



## TRASTA KOMERCBANKA

# JSC "TRASTA KOMERCBANKA" CYPRUS BRANCH SERVICE FEES

### ACCOUNT OPENING AND MAINTENANCE

1. Processing of documents, multicurrency Current account opening:	
▪ for individuals.....	20,00 EUR
▪ for companies.....	100,00 EUR
2. Statement from LURSOFT database.....	10,00 EUR
3. Current account maintenance.....	free of charge
4. Currency exchange.....	at the Bank's rate
5. Electronic Code Card for PIN and testkeys: <sup>1)</sup>	
▪ Code Card DP-700 or Code Card DP-260 (models at Client's choice).....	50,00 EUR
▪ VIP Code Card (model DP-270, with extended functions).....	60,00 EUR
6. Unblocking of electronic Code Card.....	10,00 EUR
7. Account statement (according to agreement).....	free of charge
8. Extra copy of account statement.....	1 EUR per sheet
9. Account balance confirmation, information to auditors.....	50,00 EUR
10. Closing of account:	
▪ for individuals.....	free of charge
▪ for companies.....	15,00 EUR
11. Commission for dormant account <sup>2)</sup> – if the account balance is:	
▪ for individuals - 8,00 EUR or less <sup>3)</sup> .....	in the amount of account balance <sup>4)</sup>
▪ for companies - 150,00 EUR or less <sup>3)</sup> .....	in the amount of account balance <sup>4)</sup>
12. Copy of Telex, SWIFT statement or outgoing payment order.....	1,50 EUR
13. Replacement of signature sample card.....	5,00 EUR
14. Bank references.....	50,00 EUR
15. Bank recommendations.....	100,00 EUR
16. Issuing of documents from archive (per document copy):	
▪ for period up to 1 month.....	free of charge
▪ for period from 1 month to 1 year.....	5,00 EUR
▪ for period over 1 year.....	8,00 EUR
17. Photocopies of documents.....	1 EUR per sheet
18. Power of Attorney for Customers.....	20,00 EUR
19. Fax transmission.....	5,00 EUR per sheet
20. Mailing of documents.....	according to actual costs
21. JSC "TRASTA KOMERCBANKA" Annual Report.....	5,00 EUR

1) Validity term of Code cards for PIN and testkeys – two years.

2) Inactive account – an account in which there have been no transactions for a year or longer.

3) Or an equivalent in other currency.

4) After consolidation of all account balances of Client.

### ESCROW ACCOUNT

1. Conclusion of standard escrow agreement.....	by agreement
2. Escrow account opening, maintenance.....	free of charge
3. Amendments to escrow agreement.....	by agreement

## PAYMENT OPERATIONS

USD <sup>1)</sup>	OUR	SHA	BEN
1. Crediting of funds to the account <sup>2)</sup>	free of charge	free of charge	free of charge
2. Urgent crediting of funds to the account	0,1 % per day	0,1 % per day	0,1 % per day
3. Transfer between a client's own accounts in JSC "TRASTA KOMERCBANKA" Cyprus Branch	Free of charge	-	-
4. Transfer to other client's account with JSC "TRASTA KOMERCBANKA" int.al. branches)	10 USD	-	-
5. Transfer to another bank: <ul style="list-style-type: none"> <li>▪ Standard transfer (T+1)</li> <li>▪ Express transfer (T; till 15:00)</li> </ul>	50 USD 80 USD	30 USD 60 USD	30 USD 60 USD
6. Supplement, cancellation, investigation of payment order <sup>3)</sup>	125 USD	125 USD	125 USD
7. Processing of payment orders on client's request (if more than 3 copies)	10 USD	10 USD	10 USD

