


General conditions for granting of credits "Payment by parts", "Instant installments", "Instant installment. Promotional", "Instant installments. Credit by cash" JSC CB "PrivatBank

Information and contact details of the creditor	
Name of the creditor and its structural or separate division in which the information is shared	Joint-stock company commercial bank "PrivatBank"
Location of the creditor and address of the structural or separate division in which the information is disseminated	Legal address: 1D Hrushevskoho street, Kyiv, 01001 Address for correspondence: 50. Victory Embankment street, Dnipro, 49094
License / Certificate	Certificate: №100238786 NBU License: № 22 dated October 5, 2011. PrivatBank was registered by the NBU in the "Bank Registration Book" under № 92 dated March 19, 1992.
Contact telephone number	3700 - free of charge from cellphones within Ukraine +38 (056) 716-11-31 - for calls from abroad
Email address	help@pb.ua
The official website	<a href="https://privatbank.ua/">https://privatbank.ua/</a>
2. Information and contact details of the credit intermediary*	
Name of credit intermediary	no
Location	no
Contact telephone number	no
Email address	no
The official website	no
3. The main terms of credit, taking into account the consumer`s preferences	
Type of credit	Term credit
Credit amount / limit, UAH	Amount under the agreement, individually
Credit term	1-24 months, individually
The purpose of obtaining a credit	Consumer goals, including purchase of goods, payment for services
Method and term of granting a credit	For credits "Payment by parts" and / or "Instant installments" and / or "Instant installments.

	<p>Promotional"- non-cash.</p> <p>For the credit "Instant installments. Credit by cash"- cash (at an ATM) or non-cash (transfer of funds to the Client's current account)</p> <p>Deadline for granting - on the day of concluding the agreement, online</p>
Possible types (forms) of credit security	Unsecured
The need to assess credit security	Not implemented
The minimum amount of the consumer's own payment (financial participation) subject to obtaining a credit for the purchase of goods / works / services, %	<p>For credits "Payment by parts" and / or "Instant installments" and / or "Instant installments. Promotional"- the amount of the minimum own payment is calculated individually For the credit "Instant installments. Credit by cash" there is no minimum own payment. It is specified individually.</p>
4. Information on the real annual interest rate and the estimated total cost of the credit to the consumer	
Interest rate, interest per annum	<p>Monthly from the total credit amount: "Payment by parts" - 0.01%; "Instant installments" - 2.9%; "Instant installments. Promotional" - 0.99%;</p> <p>"Instant installments. Credit by cash"- 2,9%.</p>
Interest rate type	fixed
The procedure for changing the variable interest rate	-
Payments for additional and related services of the creditor, mandatory for concluding the contract, UAH:	no
Warning: the cost of such services may vary during the term of the consumer credit agreement	no
Payments for credit intermediary services payable by the consumer, UAH *	no
Total credit costs, UAH	<p>Amount under the agreement, individually</p> <p>The total cost of a consumer credit includes the following consumer costs:</p> <p>- interest on consumer credit;</p>

