

# Financing

## Guarantees within Ukraine

Guarantees opened by the bank*	
Type of service	Tariff
Providing a guarantee/counter-guarantee (except unsecured tender guarantee and unsecured guarantee for travel agents)*	0.3% of the guarantee/counter-guarantee amount (but not less than UAH 1,500 and not more than UAH 30,000)
Providing an unsecured tender guarantee	<ul style="list-style-type: none"> <li>- <b>UAH 2,000.00</b>(for a guarantee of up to UAH 75,000 inclusive);</li> <li>- <b>UAH 3,000.00</b> (for a guarantee of more than UAH 75,000 to UAH 150,000 inclusive);</li> <li>- <b>2%</b> of the guarantee amount (for a guarantee of more than 150,000 to 1,000,000 UAH inclusive).</li> <li>- <b>1.5%</b> of the guarantee amount (for a guarantee of more than UAH 1,000,000)</li> </ul>
Providing/increasing the amount/extension the unsecured guarantees for travel agents for 1 year	UAH 3,600
Increasing the amount/extension the guarantee/counter-guarantee (except for cash secured guarantees/counter-guarantees on the coverage account 2932/2952 and unsecured guarantees/counter-guarantees - for tenders and for travel agents)**	0.3% of the guarantee/counter-guarantee amount in case of extension, or of the amount of the guarantee increase (but not less than UAH 1,500 and not more than UAH 30,000)

<b>Guarantees opened by the bank*</b>	
<b>Type of service</b>	<b>Tariff</b>
Amendments to guarantees/counter-guarantees under cash collateral on cover account 2932/2952 and tender guarantees/counter-guarantees without collateral, as well as other changes to other types of guarantees/counter-guarantees***	UAH 1,500
Monthly fee for execution of operations under an uncovered guarantee (except for unsecured tender guarantees and unsecured guarantees for travel agents)****	<p style="text-align: center;">For micro and small business clients:</p> <ul style="list-style-type: none"> <li>• 2% per annum (min 500 UAH monthly) – secured by property rights to a deposit/counter-guarantee of another bank;</li> <li>• 3% per annum (min 500 UAH monthly) – secured by movable/immovable property;</li> <li>• 3,5% per annum (min 500 UAH monthly) – under other security or blank</li> </ul> <p style="text-align: center;">For medium and corporate business clients:</p> <ul style="list-style-type: none"> <li>• 1% per annum (min 500 UAH monthly) – secured by property rights to a deposit/counter-guarantee of another bank;</li> <li>• 2% per annum (min 500 UAH monthly) – secured by movable/immovable property;</li> <li>• 2,5% per annum (min 500 UAH monthly) – under other security or blank</li> </ul>
<p style="text-align: center;">* All tariffs exclude VAT. Unsecured guarantee rates apply to a partially covered guarantee.</p> <p>** For cash secured guarantees in coverage accounts 2932/2952, provided that the client is: a) a legal entity with a financial status class of 10; b) an individual entrepreneur with a financial status class of 5; c) a newly created enterprise/individual entrepreneur without a calculated financial status, the tariff "Providing an unsecured tender guarantee" shall be applied.</p> <p>*** A fee is charged for each change. In case of simultaneous introduction of several changes, one fee of the greater value is paid.</p> <p>**** Payment under a guarantee using bank funds is the provision of a loan to the client under the guarantee agreement terms and conditions.</p>	