EUR <sup>1)</sup>	OUR	SHA
1. Crediting of funds to the account <sup>2)</sup>	free of charge	free of charge
2. Urgent crediting of funds to the account	0,1 % per day	0,1 % per day
3. Transfer between a client's own accounts in JSC "TRASTA KOMERCBANKA" Cyprus Branch	free of charge	-
4. Transfer to other client's account with JSC "TRASTA KOMERCBANKA" (int.al. branches)	10 EUR	-
5. Transfer to a bank of another EU country: <ul style="list-style-type: none"> <li>• Standard transfer (T+1) <ul style="list-style-type: none"> <li>▪ up to 50 000 EUR</li> <li>▪ from 50 000 EUR</li> </ul> </li> <li>• Express transfer (T; till 15:00) <ul style="list-style-type: none"> <li>▪ up to 50 000 EUR</li> <li>▪ from 50 000 EUR</li> </ul> </li> </ul>	50 EUR 50 EUR 80 EUR 80 EUR 20 EUR	25 EUR 40 EUR 40 EUR 60 EUR 20 EUR
6. Extra fee for not specified IBAN	20 EUR	20 EUR
7. Transfer to a bank outside the EU: <ul style="list-style-type: none"> <li>▪ Standard transfer (T+1)</li> <li>▪ Express transfer (T; till 15:00)</li> </ul>	50 EUR 80 EUR	40 EUR 60 EUR
8. Supplement, cancellation, investigation of payment order <sup>3)</sup>	125 EUR	125 EUR
9. Processing of payment orders on client's request (if more than 3 copies)	5 EUR	5 EUR

### Types of fees:

**"OUR"** All fees are paid by sender (fees are deducted from the sender's account).

\* Additional fees may be charged for USD transfers by intermediary banks if the beneficiary's bank does not maintain correspondent relations with TKB.

**"SHA"** TKB fees are paid by sender (fees are deducted from the sender's account), fees of intermediary banks are paid by beneficiary (fees are deducted from the amount transferred).

**"BEN"** All fees are paid by beneficiary. Intermediary banks charge their fees.

1) If the Bank incurs extra costs required by other banks involved in the transfer, such costs are directly debited from the client's current account.

2) Credited to the client's account on the day of receipt of a statement confirming transfer of the amount to the Bank's correspondent account.

3) If the Bank's error is proved in the investigation, fees are refunded to the client. If a payment order is cancelled, the client's copy of the payment order must be returned to the Bank.

T – payment acceptance day when a Bank's authorized employee has accepted a payment order confirming the acceptance with his/her signature and a special seal on the payment order; 1, 2 – number of banking days.

## PAYMENT OPERATIONS (continued)

RUB, BYR, UAH, KZT <sup>1)</sup>	OUR	SHA	BEN
1. Crediting of funds to the account <sup>2)</sup>	Free of charge	Free of charge	Free of charge
2. Urgent crediting of funds to the account	0,1 % per day	0,1 % per day	0,1 % per day
3. Transfer between a client's own accounts in JSC "TRASTA KOMERCBANKA" Cyprus Branch	Free of charge	-	-
4. Transfer to other client's account with JSC "TRASTA KOMERCBANKA" int.al. branches)	10 EUR	-	-
5. Transfer to another bank (T+1) <sup>5)</sup>	50 EUR	-	-
6. Supplement, cancellation, investigation of payment order <sup>4)</sup>	125 EUR	-	-
7. Processing of payment orders on client's request (if more than 3 copies)	5 EUR	-	5 EUR

Other convertible currency (incl. LVL) <sup>1)6)</sup>	OUR	SHA
1. Crediting of funds to the account <sup>2)</sup>	Free of charge	Free of charge
2. Transfer between a client's own accounts in JSC "TRASTA KOMERCBANKA" Cyprus Branch	Free of charge	-
3. Transfer to other client's account with JSC "TRASTA KOMERCBANKA" int.al. branches)	10 EUR	-
4. Transfer to another bank <ul style="list-style-type: none"> <li>▪ Standard transfer (T+2)</li> <li>▪ Express transfer (T+1) <sup>3)</sup></li> </ul>	50 EUR 80 EUR	25 EUR 55 EUR
5. Supplement, cancellation, investigation of payment order <sup>4)</sup>	125 EUR	125 EUR
6. Processing of payment orders on client's request (if more than 3 copies)	5 EUR	5 EUR

CNY	Acceptance time		Commission fees		
	Electronically <sup>7)</sup>	In the branch	OUR	SHA	BEN
1. Crediting of funds to the account	-	-	Free of charge	Free of charge	Free of charge
2. Transfer to another bank T+1	17:00	-	50 EUR	-	-
3. Supplement, cancellation, investigation of payment order	-	-	125 EUR	-	-
4. Processing of payment orders on client's request (if more than 3 copies)	-	-	5 EUR	-	-

### Types of fees:

**"OUR"** All fees are paid by sender (fees are deducted from the sender's account).

\* Additional fees may be charged for USD transfers by intermediary banks if the beneficiary's bank does not maintain correspondent relations with TKB.

