com - By contacting the Bank's Contact Centre at the following phone number: 0 800 50 09 90, +38044 590 10 00 - In person at any branch location of the Bank <p>The client shall assist the Bank in the clarification of the situation indicated by the client, and provide them with any additional information. In the abovementioned cases, the client also has the right to notify law enforcement authorities.</p> <p>In the event that the client incurs losses as a result of an erroneous, improper, unaccepted payment transaction, the client has the right to demand compensation from the person responsible for causing such losses or to file a suit with the responsible court demanding compensation.</p>
Protection of personal data	<p>The procedure for processing and the procedure for protecting the personal data of clients is indicated at the following link: https://procreditbank.com.ua/whistleblowing</p> <p>The Bank carries out its activities in accordance with the requirements of the legislation of Ukraine and takes all measures to comply with the Law of Ukraine "On the Protection of Personal Data" and other regulatory legal acts.</p>

VI. INFORMATION ON THE MECHANISM FOR THE PROTECTION OF CLIENT RIGHTS

Information on the deposit guarantee fund for individuals	https://procreditbank.com.ua/deposit-guarantee-fund
Procedure for the consideration of appeals	<p>In the event of disputed issues, or the premature termination of services, the client has the right to contact the Bank in the manner and procedure specified in the following link: https://procreditbank.com.ua/contacts. Answers to client appeals, including information about the selected payment service, are provided in the scope and procedure established by the Law of Ukraine "On Citizen Appeals". Also, in the case of a disagreement with the ruling of an appeal, the client can apply for the protection of their rights with the National Bank of Ukraine in the manner and procedure specified in the following link: https://bank.gov.ua/ua/consumer-protection. The NBU review of appeals from private clients is carried out in accordance with the Instructions on organizing the review of citizens' appeals, holding personal receptions and ensuring access to public information at the NBU, approved by the decision of the NBU Board dated 15/05/2020 No. 332-rsh: https://zakon.rada.gov.ua/laws/show/vr332500-20#Text. For the protection of their rights, clients can also seek recourse in the court of the relevant jurisdiction.</p>

Main normative legal acts regulating the relations between the Bank and clients

- Law of Ukraine “On Banks and Banking Activities”: <https://zakon.rada.gov.ua/laws/show/2121-14#Text>
- Law of Ukraine “On Payment Services”: <https://zakon.rada.gov.ua/laws/show/1591-IX#Text>
- Law of Ukraine “On Financial Services and Financial Companies”: <https://zakon.rada.gov.ua/laws/show/1953-20#Text>
- Law of Ukraine “On the System of Guaranteeing Deposits of Individuals”: <https://zakon.rada.gov.ua/laws/show/4452-17#Text>
- Law of Ukraine “On Consumer Credit”: <https://zakon.rada.gov.ua/laws/show/1734-19/sp:max50:nav7:font2#n38>
- Rules for calculation by banks of Ukraine of the total cost of credit for the consumer and the real annual interest rate under the consumer credit agreement, approved by resolution NBU Board No. 49 of June 08, 2017: <https://zakon.rada.gov.ua/laws/show/v0049500-17#Text>
- Regulations on the provision of information by banks to clients regarding banking and other financial services, approved by the Resolution of the NBU Board No. 141 of November 28, 2019: <https://zakon.rada.gov.ua/laws/show/v0141500-19#Text>