



Public JSC "Kreditprombank"
Tariffs and General Conditions for Foreign Banks
(October, 2012)

Cut-off time for incoming payments

Currency	Type of transaction	Cut off time for money transfer instruction value same working day (Kyiv time)
USD, EUR, RUB	Bank to bank (SWIFT MT 2nn)	17:00
	Commercial payments(SWIFT MT 103)	17:00 (provided relative statement of our correspondent bank is available)
UAH	Bank to bank (SWIFT MT 2nn)	18:00
	Commercial payments(SWIFT MT 103)	17:30 (provided relative statement of our correspondent bank is available)
other currencies	Bank to bank (SWIFT MT 2nn)	13:00 (provided relative statement of our correspondent bank is available)
	Commercial payments(SWIFT MT 103)	13:00 (provided relative statement of our correspondent bank is available)

Cut-off time for outgoing payments

Currency	Type of transaction	Cut off time (Kiev time)
USD	Bank to bank & Commercial payments	16:00 (15:00 on Friday and pre-holiday days) on value date
EUR	Bank to bank & Commercial payments	14:00 (13:00 on Friday and pre-holiday days) on value date
RUB	Bank to bank & Commercial payments	13:00 (12:00 on Friday and pre-holiday days) on value date
UAH	Bank to bank & Commercial payments	16:00 (15:00 on Friday and pre-holiday days) on value date
other currencies	Bank to bank & Commercial payments	08:00 on value date

Money transfer instruction will be processed the following business day if:

- money transfer instruction is in after mentioned cut off time;
- the value date of money transfer instructions is a non-working day in Ukraine;
- the value date of money transfer instructions is a non-working day in correspondent bank's country

Miscellaneous

1. Commissions and charges of the third banks and other Bank's expenses shall be paid additionally to the commissions stipulated by these Tariffs and General Conditions.
 2. The Commissions shall be paid in the currency of transaction or in USD or in UAH at the exchange rate established by the Bank.
 3. Interest on the average month balance (actual balance) shall be accrued and paid in the currency of the Account on the Correspondent's Account on the last working day of each calendar month. The last working day of a calendar month and all following non-working days of this month (if any) shall be included in the next month interest calculation.
- The calculation of the interest shall be based upon average month balance (actual balance) of funds on the relevant Account of Correspondent, actual number of days in a period. The number of days in the year shall be considered equal to: the actual number of days in a calendar year for UAH and RUB; 365 days in a calendar year days for GBP; 360 days in a calendar year for all other foreign currencies.
4. The Bank shall withhold the tax on foreign bank's income received in Ukraine in accordance with the current Ukrainian legislation and international treaties (agreements, conventions, etc.) on avoidance of double taxation.
 5. Tariffs and General Conditions for Foreign Banks can be unilaterally changed by the Bank.
 6. Postage according to Items 3.10, 4.8. and 5.13:

Within Ukraine		
Economy	USD 15,00	
Urgent	USD 25,00	term of delivery 1-2 working days, except delivery within the city or to the locations outside district towns
Special	USD 30,00	term of delivery 1-2- working days within the city, up to 7 working days to the locations outside district towns
Abroad		
Economy	USD 45,00	
Urgent	USD 75,00	DHL courier service, terms of delivery – 3-5 working days
Special	USD 100,00	DHL courier service, terms of delivery – 1-2 working days

The Bank shall have the right to impose additional charges for handling and postage of documents depending on the country of destination, volume of mailing, the tariffs of respective postal/courier services. The Bank shall not bear any responsibility for the terms of documents' delivery.

1. Account Services

1.1.	Account opening	UAH 420,00	Charged not later next working day of service rendering
1.2.	Re-registration of correspondent account in foreign currency resulted from change of : -correspondent bank's legal name; -correspondent bank's legal address	UAH 420,00	Commission to be paid value one working day after receipt of the Bank's claim for payment of commission
		UAH 210,00	
		USD 10,00	
1.3.	Duplication of account statements and settlement documents	USD 10,00	Charged not later than a day of the document submission

1.4.	Balance reporting		Charged not later than on the next working day after the document submission
	via electronic means	USD 15,00	
	in hard copy	USD 100,00	
1.5.	Telecommunication charges	USD 15,00	Charged on the day of rendering a service
1.6.	Credit Interest on average balance (actual remaining balance)	0%	Calculated and paid according to the Section Miscellaneous, except otherwise provided by an agreement

2. Processing of Money Transfer Instructions (Payments)

2.1.	Payments (except book payments)		Charged on the day of debiting the account
	USD	USD 20,00	
	EUR	EUR 20,00	
	RUB	RUB 100,00	
	UAH	UAH 1,00	
	other hard currencies (1-st group of currencies according to the National Bank of Ukraine (NBU) Classification)	USD 20,00	
	soft currencies except RUB (the 2-d and 3-d group of currencies according to the NBU Classification)	USD 5,00	
2.2.	Payment after cut-off time Upon prior agreement of the Bank	USD 35,00	Charged on the date of payment
2.3.	Payment with conversion Upon prior agreement with the Bank	USD 50,00	Charged on the date of payment
2.4.	Queries		Charged on the day of rendering a service
	hard currency payments	USD 50,00	
	soft currency payments	USD 30,00	
	UAH payments	UAH 40,00	
2.5.	Cancellation, return or amendment		Charged on the day of rendering a service
	hard currency payments	USD 50,00	
	soft currency payments	USD 30,00	
	UAH payments	UAH 100,00	
2.6.	Return of the mistakenly credited funds to the Bank's NOSTRO account		Charged on the day of returning the funds
	USD	USD 20,00	
	EUR	EUR 20,00	
	RUB	RUB 100,00	
	UAH	UAH 1,00	
	other hard currencies	USD 20,00	
	soft currencies	USD 5,00	

