



**Interest rate for deposit account "Retirement Contract"**  
for natural persons both residents and non-residents

(valid from August 25, 2010)

**In national currency**

Payment of interest	Amount of deposit, UAH	Term and interest rate					Special condition
		30-89 days	3-6 months	6-9 months	9-12 months	12-18 months	
monthly	500 and more	-	-	17,00%	18,50%	20,00%	1. Minimum replenishment amount -UAH 500. 2. You can replenish your account when there are more than two months before termination of your deposit agreement. 3. Minimum early partial withdrawal amount - UAH 5,000. 4. Opportunity to make partial withdrawal without penalty, for deposits, amounting up to UAH 25,000 - no more than 10% of deposit once per month; for deposits, exceeding UAH 25,000 - no more than 15% of deposit once per month. 5. Interests are re-calculated for a complete early withdrawal amount for the last 90 days, in this case 1 % interest rate is used. 6. In case of partial or complete early withdrawal: up to UAH 10,000 - it is not required to inform the bank; more than UAH 10,000 - the bank should be informed two business days before withdrawal date. 7. Bonus promotion, when re-registering any deposit account to "Retirement Contract" for more than 6 months, you receive +0.5% to the interest rate, current as of the moment of account opening.
at the end of the term		-	-	17,50%	19,00%	20,50%	

**In USD**

Payment of interest	Amount of deposit, USD	Term and interest rate					Special condition
		6-9 months	9-12 months	12-18 months	18-24 months	24 months	
monthly	100 and more	-	-	9,50%	10,00%	10,50%	1. Minimum replenishment amount - USD 100. 2. You can replenish your account when there are more than two months before termination of your deposit agreement. 3. Minimum early partial withdrawal amount - USD 1,000. 4. Opportunity to make partial withdrawal without penalty; for deposits, amounting up to USD 5,000 - no more than 10% of deposit once per month; for deposits, exceeding USD 5,000 - no more than 15% of deposit once per month. 5. Interests are re-calculated for a complete early withdrawal amount for the last 90 days, in this case 1 % interest rate is used. 6. In case of partial or complete early withdrawal: up to USD 2,000 - it is not required to inform the bank; more than USD 2,000 - the bank should be informed two business days before withdrawal date. 7. Bonus promotion, when re-registering any deposit for deposit account "Retirement Contract" for the term of more than 6 months; you receive bonus amounting to 0.25% in USD in addition to the interest rate current as of the moment of account opening.
at the end of the term		-	-	9,75%	10,25%	10,75%	

**In EUR**

Payment of interest	Amount of deposit, USD	Term and interest rate			Special condition
		6-9 months	9-12 months	12-24 months	
monthly	25 000 and more	5,00%	7,00%	7,00%	1. Minimum replenishment amount - EUR 5,000. 2. You can replenish your account when there are more than two months before termination of your deposit agreement. 3. Minimum early partial withdrawal amount - EUR 1,000. 4. Opportunity to make partial withdrawal without penalty; for deposits, amounting up to EUR 5,000 - no more than 10% of deposit once per month; for deposits, exceeding EUR 5,000 - no more than 15% of deposit once per month. 5. Interests are re-calculated for a complete early withdrawal amount for the last 90 days, in this case 1 % interest rate is used. 6. In case of partial or complete early withdrawal: up to EUR 2,000 - it is not required to inform the bank; more than EUR 2,000 - the bank should be informed two business days before withdrawal date.
at the end of the term		5,25%	7,25%	7,50%	