

Schedule of Terms and Conditions of  
JOINT STOCK COMPANY “FIRST UKRAINIAN INTERNATIONAL BANK”  
for execution of correspondent banks orders

**GENERAL TERMS**

Schedule of Terms and Conditions of JOINT STOCK COMPANY “FIRST UKRAINIAN INTERNATIONAL BANK” for execution of correspondent banks orders (hereinafter referred to as the Terms and Conditions) shall be applied on the following conditions:

1. Assumption by the JOINT STOCK COMPANY “FIRST UKRAINIAN INTERNATIONAL BANK” (hereinafter referred to as FUIB, the Bank) of liabilities to conduct transactions pursuant to the instructions of correspondent banks and setting the amount of commission fees in the Terms and Conditions shall be done at the discretion of FUIB. Indicated Terms and Conditions rates are minimal. The Bank may change the set commission fees for each specific transaction or establish a special settlement procedure if there is a separate arrangement between FUIB and correspondent banks.
2. Terms and Conditions may be amended or supplemented with prior notice of the correspondent bank in the manner provided for in the agreement on the establishment of correspondent relations or by another agreement concluded between FUIB and the correspondent bank, which subject matter is the maintenance of the correspondent account.
3. Terms and Conditions rates apply only to transactions that are conducted under standard arrangements. FUIB reserves the right to charge special and additional commissions when the transaction requires additional work and/or if an unforeseen situation arises through no fault of FUIB.
4. Taxes, fees, duties, telecommunication and postage expenses of FUIB and other banks, correspondent commissions (including, but not limited to, in the event of negative interest deductions as interest or commissions depending on the amount of balances on the correspondent account), as well as contingency expenditures of FUIB (if any), including, but not limited to, related to procedures of additional financial monitoring paid by the Bank in connection with the conducting of transactions on the correspondent bank's account or in connection with the available balance on the account of the correspondent bank, shall be charged additionally, except as otherwise provided in the Terms and Conditions.
5. FUIB commissions shall be charged as follows.
  - 5.1. Commission for the outgoing payments in foreign currencies shall be charged in accordance with the instructions of the ordering bank in the field 71A: "Details of charges" with the following options:
    - a) OUR - all commissions at the expense of a payer,
    - b) BEN - all commissions at the expense of a beneficiary,
    - c) SHA - FUIB commissions - at the expense of a payer, commissions outside FUIB - at the expense of a beneficiary.
  - 5.2 Commission for the incoming payments in hard currency shall be charged in accordance with the instructions of the correspondent bank in the field 71A.
  - 5.3. The commission fee for conducting of transactions, as well as the expenses specified in clause 4 resulting therefrom, shall be charged in UAH. If it is necessary to convert commissions and expenses from US dollars or other currency into UAH, the current NBU exchange rate of this currency to UAH as of the date of the transaction shall be used.
  - 5.4. Monthly commission fees in accordance with the Terms and Conditions of the Bank shall be accrued by the Bank on the first business day of the month following the period in which the services were provided. If it's impossible to charge the commission fee from the correspondent account in accordance with the relevant agreement on establishing correspondent relations, the Bank shall send to the correspondent bank a notice of payment indicating the amount of debt and details for the payment, and the correspondent bank shall pay the debt on the due date as specified in the agreement on establishing correspondent relations.
6. Transactions with documentary credits in international settlements are subject to the Uniform Customs and Practice for Documentary Credits (as in force in 2007), Publication of the International Chamber of Commerce No.600.
7. Collection transactions in international settlements are subject to the Uniform Rules for Collections, Publication of the International Chamber of Commerce No.522 (as in force in 1995).
8. Reimbursement transactions with foreign banks are subject to the Uniform Rules for Reimbursement, Publication of the International Chamber of Commerce No.525.
9. In Section 4 “Conducting settlements using clean or documentary collection”, in Section 5 “Conducting transactions with documentary credits”, in Section 6 “Bank Guarantees”, in Section 9 “Transactions with securities” of the Terms and Conditions the term “Customer” shall mean the correspondent bank on whose behalf the transactions specified in these sections of the Terms and Conditions are conducted.
10. The commission paid in favor of FUIB for conducting transactions pursuant to the instructions of correspondent banks shall not be refunded, except in cases provided by law.
11. FUIB conducts all transactions in strict compliance with the legislation of Ukraine, and takes into account international rules, agreements and practices when conducting international transactions. The Bank has the right to refuse to conduct a transaction, which violates applicable law in Bank's opinion. The Bank shall not be liable for non-fulfillment of the orders of the parties to the transaction, blocking the amounts of transactions if such cases are the result of financial monitoring procedures, sanctions and/or other restrictions established by the legislation of Ukraine and/or other countries through which the transaction is conducted.
12. Transactions not listed in the Terms and Conditions can be conducted without charging a fee in accordance with the applicable law or a commission may be charged, the amount of which is set by separate Terms and Conditions of the Bank.