**"SHA"** TKB fees are paid by sender (fees are deducted from the sender's account), fees of intermediary banks are paid by beneficiary (fees are deducted from the amount transferred).

**"BEN"** All fees are paid by beneficiary. Intermediary banks charge their fees.

- 1) If the Bank incurs extra costs required by other banks involved in the transfer, such costs are directly debited from the client's current account.
- 2) Credited to the client's account on the day of receipt of a statement confirming transfer of the amount to the Bank's correspondent account.
- 3) Express transfers in other freely convertible currencies are executed on the value date T+1. Information regarding express transfers in freely convertible currencies on the value date T is available at the Bank.
- 4) If the Bank's error is proved in the investigation, fees are refunded to the client. If a payment order is cancelled, the client's copy of the payment order must be returned to the Bank.
- 5) Transfers made in RUB, BYR and KZT are executed as standard payments on the value date T+1. Information regarding payments on the value date T is available at the Bank. The value date of UAH is defined by agreement between the client and the Bank.
- 6) Transfers made in LVL are executed as standard payments on the value date T if payment order received and accepted until 13.00, after 13.00 payments are executed as standard with value date T+1. Express transfers in LVL with value date T are accepted until 15.00.
- 7) Transfers made in CNY are executed as standard payments on the value date T+1 if payment order received and accepted until 17.00, after 17.00 payments are executed as standard with value date T+2.

T - payment acceptance day when a Bank's authorized employee has accepted a payment order confirming the acceptance with his/her signature and a special seal on the payment order; 1, 2 – number of banking days.

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## REMOTE ACCESS SERVICES

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### TRAST.NET (INTERNET BANKING)

1. Registration in the Trast.Net system <sup>1)</sup> ..... free of charge
2. Use of the system:
  - for individuals ..... free of charge
  - for companies ..... free of charge
3. Access to SWIFT copies of outgoing payments <sup>2)</sup> ..... free of charge
4. Additional functions of Trast.Net (Integration with client's accounting program) ..... 100,00 EUR

<sup>1)</sup> Work in the Trast.Net system requires a Code Card is necessary – refer to "Code Cards".

<sup>2)</sup> Available within 1 month following the payment value date.

### E-MAIL

Receiving information by e-mail.....free of charge

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## TRUST OPERATIONS

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1. Trust account opening ..... 100,00 EUR
2. Execution of Trust.....upon agreement
3. Additional charges for trust operations  
(Transfers, mail, fax and other charges)..... in concert with Price list

