



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

(valid from April 6, 2010)

In national currency

Period	Interest Rate	Special conditions
first month	17.00%	1. Minimum deposit amount - UAH 1,000. 2. Payment of interests at the end of the term, or interests are capitalized in case of prolongation for the next term. 3. There is no opportunity to make replenishment or partial withdrawal. 4. Complete early withdrawal is possible in case of written notification of the bank in 5 working days before withdrawal. In this case interests are recalculated on the basis of 1% interest rate from the moment of last prolongation.
second month	18.00%	
third month	19.00%	
fourth month	19.50%	
fifth month	19.75%	
sixth month	20.00%	
seventh month	20.50%	
eighth month	20.75%	
ninth month	21.00%	
tenth month	21.50%	
eleventh month	21.75%	
twelfth month	22.00%	

In USD

Period	Interest Rate	Special conditions
first month	8.00%	1. Minimum deposit amount - USD 200. 2. Payment of interests at the end of the term, or interests are capitalized in case of prolongation for the next term. 3. There is no opportunity to make replenishment or partial withdrawal. 4. Complete early withdrawal is possible in case of written notification of the bank in 5 working days before withdrawal. In this case interests are recalculated on the basis of 1% interest rate from the moment of last prolongation.
second month	9.00%	
third month	10.00%	
fourth month	10.25%	
fifth month	10.50%	
sixth month	10.75%	
seventh month	11.00%	
eighth month	11.25%	
ninth month	11.50%	
tenth month	12.00%	
eleventh month	12.25%	
twelfth month	12.50%	