**Section 1. ACCOUNT MANAGEMENT**

No.	Name of the transaction conducted by the Bank	Fee/rate
1.1.	Opening, maintenance and closing of a correspondent account	
1.1.1.	Opening of a correspondent account in each currency	50 USD
1.1.2.	Making changes to the legal file of the correspondent bank in connection with the change of its name, type of business organization, location	30 USD
1.1.3.	Temporary blocking of a correspondent account (at the request of the correspondent bank)	50 USD
1.2.	Accrual of interest on correspondent account balances	
1.2.1.	Accrual of interest on loan balances	If an interest is accrued, its rate shall be set and notified by the Bank on a separate basis
1.2.2.	Accrual of interest on the debit balances	If an interest is accrued, its rate shall be set and notified by the Bank on a separate basis
1.3.	Sending account statements and annexes thereto	
1.3.1.	Sending duplicate account statements and annexes thereto for a period of up to 3 months from the date of the transaction	2 USD per account statement + 1 USD per annex
1.3.2.	Sending duplicate account statements and annexes thereto for a period of more than 3 months from the date of the transaction	5 USD per account statement + 1 USD per annex
	Issuance of account statements and balances confirmations according to the form required by the auditors or approved by the correspondent bank:	
	a) sending by electronic communication channels	50 USD
1.3.3.	b) sending by regular mail: - to recipients in Ukraine - to recipients in Europe and Central Asia - to recipients in other countries	50 USD 75 USD 100 USD
1.3.4.	Issuance of an interim statement upon request of the correspondent bank.	5 USD
1.4.	Monthly maintenance fee for correspondent accounts that are maintained via a communication channel other than SWIFT (regardless of the number of correspondent accounts of the correspondent bank)	40 USD
1.5.	Monthly maintenance fee for a correspondent account in Swiss francs	Base rate minus 20 b.p.* on daily balance
1.6.	Monthly maintenance fee for a correspondent account in euros	Base rate minus 20 b.p.* on daily balance
1.7.	Monthly maintenance fee for a correspondent account in Ukrainian hryvnias and foreign currency (except Swiss francs and euros) **	Included in the cost of account management**
1.8.	Closing of a correspondent account	Included in the cost of account management

\* The ECB Deposit facility Rate is used as the Base rate, unless otherwise is provided by the Bank on a separate basis.

\*\* The Bank reserves the right to set and withdraw (charge) from the Correspondent a commission for management of any correspondent account of the Correspondent, if no transactions were conducted on the correspondent account in the course of the calendar month (excluding transactions of withdrawal/accrual of interest on loan balance as set out in the Section 1 of the Terms and Conditions or set on its basis), by the notification submitted to the Correspondent specifying the rates, procedure of settlements and methods of withdrawal of a commission not later than 5 (five) working days prior to their implementation.