3. Bank Guarantees and Standby Letters of Credit (SBLC)

3.1	Advising of a guarantee/SBLC without any commitments on our part	0,15% of guarantee/SBLC amount min USD 100,00 max USD 500,00	Paid latest on the last working day of a calendar month, in which the guarantee/SBLC expired except otherwise provided by an agreement
3.2	Issuance of a guarantee/SBLC	0,1% of guarantee/SBLC amount min. USD 100,00 max. USD 1000,00	
3.3	Amendment of a guarantee/SBLC	USD 75,00 per each amendment message	
3.4	Documents handling under a guarantee/SBLC	0,2% of documents' amount min. USD 50,00 max. USD 1000,00 per each set of documents	
3.5	Payment under a guarantee/SBLC	0,15% of payment amount min. USD 100,00 per each payment	
3.6	Other payments (payment of third banks' charges , etc)	USD 25,00 per each payment in foreign currency UAH 15,00 per each payment in UAH	
3.7	Cancellation of a guarantee/SBLC	USD 75,00	
3.8.	Telecommunication charges	USD 15,00 per each message	Paid latest on the last working day of a calendar month in which the operation was executed except otherwise provided by an agreement
3.9	Commission for issued or confirmed guarantee/SBLC	By arrangement min. USD100,00 per calendar month or part thereof	
3.10	Postage	See Item 6 of "Miscellaneous"	

4. Documentary Collection

4.1	Sending of documents for collection	0,15 % of documents amount min. USD 75,00; max. USD 500,00	Paid latest on the last working day of a calendar month, in which the collection utilized/cancelled except otherwise provided by an agreement
4.2	Amendment of collection instructions	USD 60,00 per each amendment message	
4.3	Delivery of documents free of payment	0,1 % of documents amount min. USD 75,00; max. USD 500,00	
4.4	Payments under collection with deferred payment instructions	0,1% of payment amount min. USD 50,00, max. USD 150,00 per calendar quarter or the part thereof	
4.5	Other payments (payment of third banks' charges , etc)	USD 25,00 per each payment in foreign currency UAH 15,00 per each payment in UAH	
4.6.	Telecommunication charges	USD 15,00 per each message	Paid latest on the last working day of a calendar month in which the operation was executed except otherwise provided by an agreement
4.7	Delivery of documents against payment or acceptance	0,15 % of documents amount min. USD 100,00 max. USD 500,00	Paid latest on the last working day of a calendar month, in which the collection utilized/cancelled except otherwise provided by an agreement
4.8	Postage	See Item 6 of "Miscellaneous"	Paid latest on the last working day of a calendar month in which the operation was executed except otherwise provided by an agreement

5. Documentary Letters of Credit (L/C)

5.1	Pre-advising of L/C	USD 100,00	Paid latest on the last working day of a calendar month, in which the L/C expired except otherwise provided by an agreement
5.2	Advising of L/C and increasing of L/C amount	0,15 % of amount of the l/c or increase amount min. USD 100,00; max. USD 500,00	
5.3	Amendments to L/C	USD 60,00 per each amendment message	
5.4	Cancellation/non-utilization	USD 75,00	
5.5	Examination of documents	0,2 % of the documents value min. USD 50,00;max. USD 1000,00 per each set of documents	
5.6	Discrepancy fee Discrepancy fee is always for beneficiary's account except otherwise provided by L/C terms	USD 50,00 per each set of documents with discrepancies	
5.7	Payment against presentation of documents or of reimbursement claims	0,1 % of payment amount min. USD 30,00;max. USD 1000,00 per each payment	
5.8	Other payments (payment of third banks' charges , etc)	USD 25,00 per each payment in foreign currency; UAH 15,00 per each payment in UAH	
5.9	Telecommunication charges	USD 15,00 per each message	Paid latest on the last working day of a calendar month in which the operation was executed except otherwise provided by an agreement
5.10	Transfer of the L/C	0,15% of L/C amount transferred min. USD 50,00; max. USD 1000,00	Paid latest on the last working day of a calendar month, in which the L/C expired except otherwise provided by an agreement
5.11	Issued L/C/deferred payment/reimbursement undertaking commission (cash covered L/C)	0,3% of cash cover amount min. USD 200,00 for each full 3-months period or its part	
5.12	Issued L/C/deferred payment/reimbursement undertaking commission (non cash covered L/C)	by separate agreement min. USD 200,00 for full 1 calendar month or its part	
5.13	Postage	See Item 6 of "Miscellaneous"	Paid latest on the last working day of a calendar month in which the operation was executed except otherwise provided by an agreement