## PAYMENT CARDS (USD)

		Maestro	Cirrus	MC Classic <sup>1)</sup>	MC Business	MC Gold
1.	Card annual fee (base) <sup>2)</sup>	24,00 USD	24,00 USD	60,00 USD	60,00 USD	150,00 USD
2.	Supplementary Card annual fee <sup>2)</sup>	15,00 USD	--	50,00 USD	50,00 USD	140,00 USD
3.	Card monthly fee <sup>2)</sup>	2.00 USD	2.00 USD	5.00 USD	5.00 USD	13.00 USD
4.	Supplementary Card Monthly fee <sup>2)</sup>	1.25 USD	--	5.00 USD	5.00 USD	12.00 USD
5.	Fee for Card insurance per annum <sup>3)</sup>	25,00 EUR	--	30,00 EUR	40,00 EUR	50,00 EUR
6.	Card replacement fee (also in case of PIN renewal)	10,00 USD	10,00 USD	10,00 USD	10,00 USD	20,00 USD
7.	Minimal security term deposit	-	-	300,00 USD <sup>4)</sup>	300,00 USD <sup>4)</sup>	3000,00 USD <sup>4)</sup>
8.	Retail transaction fee	free of charge	--	free of charge	free of charge	free of charge
9.	Cash withdrawal fee: <ul style="list-style-type: none"> <li>▪ at JSC TRASTA KOMERCBANKA with card issued by TKB</li> <li>▪ at other banks</li> <li>▪ ATM of JSC SEB banka and Swedbank JSC in Latvia <sup>5)</sup></li> <li>▪ ATM of other banks <sup>5)</sup></li> </ul>	0,4% (min 1,00 USD) 1,5%(min 5,50 USD) 1% (min 1.50 USD) 1,5% (min 3,00 USD)	-- -- 1%(min1,50 USD) 2%	0,4%(min 1,00USD) 1,5%(min 5,50USD) 1% (min 2 USD) 1,5% (min 3,00 USD)	0,4% (min1,00USD) 1,5% (min5,50USD) 1% (min 2 USD) 1,5% (min 3,00USD)	0,4% (min 1,00USD) 2%(min 5,50 USD) 1% (min 2 USD) 2%(min 3,00USD)
10.	Currency conversion fee	2,5%	2,5%	2,5%	2,5%	2,5%
11.	Charge for negative balance <sup>6)</sup> of Card account (annual rate) <sup>7)</sup>	60%	60%	60%	60%	60%
12.	Late negative balance repayment penalty <sup>8)</sup>	10,00 USD	10,00 USD	10,00 USD	10,00 USD	10,00 USD
13.	Annual interest for security deposit	--	--	2%	2%	2%
14.	Termination of Agreement during the first year of its validity period	10,00 USD	10,00 USD	20,00 USD	30,00 USD	30,00 USD
15.	Fee for consideration of unjustified claim	15,00 USD	15,00 USD	15,00 USD	15,00 USD	15,00 USD
16.	Other services: <ul style="list-style-type: none"> <li>▪ urgent card processing during 8 banking hours</li> <li>▪ express payment into card's account</li> <li>▪ replenishment of card's account upon client's authorization</li> <li>▪ monthly statement at the Bank or by e-mail</li> <li>▪ monthly statement by mail or by fax</li> <li>▪ payment from client's card account to his/her current account on client's request</li> </ul>	50,00 USD 10,00 USD  15,00 USD free of charge 1,00 USD  free of charge	50,00 USD 10,00 USD  15,00 USD free of charge 1,00 USD  free of charge	50,00 USD 10,00 USD  15,00 USD free of charge 1,00 USD  1%(min 10,00 USD)	50,00 USD 10,00 USD  15,00 USD free of charge 1,00 USD  1%(min 10,00 USD)	50,00 USD 10,00 USD  15,00 USD free of charge 1,00 USD  1%(min 10,00USD)
17.	Card validity	24 months	24 months	24 months	24 months	24 months

1) Not available to legal persons.

2) Clients opt to pay an annual or monthly fee. The annual fee is paid to the Bank after the Agreement on Issue and Use of Pay Card (agreement) becomes effective, but before processing the card. Monthly card fee is collected by debiting the Client's Card account once a month on the last working day of each during the entire period of effect of the agreement.

3) Period of validity of insurance policy - 12 months. Prior to receipt of insurance policy the Client transfers the insurance fee to the Insurer's account with the Bank.

4) Or as agreed with the Bank.

5) The limit of cash withdrawal at ATM over a period of 24h for Maestro, Cirrus – 1 000,00 USD, MC Classic - 1 500,00 USD; MC Business - 2 000,00 USD; MC Gold - 3 000,00 USD.

6) Negative or debit balance in the client's card account may occur due to the Bank's charges in connection with maintenance of payment cards.

7) The Fee for negative balance of card account are calculated monthly and deducted from the Client's card account.

8) A fixed penalty fee is payable if the negative balance of card account is over 5,00 USD for more than one month.

The Bank without reference to the Client debits the Client's account with all additional expenses, which may occur to the Bank in connection with maintenance of payment cards.