**Section 2. SETTLEMENTS IN NATIONAL AND FOREIGN CURRENCY**

No.	Name of the transaction	Fee/rate	
		Foreign currency	UAH
2.1.	Incoming payments	0 USD + correspondent banks' fees*	
2.2.	Outgoing payments**		
2.2.1.	Payments between banks (excluding payments in favor of FUIB and to accounts opened in FUIB):		
	in UAH	5 UAH	
	in USD	3 USD + correspondent banks' fees *	
	in other currencies	5 USD + correspondent banks' fees *	
2.2.2.	Commercial payments in favor of a customer of another bank		
	in UAH	7 UAH + correspondent banks' fees *	
	in USD	10 USD + correspondent banks' fees *	
	in RUB and PLN	5 USD + correspondent banks' fees *	
	in other currencies	0,1% (min 10 USD, max 20 USD) + correspondent banks' fees *	
2.3.	Clarification of the terms of the outgoing payment at the request of the correspondent bank		
	a) before effecting a payment	10 USD	10 UAH
	b) after effecting a payment	20 USD + correspondent banks' fees *	10 UAH + correspondent banks' fees *
2.4.	Cancelling a payment that has been processed but not sent	20 USD	10 UAH
2.5.	Execution of a demand for return of an outgoing payment at the request of the correspondent bank sent from the Bank (for one document)		
	a) within 1 month from the date of the transaction	20 USD + correspondent banks' fees *	10 UAH + correspondent banks' fees *
	b) after 1 month from the date of the transaction	30 USD + correspondent banks' fees *	10 UAH + correspondent banks' fees *
2.6.	Requests (investigations) for payments at the request of the correspondent bank (commission is not charged in the event of an error of the Bank)		
2.6.1.	For payments sent from the Bank:		
	a) within 6 months from the date of the transaction	25 USD + correspondent banks' fees *	25 UAH + correspondent banks' fees *
	b) from 6 to 12 months from the date of the transaction	50 USD + correspondent banks' fees *	50 UAH + correspondent banks' fees *
	c) after 12 months from the date of the transaction	75 USD + correspondent banks' fees *	75 UAH + correspondent banks' fees *
2.6.2.	For payments received by the Bank in favor of the correspondent bank and credited to the account of the correspondent bank	20 USD + correspondent banks' fees *	10 UAH + correspondent banks' fees *
2.7.	Execution of a payment order after a set time (cut-off-time)***	20 USD	
2.8.	Crediting the correspondent account after the set time (cut-off time)*** at the request of the owner of the account	5 USD	
2.9.	Change of terms for the outgoing payment (commission is not charged in the event of an error of the Bank), answering to inquiries of third banks in regards to payments, including Compliance requests, and requests in regards to payments sent from the Bank:		
	a) within 6 months from the date of the transaction	25 USD+ correspondent banks' fees *	
	b) from 6 to 12 months from the date of the transaction	50 USD+ correspondent banks' fees *	
	c) after 12 months from the date of the transaction	75 USD+ correspondent banks' fees *	
2.10.	Commission for NON-STP payment (MT103/202)	3 USD	
2.11.	Return of an incoming payment at the request of the correspondent bank	20 USD	

\* Third-party banks' fees associated with the execution of this operation ("correspondent banks' fees"), which are known to the Bank at the moment of its execution, are included in the amount of charge. Correspondent banks reimburse their other fees to FUIB additionally.

\*\* The Bank charges additional commissions for the execution of an order in foreign currency received via any communication channel other than SWIFT - 5 USD (withdrawn in addition to the amount of the commission specified in clause 1.4.)

\*\*\* An STP compliant payment order of the correspondent bank/payment document on crediting/funds to be credited to the correspondent account of the correspondent bank in the Bank with the current value date, received by the Bank after the time for execution of payment orders as set out in the Agreement on establishing correspondent relations (cut-off-time), shall be executed by the Bank if it's technically possible, with charging the additional commission that is specified in clauses 2.2, 2.11 for outgoing and incoming payments respectively from the correspondent bank.

