

OPERATIONS SCHEDULE**Operating hours****1 Payment transactions**

1.1	Acceptance of outgoing payment orders in UAH/USD/EUR, including payments within the ProPay network	9:00-17:00
1.2	Acceptance of payment orders in UAH/USD/EUR/RUB/CHF/PLN/GBP/CNY to the accounts of other ProCredit Bank clients	9:00-17:30
1.3	Acceptance of payment orders to a client's own accounts within ProCredit in UAH/USD/EUR/RUB/CHF/PLN/GBP/CNY	24/7
1.4	Acceptance of payment orders in UAH/USD/EUR from/to the credit line accounts of legal entities and individual entrepreneurs	9:00-19:00
1.5	Acceptance of outgoing payment orders in RUB/CHF/PLN/GBP/CNY	9:00-13:00
1.6	Acceptance of requests for the sale/conversion of foreign currency on the Currency Market of Ukraine	9:00-13:00
1.7	Acceptance of requests for the purchase of foreign currency on the Currency Market of Ukraine for private individuals	9:00-13:00
1.8	Acceptance of requests for the purchase of foreign currency on the Currency Market of Ukraine for legal entities and individual entrepreneurs	9:00-12:00
1.9	Acceptance of documents permitting the purchase of foreign currency on the Currency Market of Ukraine and for transfers in USD/EUR/RUB/CHF/PLN/GBP/CNY	9:00-18:00, the day before the transaction
1.10	Acceptance of documents and the processing of incoming transfers for funds to be credited on the current date in USD/EUR/RUB/CHF/PLN/GBP/CNY	9:00-16:00
1.11	Executing requests via e-Banking for legal entities and individual entrepreneurs regarding the provision of bank statements and other bank documents	up to 2 days - via e-Banking up to 5 days - in printed format
1.12	Executing other requests (including requests from auditing firms) via e-Banking for legal entities and individual entrepreneurs	up to 10 days
1.13	Acceptance of requests via e-Banking for legal entities and individual entrepreneurs for the opening of accounts (provided all necessary documents and relevant data is available) and the early repayment of loans	9:00-16:00
1.14	Acceptance of account opening agreements signed by the client	9:00-17:30
1.15	Online purchase/sale/exchange of foreign currency for private individuals at the commercial rate of ProCredit Bank	24/7
1.16	Acceptance of payment orders for the transfer of funds outside ProCredit Bank and the crediting of funds received from other banks, which in accordance with the requirements of the legislation of Ukraine and internal regulations of ProCredit Bank require additional checks	up to 3 days

Post operational hours**2 Payment transactions**

2.1	Payment orders in UAH as specified in items 1.1-1.2 are accepted provided the client's account has sufficient funds to cover the transaction and the execution thereof is technically and financially feasible, including taking into account the requirements of the legislation of Ukraine and the internal regulations of ProCredit Bank regarding the performance of additional checks as well as in accordance with the order in which payment orders have been received by ProCredit Bank.	from 17:00 of the current business day - until 9:00 the next business day
2.2	Payment orders in UAH / USD / EUR for the transfer of funds within ProCredit Bank between the client's own accounts received during the post-operative period, but during the business day, are accepted for execution by ProCredit Bank on the same business day. Payment orders accepted by ProCredit Bank on weekends/holidays are processed on the next business day.	24/7

3 Cash transactions

3.1	Cash withdrawals exceeding UAH 300,000 / USD 3,000 / EUR 3,000 require notification two business days in advance via the ProCredit Bank Contact Center.
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4 Limits

4.1	Monthly limit for private clients for the withdrawal of cash at ProCredit Bank ATMs	UAH 500 000
4.2	Monthly limit for the withdrawal of cash in domestic currency from the accounts of legal entities and individual entrepreneurs	UAH 300 000
4.3	Daily limit for private clients for online purchases, sales, foreign currency exchange at the commercial bank rate (враховуючи Операційний день Прокредит Банку)	UAH 399 999

5 Charging of interest and fines

5.1	Daily settlement deadline for the accrual of interest and fines	20:00
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Kyiv time

Operating hours are part of the bank's business day.

Post-operative hours begin after the operating time set for the execution of a specific type of payment or other operation as well as after the closing time of the ProCredit Bank branches.

Additional information available from the Contact Centre at 0 800 50 09 90