## PAYMENT CARDS (EUR)

		Maestro	Cirrus	MC Classic	MC Business	MC Gold
1.	Card annual fee <sup>2)</sup>	24,00 EUR	24,00 EUR	60,00 EUR	60,00 EUR	150,00 EUR
2.	Supplementary card annual fee <sup>2)</sup>	15,00 EUR	--	50,00 EUR	50,00 EUR	140,00 EUR
3.	Card monthly fee <sup>2)</sup>	2.00 EUR	2.00 EUR	5.00 EUR	5.00 EUR	13.00 EUR
4.	Supplementary Card Monthly fee <sup>2)</sup>	1.25 EUR	--	5.00 EUR	5.00 EUR	12.00 EUR
5.	Fee for Card insurance per annum <sup>3)</sup>	25,00 EUR	--	30,00 EUR	40,00 EUR	50,00 EUR
6.	Card replacement fee (also in case of PIN renewal)	10,00 EUR	10,00 EUR	10,00 EUR	10,00 EUR	20,00 EUR
7.	Minimal security term deposit	--	--	300,00 EUR <sup>4)</sup>	300,00 EUR <sup>4)</sup>	3000,00 EUR <sup>4)</sup>
8.	Retail transaction fee	free of charge	--	free of charge	free of charge	free of charge
9.	Cash withdrawal fee: <ul style="list-style-type: none"> <li>▪ at JSC TRASTA KOMERCBANKA with card issued by TKB</li> <li>▪ at other banks</li> <li>▪ ATM of JSC SEB banka and Swedbank JSC in Latvia <sup>5)</sup></li> <li>▪ ATM of other banks <sup>5)</sup></li> </ul>	0,4% (min 1,00 EUR) 1,5% (min 5,50 EUR) 1% (min 1,50 EUR) 1,5% (min 3,00 EUR)	-- -- 1% (min 1,50 EUR) 2%	0,4% (min 1,00 EUR) 1,5% (min 5,50 EUR) 1% (min 2 EUR) 1,5% (min 3,00 EUR)	0,4% (min 1,00 EUR) 1,5% (min 5,50 EUR) 1% (min 2 EUR) 1,5% (min 3,00 EUR)	0,4% (min 1,00 EUR) 2% (min 5,50 EUR) 1% (min 2 EUR) 2% (min 3,00 EUR)
10.	Currency conversion fee	2,5%	2,5%	2,5%	2,5%	2,5%
11.	Charge for negative balance <sup>6)</sup> of Card account (annual rate) <sup>7)</sup>	60%	60%	60%	60%	60%
12.	Late negative balance repayment penalty <sup>8)</sup>	10,00 EUR	10,00 EUR	10,00 EUR	10,00 EUR	10,00 EUR
13.	Annual interest for security deposit	--	--	2%	2%	2%
14.	Closing of account before card's maturity	10,00 EUR	10,00 EUR	20,00 EUR	30,00 EUR	30,00 EUR
15.	Fee for consideration of unjustified claim	15,00 EUR	15,00 EUR	15,00 EUR	15,00 EUR	15,00 EUR
16.	Other services: <ul style="list-style-type: none"> <li>▪ urgent card processing during 8 banking hours</li> <li>▪ express payment into card's account</li> <li>▪ replenishment of card's account upon client's authorization</li> <li>▪ monthly statement at the Bank or by e-mail</li> <li>▪ monthly statement by mail or by fax</li> <li>▪ payment from client's card account to his/her current account on client's request</li> </ul>	50,00 EUR 10,00 EUR  10,00 EUR free of charge 1,00 EUR  free of charge	50,00 EUR 10,00 EUR  10,00 EUR free of charge 1,00 EUR  free of charge	50,00 EUR 10,00 EUR  10,00 EUR free of charge 1,00 EUR  1% (min 10,00 EUR)	50,00 EUR 10,00 EUR  10,00 EUR free of charge 1,00 EUR  1% (min 10,00 EUR)	50,00 EUR 10,00 EUR  10,00 EUR free of charge 1,00 EUR  1% (min 10,00 EUR)
17.	Card validity	24 months	24 months	24 months	24 months	24 months

1) Not available to legal persons.

2) Clients opt to pay an annual or monthly fee. The annual fee is paid to the Bank after the Agreement on Issue and Use of Pay Card (agreement) becomes effective, but before processing the card. Monthly card fee is collected by debiting the Client's Card account once a month on the last working day of each during the entire period of effect of the agreement.

3) **Period of validity of insurance policy - 12 months.** Prior to receipt of insurance policy the Client transfers the insurance fee to the Insurer's account with the Bank.

4) Or as agreed with the Bank.

5) The limit of cash withdrawal at ATM over a period of 24h for Maestro, Cirrus – 800,00 EUR, MC Classic - 1 500,00 EUR; MC Business - 2 000,00 EUR; MC Gold - 3 000,00 EUR.

6) Negative or debit balance in the client's card account may occur due to the Bank's charges in connection with maintenance of payment cards.

7) The Fee for negative balance of card account are calculated monthly and deducted from the Client's card account.

8) A fixed penalty fee is payable if the negative balance of card account is over 5,00 EUR for more than one month.

The Bank, without reference to the Client, debits the Client's account with all additional expenses, which may occur to the Bank in connection with maintenance of payment cards.