**Section 3. CASH SERVICES FOR RESIDENTS**

No.	Name of the transaction conducted by the Bank	Fee/rate
3.1	Acceptance of cash for crediting the correspondent account: - banknotes that were not in circulation (excluding Russian rubles) - banknotes that were in circulation (excluding Russian rubles) - Russian rubles	0,1% of the amount 5% of the amount 0,1% of the amount
3.2	Cash withdrawal from the correspondent account: - Russian rubles - other foreign currencies and Ukrainian hryvnias	5% of the amount 1% of the amount

**Section 4. CONDUCTING SETTLEMENTS USING CLEAN OR DOCUMENTARY COLLECTION\***

(transactions of FUIB that ensure settlements or are an integral part thereof)

No.	Name of the transaction conducted by the Bank	Fee/rate
<b>Clean collection</b>		
4.1	Accepting, examining and sending payment documents. Payment of payment documents	0,15% of the amount presented for collection, min 25 USD
4.2	Return of clean collection	min 50 USD + judicial expenses
4.3	Transfer of funds or crediting of receipts on clean collection	See Section 2. Settlements in National and Foreign Currency
<b>Documentary collection</b>		
4.4	Accepting, examining and sending documents by the Bank for acceptance or payment	0,15% of the amount presented for collection, min 100 USD
4.5	Issuance of the documents against acceptance or payment	0,15% of the amount presented for collection, min 100 USD
4.6	Sending or returning the documents presented for collection but not paid by the Customer to the issuing bank	50 USD
4.7	Returning the documents presented for collection to the Customer because they were improperly executed	50 USD + judicial expenses
4.8	Change of the terms of collection or its cancellation	50 USD
4.9	Transfer of funds or crediting of receipts on documentary collection	See Section 2. Settlements in National and Foreign Currency
4.10	Commission for payment of services for sending documents	5 USD**
4.11	Preparing and sending one SWIFT or TELEX message for collection	10 USD
4.12	Execution of collection orders for export collection	50 USD
4.13	Conducting operations in regards to preparation of the payment terms of the contract using documentary collection	50 USD

\*The commission fee shall be paid by the Customer-resident to the Bank in the national currency of Ukraine only, at the official exchange rate of the NBU on the date of payment

\*\*Additionally, the customer shall reimburse the bank for the cost of the postage expenses for sending documents

**Section 5. CONDUCTING TRANSACTIONS WITH DOCUMENTARY CREDITS<sup>1</sup>**  
(transactions of FUIB that ensure settlements or are an integral part thereof)

## 5.1. Outgoing letters of credit in foreign currency, including stand-by letters of credit

No.	Name of the transaction conducted by the Bank	Fee/rate
5.1.1	Commission for preparation of the opening of a letter of credit that have not been finalized by the issuance of the letter of credit* *the amount shall be paid by the customer when submitting the documents for opening of a letter of credit and shall be returned only in the event of opening of a transaction within 3 banking days from the date of the opening. The period in the course of which the transaction must be opened is 10 working days from the date of the submission of documents	50 USD
5.1.2	Opening and maintaining a letter of credit when providing cash security to a blocked account *	1,2% per annum of the amount of the letter of credit (min 95 USD for each year or part thereof of the letter of credit validity)
5.1.3	Opening and maintaining a letter of credit when providing security in the form of a deposit *	3% per annum of the amount of the letter of credit (min 95 USD for each year or part thereof of the letter of credit validity)
5.1.4	Opening and maintaining a letter of credit without cash security when providing security in the form other than a deposit*:	From 3 to 5% per annum of the amount of the letter of credit. Determined on the separate basis according to the service contract**.  In any case, amount of the commission for each year or part thereof of the letter of credit validity shall be min 300 USD or equivalent.
5.1.5	Introduction of amendments to the terms of the letter of credit (excluding amendments related to the increase in the amount of the letter of credit)	50 USD
5.1.6	Increase in the amount of the letter of credit	0,1% of the amount of increase, min 100 USD, max 1000 USD
5.1.7	Examination of documents submitted for the letter of credit	0,2% of the amount of submitted documents, min 75 USD, max 2000 USD
5.1.8	Additional commission for examination of documents submitted with discrepancies	50 USD
5.1.9	Additional commission for examination of a complex documentation package: more than 10 documents or requirements for documents differ from the standard requirements of the letter of credit	200 USD
5.1.10	Payment under letter of credit	0,15% of the amount min 45 USD, max 500 USD
5.1.11	Transfer of transferable documentary credit and its maintenance**	0,5% of the maximum amount of the letter of credit min 300 USD
5.1.12	Setting up the terms of the letter of credit (commission shall be paid on the day when the Customer files a request to set up the terms of the letter of credit)	100 USD
5.1.13	Preparation of the payment terms of the contract (commission shall be paid on the day when the Customer files a request to prepare the payment terms of the contract)	100 USD
5.1.14	Commission for payment of services for sending documents	5 USD***
5.1.15	Cancellation of the letter of credit before the expire of its validity	100 USD
5.1.16	Preparing and sending one SWIFT or TELEX message for the letter of credit	10 USD
5.1.17	Conducting investigations with regard to the letter of credit at the request of the Customer	Negotiable
5.1.18	Providing the customer with a message received from another bank, which is not related to the bank's letter of credit, on the basis of a written request from the customers	12 USD

