



Tariffs and General Conditions of Services of OJSC "Kreditprombank" for Non-Resident Banks (January, 2008)

Cut-off time for crediting the Account of Correspondent (Incomings)

Currency	Type of transaction	Cut off time for money transfer instruction value same working day Money transfer instruction received after cut off time will be handled the following business day. (All times stated are Kyiv time)
USD	Bank to bank (SWIFT MT 2nn)	17:00
	Commercial payments(SWIFT MT 103)	17:00 (provided relative statement of our correspondent bank is available)
EUR	Bank to bank (SWIFT MT 2nn)	17:00
	Commercial payments(SWIFT MT 103)	17:00 (provided relative statement of our correspondent bank is available)
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 debiting the Account of Correspondent (Outgoing Payments)

Currency	Type of transaction	Cut off time for money transfer instruction value same business day Money transfer instruction received after cut off time will be processed the following business day. (All times stated are Kyiv time)
USD	Bank to bank & Commercial payments	16:00 (15:00 on Friday and pre-holiday days) The payment will be processed the following business day if the value date of money transfer instructions is a non-working day in USA
EUR	Bank to bank & Commercial payments	14:00 (13:00 on Friday and pre-holiday days) The payment will be processed the following business day if the value date of money transfer instructions is a non-working day in Europe
RUB	Bank to bank & Commercial payments	13:00 (12:00 on Friday and pre-holiday days) The payment will be processed the following business day if the value date of money transfer instructions is a non-working day in Russia
UAH	Bank to bank & Commercial payments	16:00 (15:00 on Friday and pre-holiday days) The payment will be processed the following business day if the value date of money transfer instructions is a non-working day in Ukraine
other currencies	Bank to bank Commercial payments	Money transfer instruction will be processed the following business day, or the next following business day if the Bank has to process the money transfer instruction on the day, which is a non-working day in the Issuer's country

Miscellaneous

- The Bank's expenses that are commissions and charges of the third banks shall be paid additionally to the charges stipulated by these Tariffs and General Conditions.
- The Commissions shall be paid in the currency of operation or in USD or in UAH at the Bank's exchange rate.
- Interest on the average balance (actual balance) shall be accrued and paid on the 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 calculation of interest that is to be accrued and paid on the last working day of the next month.
The interest shall be paid in the Account currency on the Account of Correspondent on the last working day of each calendar month.
The calculation of the interest shall be based upon average balance (actual balance) of funds on the relevant Account of Correspondent, actual number of days in period for which the interest shall be accrued and paid. 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 in a calendar year days for GBP; 360 days in a calendar year for all other foreign currencies.
- 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.
- Tariffs and General Conditions of Services for the Non-Resident Banks can be unilaterally changed by the Bank.
- Postage according to Items 3.10, 4.8. and 5.13:

Within Ukraine		
Economy	USD 15,00	term of delivery 1 – 7 working days
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 45,00	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	regular mail
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 preparation and postage of documents depending on the country of destination, volume of mailing, the tariffs and commissions of respective postal/courier services. The Bank shall not bear any responsibility for the terms of documents' delivery. The charges to Bank shall be paid by applicant/principal or beneficiary (depending on the terms of a letter of credit/guarantee/collection. In case a beneficiary/payee refuses to pay such charges to the Bank the applicant/principal/guarantor shall indemnify unconditionally the Bank in full with all such charges.

1. Account Services

1.1.	Duplication of account statements and settlement documents	USD 10,00	Charged not later than a day of the document submission
1.2.	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 60,00	
1.3.	Telecommunication charges	USD 15,00	Charged on the day of rendering a service
1.4.	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 when 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.	after cut-off time	USD 35,00	Charged on the day of rendering a service
2.3.	with conversion (in case the Bank is able to execute the conversion)	USD 50,00	Charged when debiting the account
2.4.	Inquiries		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		
	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 our nostro accounts		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. Banking 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 50,00 max. USD 500,00	
3.3	Amendment of a guarantee/SBLC	USD 60,00 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 75,00 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 50,00	Paid latest on the last working day of a calendar month in which the operation was executed except otherwise provided by an agreement
3.8.	Telecommunication charges	USD 15,00 per each message	
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 Section "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 Section "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 without any commitments on our part	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 or transfer of L/C and increasing of L/C amount	0,15 % of amount min. USD 50,00 max. USD 500,00	
5.3	Amendments of the terms of L/C	USD 60,00 per each amendment message	
5.4	Cancellation, refuse from L/C execution/ nonutilization	USD 50,00	
5.5	Taking up of documents	0,2 % of documents amount 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	0,15 % 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 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 100,00 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 100,00 for full 1-month or its part	
5.13	Postage	See Item 6 of Section "Miscellaneous"	Paid latest on the last working day of a calendar month in which the operation was executed except otherwise provided by an agreement