## DEPOSITS

### INVESTMENT DEPOSIT

Acceptance and servicing of a deposit	Currency	Period	Capital security, interest on deposit	Termination of deposit prior to the end of deposit period
free	USD, EUR	6 months - 2 years	A depositor is guaranteed a 100% repayment of the deposit amount at the end of the deposit period plus 0.5% of annual interest, and the possibility to receive additional profit <sup>1)</sup>	A depositor is paid the principal of the deposit, from which a commission fee is deducted for the termination of the deposit <sup>2)</sup>

<sup>1)</sup> Additional profit depends on changes over the deposit period in the value of the index chosen in accordance with the agreement on investment deposit.

<sup>2)</sup> The commission fee is defined individually for every customer based on the chosen deposit index.

The Bank does not charge a commission fee for opening a Checking Account to a private person where a Checking Account is opened for the purpose of servicing of the Investment Deposit Account.

### TERM DEPOSIT <sup>1)</sup>

EUR	
Minimum Amount	Term of Deposit / Annual Interest Rates
100,00 EUR	1 mon.    3 mon.    6 mon.    9 mon.    12 mon.    24 mon.    36 mon.
	0.50 %    1.80 %    2.5%    2.5%    3.25%    3.75%    4%
USD	
Minimum Amount	Term of Deposit / Annual Interest Rates
100,00 USD	1 mon.    3 mon.    6 mon.    9 mon.    12 mon.    24 mon.    36 mon.
	0.50 %    1%    1.5%    2%    2.7%    3%    3.25%
LVL	
Minimum Amount	Term of Deposit / Annual Interest Rates
50,00 LVL	1 mon.    3 mon.    6 mon.    9 mon.    12 mon.    24 mon.    36 mon.
	0.50 %    1%    1.5%    2%    3%    3.5%    3.75%

Term deposit is a deposit for a determined time period with a fixed interest rate.

In case the Client desires to deposit money for a term, which is not foreseen in the Term Deposit program (for a period other than 1 mon., 3 mon., 6 mon., 9 mon., 12 mon., 24 mon., 36 mon.), the interest for such a deposit is calculated for the closest period set down in the Term Deposit program, less than the non-standard term.

The Bank does not charge a commission for Current account opening for individuals who have opened the Current account for the Term Deposit account maintenance.

Deposits are accepted in EUR, USD or LVL. Other currencies are converted to the above-mentioned ones according to the current Bank rates.

Profit interest can be received according to Client's wish: once in a month or in the end of deposit term.

The Client has to inform the Bank about his/her intention to terminate the agreement 30 calendar days before the termination.

In case the Client informs the Bank about the termination, the Bank pays interest rate detected for Current Account. In this case the amount of retained and calculated interest of income is re-calculated.

In case Client fails to inform the Bank of the termination, the Bank withholds 2% from the principal sum of the Deposit. Client doesn't receive calculated interest of income; the Bank withholds paid-out interest from the principal sum of the Deposit.

<sup>1)</sup> The General Service Price List does not reflect the deposit rates of Bank's special offers. Such offers are communicated to clients separately.

### SHORT-TERM DEPOSIT

Currency	EUR	USD	LVL
Annual Interest Rate	by agreement	by agreement	by agreement

A short-term deposit is a deposit for a short but determined time period (from 1 day to 1 month) with a fixed interest rate.

Interest profit is paid to the Client upon expiry.

In case the Client terminates a short-term deposit, the Bank withholds 2% of the principal amount of the deposit. Interest calculated will not be paid to the Client.

## DEPOSIT <sup>3</sup>/<sub>4</sub>

		LVL			
Minimum Amount	Term of Deposit/ Annual Interest Rate				
500,00 LVL	6 mon.	12 mon.	18 mon.	24 mon.	
	1.25%	2.25%	3%	3.25%	

  

		EUR			
Minimum Amount	Term of Deposit/ Annual Interest Rate				
1 000,00 EUR	6 mon.	12 mon.	18 mon.	24 mon.	
	2.25%	3%	3.25%	3.5%	

  

		USD			
Minimum Amount	Term of Deposit/ Annual Interest Rate				
1 000,00 USD	6 mon.	12 mon.	18 mon.	24 mon.	
	1.45%	2.25%	2.5%	2.75%	

Deposit 3/4 is a deposit for a definite period of time with a fixed interest rate and an opportunity to withdraw one-fourth of the deposit amount having given prior notice to the Bank.

Clients can withdraw one-fourth of the deposit amount as from 31st day after the placement of Deposit 3/4.