\* The commission shall be accrued on the basis of the actual number of days of the validity of the letter of credit and paid, as a rule, on a monthly basis during the validity of the letter of credit. If the amount of the commission is min, it shall be paid once for each year or part thereof of the letter of credit validity, usually within 5 banking days from the date of opening of the letter of credit

\*\*Depending on the type of security, the amount of the letter of credit and its validity, the amount of the commission may be changed

\*\*\*Additionally, the customer shall reimburse the bank for the cost of the postage expenses for sending documents

## 5.2. Incoming letters of credit in foreign currency, including stand-by letters of credit

No.	Name of the transaction conducted by the Bank	Fee/rate
5.2.1	Pre-advice of the letter of credit/amending the letter of credit	50 USD
5.2.2	Letter of credit advising	0,1% of the maximum amount of the letter of credit, min 50 USD, max 500 USD
5.2.3	Setting up the terms of the letter of credit (commission shall be paid on the day when the Customer files a request to set up the terms of the letter of credit)	100 USD*
5.2.4	Preparation of the payment terms of the contract (commission shall be paid on the day when the Customer files a request to prepare the payment terms of the contract)	100 USD*

5.2.5	Additional commission for examination of a complex documentation package: more than 10 documents or requirements for documents differ from the standard requirements of the letter of credit	200 USD
5.2.6	Preliminary examination of documents or drafting of documents related to the letter of credit (at the request of the Customer)	0,1 % of the amount of the documents min 75 USD, max 300 USD
5.2.7	Examination of documents submitted for the letter of credit	0,2 % of the amount of submitted documents, min 75 USD, max 2000 USD
5.2.8	Acceptance of the letter of credit	Set by the Bank separately for each transaction
5.2.9	Advising of the amendments to the terms of the letter of credit (excluding amendments related to the increase in the amount of the letter of credit)	50 USD
5.2.10	Advising of the amendments on the increase in the amount of the letter of credit	0,1% of the amount of increase, min 50 USD, max 500 USD
5.2.11	Crediting of receipts	See Section 2. Settlements in National and Foreign Currency
5.2.12	Transfer of documentary credit and its maintenance	1% of the maximum amount of the letter of credit that is transferred min 300 USD
5.2.13	Dealing with the banks to receive payment under the letter of credit at the request of the Customer	200 USD
5.2.14	Receipt of payments from "problem" countries (additional commission for each incoming payment)	0,1% of the amount of payment (min 500 USD max 5000 USD)
5.2.15	Discounting of documents provided under the letter of credit confirmed by the Bank	Negotiable
5.2.16	Renewal of the letter of credit after closing of the file	50 USD
5.2.17	Commission for payment of services for sending documents	5 USD*
5.2.18	Preparing and sending one SWIFT or TELEX message for the letter of credit	10 USD
5.2.19	Conducting investigations with regard to the letter of credit at the request of the Customer	Negotiable
5.2.20	Providing the customer with a message received from another bank on settlement transactions, which is not related to the bank's letter of credit, on the basis of a written request from the customers	12 USD

\*Additionally, the customer shall reimburse the bank for the cost of the postage expenses for sending documents

#### Fees for documentary credits in Ukraine in the national currency

##### 5.3. Outgoing letter of credit

No.	Name of the transaction conducted by the Bank	Fee/rate
5.3.1	Commission for preparation of the opening of a letter of credit that have not been finalized by the issuance of the letter of credit*	300 UAH
5.3.2	Opening and maintenance of the letter of credit when providing cash security*	1,2% per annum of the amount of the letter of credit (min 600 UAH for each year or part thereof of the letter of credit validity)
5.3.3	Opening and maintaining a letter of credit when providing security in the form of a deposit*	3% per annum of the amount of the letter of credit (min 600 UAH for each year or part thereof of the letter of credit validity)
5.3.4	Opening and maintenance of the letter of credit when providing security in the form other than a deposit*:	From 3 to 5% per annum of the amount of the letter of credit Determined on the separate basis according to the service contract.**  In any case, amount of the commission for each year or part thereof of the letter of credit validity shall be min 2000 UAH.
5.3.5	Introduction of amendments to the terms of the letter of credit (excluding amendments related to the increase in the amount of the letter of credit)	500 UAH
5.3.6	Increase in the amount of the letter of credit	0,1% of the amount of increase min 150 UAH, max 1500 UAH
5.3.7	Examination of documents submitted for the letter of credit	0,2 % of the amount of submitted documents, min 500 UAH max 3000 UAH
5.3.8	Additional commission for examination of documents submitted with discrepancies	100 UAH
5.3.9	Payment under letter of credit	0,15% of the amount of increase min 300 UAH, max 1500 UAH
5.3.10	Setting up the terms of the letter of credit	1000 UAH
5.3.11	Preparation of the payment terms of the contract	1000 UAH
5.3.12	Additional commission for examination of a complex documentation package: more than 10 documents or requirements for documents differ from the standard requirements of the letter of credit	500 UAH
5.3.13	Commission for payment of services for sending documents	5 USD*

5.3.14	Cancellation of the letter of credit before the expire of its validity	500 UAH
5.3.15	Preparing and sending one SWIFT, TELEX message, message by the NBU mail for the letter of credit	50 UAH
5.3.16	Providing the customer with a message received from another bank on settlement transactions, which is not related to the bank's letter of credit, on the basis of a written request from the customers	120 UAH

\* The commission shall be accrued on the basis of the actual number of days of the validity of the letter of credit and paid, as a rule, on a monthly basis during the validity of the letter of credit. If the amount of the commission is min, it shall be paid once for each year or part thereof of the letter of credit validity, usually within 5 banking days from the date of opening of the letter of credit

\*\*Depending on the type of security, the amount of the letter of credit and its validity, the amount of the commission may be changed

\*\*\*Additionally, the customer shall reimburse the bank for the cost of the postage expenses for sending documents

#### 5.4. Incoming letter of credit

No.	Name of the transaction conducted by the Bank	Fee/rate
5.4.1	Letter of credit advising	0,1% of the amount of the letter of credit min 500 UAH, max 1000 UAH
5.4.2	Advising of the amendments to the letter of credit	500 UAH
5.4.3	Examination of documents submitted for the letter of credit	0,2 % of the amount of submitted documents, min 500 UAH max 3000 UAH
5.4.4	Preliminary examination of documents or drafting of documents related to the letter of credit (at the request of the Customer)	0,1 % of the amount of the documents min 500 UAH max 1000 UAH
5.4.5	Payment under letter of credit	See Section 2. Settlements in National and Foreign Currency
5.4.6	Transfer of transferable letter of credit	0,5 % of the amount of the letter of credit min 500 UAH, max 3000 UAH
5.4.7	Setting up the terms of the letter of credit (the commission shall be paid on the day when the Customer files a request to set up the terms of the letter of credit)	1000 UAH
5.4.8	Preparation of the payment terms of the contract (commission shall be paid on the day when the Customer files a request to prepare the payment terms of the contract)	1000 UAH
5.4.9	Additional commission for examination of a complex documentation package: more than 10 documents or requirements for documents differ from the standard requirements of the letter of credit	500 UAH
5.4.10	Commission for payment of services for sending documents	5 USD*
5.4.11	Preparing and sending one SWIFT, TELEX message, message by the NBU mail for the letter of credit	50 UAH
5.4.12	Providing the customer with a message received from another bank on settlement transactions, which is not related to the bank's letter of credit, on the basis of a written request from the customers	120 UAH