Interest profit is paid based on Client's wish: monthly or upon deposit maturity.

If the Client's application for placing a deposit is submitted to the Bank outside regular business hours of the Bank via remote payment means, the Bank has the right to deposit Client's funds (provided that they are sufficient in the Client's account) on the next Banking day. The maturity date of the deposit specified by the Client remains unchanged. Interest is calculated for the actual deposit period (as from the actual date of depositing).

Clients have to notify the Bank of his/her intention to terminate the deposit agreement 30 calendar days before the termination.

If the Client early terminates the deposit notifying the Bank in advance, the Bank disburses the term deposit amount in full, without paying the interest calculated but not paid yet, and the Bank withholds from the term deposit principal amount the interest that has already been paid.

If the Client terminates the deposit without notifying the Bank in advance, the Bank withholds 2% of the deposit principal amount. The Client is not paid the interest calculated and the Bank withholds the amount of already paid interest from the principal amount of the deposit.

## DEPOSITS (CONTINUATION)

ACTIVE DEPOSIT		1 <sup>st</sup> level	2 <sup>nd</sup> level	3 <sup>rd</sup> level	4 <sup>th</sup> level	5 <sup>th</sup> level	6 <sup>th</sup> level and next levels
Minimum balance		LVL / EUR / USD 500 / 2500 / 5000	LVL / EUR / USD 1000/5000/10000	LVL / EUR / USD 2000/10000/20000	LVL / EUR / USD 5000/25000/50000	LVL / EUR / USD 10000/50000/100000	LVL / EUR / USD 20000/100000/200000
Currency/ Term of Deposit							
LVL	6 mon.	0.50	0.75	1.00	1.25	1.45	by agreement
	9 mon.	0.75	1.00	1.25	1.50	1.85	
	12 mon.	1.20	1.45	1.75	2.00	2.25	
	18 mon.	1.45	1.75	2.00	2.25	2.50	
	24 mon.	1.75	2.00	2.25	2.50	2.75	
EUR	6 mon.	1.25	1.50	1.75	2.00	2.25	
	9 mon.	1.45	1.70	1.90	2.15	2.35	
	12 mon.	1.75	2.00	2.25	2.50	2.75	
	18 mon.	2.00	2.25	2.50	2.75	3.00	
	24 mon.	2.25	2.45	2.65	2.90	3.05	
USD	6 mon.	0.75	0.95	1.15	1.30	1.45	
	9 mon.	0.95	1.15	1.35	1.65	1.85	
	12 mon.	1.15	1.35	1.65	1.85	2.15	
	18 mon.	1.35	1.65	1.85	2.15	2.50	
	24 mon.	1.65	1.85	2.15	2.50	2.75	

Active Deposit is a multilevel deposit for a definite period of time with an opportunity to change the deposit amount and interest rate when moving to a higher deposit level.

To withdraw the amount of money that exceeds the minimum balance of the Active Deposit the Client has to give prior notice 7 calendar days before the withdrawal.

The commission fee charged for withdrawal of the available part of a deposit when the term stipulated by the deposit agreement is not observed - 3% of the payable amount.

Interest profit is paid based on Client's wish: monthly or upon deposit maturity.

If the Client's application for placing a deposit is submitted to the Bank outside regular business hours of the Bank via remote payment means, the Bank has the right to deposit Client's funds (provided that they are sufficient in the Client's account) on the next Banking day. The maturity date of the deposit specified by the Client remains unchanged. Interest is calculated for the actual deposit period (as from the actual date of depositing).

Clients have to notify the Bank of his/her intention to terminate the deposit agreement 30 calendar days before the termination.

If the Client early terminates the deposit notifying the Bank in advance, the Bank withholds from the deposit principal amount the interest that has already been paid.

If the Client terminates the deposit without notifying the Bank in advance, the Bank withholds 2% of the deposit principal amount. The Client is not paid the interest calculated and the Bank withholds the amount of already paid interest from the principal amount of the deposit.

## SERVICES PROVIDED BY JSC "TRASTA KOMERCBANKA" HEAD OFFICE \*

- LOANS
- ESCROW ACCOUNT
- TRADE FINANCE SERVICE
- SECURITIES
- PRECIOUS METAL ACCOUNT OPENING AND MAINTAINANCE

\* - SEE THE GENERAL PRICE-LIST OF JSC "TRASTA KOMERCBANKA" HEAD OFFICE