\*Additionally, the customer shall reimburse the bank for the cost of the postage expenses for sending documents

<sup>1</sup> The commission fee shall be paid by the Customer-resident to the Bank in the national currency of Ukraine only, at the official exchange rate of the NBU on the date of payment

**Section 6. BANK GUARANTEES<sup>1,2</sup>**  
(transactions of FUIB that ensure settlements or are an integral part thereof)

## 6.1. Outgoing guarantees

No.	Name of the transaction conducted by the Bank	Fee/rate
6.1.1	Commission for preparation of the opening of a guarantee that have not been finalized by the issuance of the letter of credit*	50 USD
6.1.2	Maintaining a guarantee when providing cash security to a blocked account*	1,2% per annum of the amount of the guarantee (min 95 USD for each year or part thereof of the guarantee validity)
6.1.3	Maintaining a guarantee when providing security in the form of a deposit**	3% per annum of the amount of the guarantee (min 95 USD for each year or part thereof of the guarantee validity)
6.1.4	Maintaining a guarantee without cash security when providing security in the form other than a deposit*:	From 3 to 5% per annum of the amount of the guarantee. Determined on the separate basis according to the service contract**  In any case, amount of the commission for each year or part thereof of the guarantee validity shall be min 300 USD or equivalent
6.1.5	Setting up the terms of the guarantee (commission shall be paid on the day when the Customer files a request to set up the terms of the guarantee)	100 USD
6.1.6	Preparation of the payment terms of the contract (commission shall be paid on the day when the Customer files a request to prepare the payment terms of the contract)	100 USD
6.1.7	Introduction of amendments to the terms of the guarantee (excluding amendments related to the increase in the amount of the guarantee)	50 USD
6.1.8	Increase in the amount of the guarantee	0,1% of the amount of increase, min 100 USD, max 1000 USD
6.1.9	Examination and acceptance of demand for payment under the guarantee	0,15% of the amount of the demand min 100 USD, max 500 USD
6.1.10	Transfer of funds under the guarantee	0,15% of the amount (min 45, max 500 USD)
6.1.11	Cancellation of the guarantee before the expire of its validity (doesn't apply to tender guarantees in Ukraine): • for guarantees with minimum value for maintenance as set out in clauses 6.1.2 - 6.1.4 on the date of its opening • for guarantees exceeding the minimum value for maintenance as set out in clauses 6.1.2 - 6.1.4 on the date of its opening	15 USD  50 USD
6.1.12	Conducting investigations with regard to the guarantee at the request of the Customer	Negotiable
6.1.13	Commission for payment of services for sending documents	5 USD***
6.1.14	Preparing and sending one SWIFT or TELEX message for the guarantee	10 USD
6.1.15	Providing the customer with a message received from another bank on settlement transactions, which is not related to the guarantee of FUIB, on the basis of a written request from the customers	12 USD

\* The commission shall be accrued on the basis of the actual number of days of the validity of the guarantee and paid, as a rule, on a monthly basis during the validity of the guarantee. If the amount of the commission is min, it shall be paid once for each year or part thereof of the guarantee validity, usually within 5 banking days from the date of opening of the guarantee

\*\*Depending on the type of security, the amount of the guarantee and its validity, the amount of the commission may be changed

\*\*\* Additionally, the customer shall reimburse the bank for the cost of the postage expenses for sending documents

## 6.2. Incoming guarantees

No.	Name of the transaction conducted by the Bank	Fee/rate
6.2.1	Advising guarantees of other banks	0,1% of the amount of the guarantee, min 50 USD, max 500 USD
6.2.2	Advising of the amendments to the terms of the guarantee/At the request of the Customer, verification of the authenticity of amendments introduced to the guarantee received by the Customer directly from another bank (advising)	50 USD
6.2.3	At the request of the Customer, verification of the authenticity of guarantees of another banks received by the Customer directly from another banks (advising)	0,1% of the amount of the guarantee, min 50 USD , max 500 USD
6.2.4	Preparation of the demand for payment under the guarantee	0,1% of the amount of the demand min 50 USD, max 300 USD
6.2.5	Setting up the terms of the guarantee (commission shall be paid on the day when the Customer files a request to set up the terms of the guarantee)	100 USD
6.2.6	Preparation of the payment terms of the contract (commission shall be paid on the day when the Customer files a request to prepare the payment terms of the contract)	100 USD
6.2.7	Credit of funds and/or transfer of funds under the guarantee	See Section 2. Settlements in National and Foreign Currency
6.2.8	Processing of the demand for payment under the guarantee	0,15% of the amount of the demand



		min 100 USD, max 500 USD
6.2.9	Conducting investigations with regard to the guarantee at the request of the Customer	Negotiable
6.2.10	Commission for payment of services for sending documents	5 USD*
6.2.11	Preparing and sending one SWIFT or TELEX message for the guarantee	10 USD
6.2.12	Sending to the Customer, without his/her request for verification of the authenticity, of the message on behalf of another bank on the authenticity of the guarantee received by the Customer directly from another bank (advising) **	0,05% of the amount of the guarantee, min 25 USD, max 250 USD
6.2.13	Sending to the Customer, without his/her request for verification of the authenticity, of the message on behalf of another bank on the authenticity of the amendments introduced to the guarantee received by the Customer directly from another bank (advising) **	25 USD
6.2.14	Providing the customer with a message received from another bank on settlement transactions, which is not related to the guarantee advised by FUIB, on the basis of a written request from the customers	12 USD

\* Additionally, the customer shall reimburse the bank for the cost of the postage expenses for sending documents

\*\* If the Customer files a request for verification of the authenticity and if there is an order from another bank to verify the authenticity of the guarantee/amendments to the guarantee sent directly to the Customer, the commission is charged for full advising in accordance with clauses 6.2.2, 6.2.3 respectively

<sup>1</sup>The commission fee shall be paid by the Customer-resident to the Bank in the national currency of Ukraine only, at the official exchange rate of the NBU on the date of payment

<sup>2</sup> Guarantee means both a guarantee opened by the Bank in favor of the beneficiary and a counter-guarantee opened by the Bank in favor of the Guarantor Bank

#### Section 7. FOREIGN EXCHANGE MARKET TRANSACTIONS

No.	Name of the transaction conducted by the Bank	Fee/rate
7.1	Buying/selling currency in the foreign exchange market	0.1 % of the transaction amount

**Section 8. TRADING IN SECURITIES****8.1. Brokerage activities**

<b>No.</b>	<b>Name of the transaction conducted by the Bank</b>	<b>Fee/rate</b>
8.1.1	Conducting transactions under the agency agreement, commission agreement	0,1% of the amount of the agreement, but not less than 1 500 UAH
8.1.2	Conducting transactions under the brokerage services agreement (for transactions in over-the-counter market)	3000 UAH for transaction
8.1.3	Conducting transactions under the brokerage services agreement (for transactions on stock exchange)	400 UAH for transaction

**8.2. Underwriting**

<b>No.</b>	<b>Name of the transaction conducted by the Bank</b>	<b>Fee/rate</b>
8.2.1	Consultations on placement of bonds for the purpose of registration of bond issue (including VAT)	0,3% of the total nominal value of the issue
8.2.2	Placement of bonds (including guaranteed redemption)	0,3-0,8% of the nominal value of the placed bonds
8.2.3.	Conducting by the Bank as an agent: transfer of funds received from the placement of bonds; transfer after the return of paid funds to the original owners.	0,15% of the transfer amount