	<ul style="list-style-type: none"> <li>- payments for the services of a credit intermediary payable by the consumer;</li> <li>- commissions and other mandatory payments for additional and related services of the creditor, which are paid by the consumer related to the receipt, servicing and repayment of consumer credit, calculated on the date of the contract and are mandatory for the contract.</li> </ul>
Estimated total cost of the credit for the consumer for the entire credit term (including the body of the credit, interest, fees and other payments), UAH	<p>Amount under the agreement, individually</p> <p>The calculation of the total cost of the credit for the consumer under the contract is carried out in monetary terms by summing the total credit amount and the total cost of the consumer credit.</p>
Real annual interest rate, annual interest	<p>"Payment by parts" - 0.24%; "Instant installments" - 84.04%;</p> <p>"Instant installments. Promotional" - 25.87%;</p> <p>"Instant installments. Credit by cash" - 77.32%.</p>
<p>Disclaimer: The calculations of the real annual interest rate and the estimated total cost of credit to the consumer are representative and are based on the consumer's credit terms set out above and the assumption that the consumer credit agreement will remain valid for the agreed period and the creditor and consumer on the terms and conditions specified in the agreement.</p> <p>The real annual interest rate is calculated on the assumption that the interest rate and other payments for the services of the creditor will remain unchanged and will be applied during the term of the consumer credit agreement.</p>	
<p>Disclaimer: The use of other methods of granting of a credit and / or changes in other credit conditions above may result in the application of a different real annual interest rate and the estimated total cost of credit to the consumer.</p>	
5. The procedure for repaying the credit	
Number and amount of payments, frequency of payments	Payments are made monthly in equal parts on the date of according to the Credit Repayment Schedule
6. Additional information	
Additional and related services of third parties required to obtain a credit:	no
notary services	no
appraiser services	no
insurer services	no
Consequences of overdue performance and / or non-performance of obligations under the consumer credit agreement:	
penalty	Penalty in the amount of 15% per annum of the amount of late performance of the monetary obligation for each

	day of delay in performance or in the amount of double the discount rate of the NBU in case of exceeding this norm.
finances	no
the interest rate applicable in the event of default on the credit	The interest rate does not change
other payments	<p>In case of the last payment overdue according to the schedule with the agreement the Liability according to Art. 62 of CCU is applied.</p> <p>Liability arises if the agreement has not been repaid (the date of the last payment on the schedule), on the next calendar day. The amount of liability - 10% per annum of the amount of overdue body and overdue interest on the credit.</p>
7. Other important legal aspects	
The consumer has the right to receive a free copy of the draft consumer credit agreement in written and electronic form of his choice. This provision does not apply in case of refusal of the creditor to continue the process of concluding a contract with the consumer.	
The consumer has the right to withdraw from the consumer credit agreement within 14 calendar days in the manner and under the conditions specified by the Law of Ukraine "On Consumer Lending".	yes
The consumer has the right to repay the consumer credit early without any additional fee associated with early repayment. The consumer credit agreement may stipulate the obligation to notify the creditor of the intention to repay the consumer credit early with the execution of the relevant document.	
The terms of the consumer credit agreement may differ from the information provided in this Consumer Credit Passport and will depend on the creditor's assessment of the consumer's creditworthiness, taking into account, in particular, the information provided by him on property and marital status, income, etc.	
Date of providing information: DD/MM/YYYY  (at the time of the request or response)	<p>This information remains valid and is up to date:</p> <p>The date of formation of the credit passport is specified</p>

Signature of creditor:	
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I confirm receipt and acquaintance with the information on the terms of the credit and the estimated total cost of the credit, provided on the basis of my chosen terms of the credit.

I acknowledge receipt of all explanations necessary to enable me to assess whether the contract is adapted to my needs and financial situation, in particular by clarifying the information provided, including the essential characteristics of the services offered and the specific consequences they may have for me, including in case of non-fulfillment by me of obligations under such agreement.

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Signature of consumer:	<p>The parties agreed upon signing documents, concluding transactions of use</p> <p>Simple electronic signature Simple electronic signature is electronic data added by the signatory (Client) to other electronic data or logically associated with them and used by him as a signature, except for a qualified electronic signature, advanced electronic signature, electronic signature of the National Bank.</p> <p>The Parties recognize the following methods of the Client's signatures as a simple electronic signature: OTP password, QR-code, signature with a stylus on the tablet in the Bank branch, buttons "Signature", "Signed", "Confirm", "Familiarized" etc. in software, mobile applications or on the Bank's official websites on the Internet, where the Client is given a technical opportunity to read the terms of the relevant service and sign the relevant agreement, instruct the Bank to carry out a transfer operation, etc., or if the interface of the relevant PC allows the Client to make an unambiguous conclusion, the order for which the Client provides to the Bank by signing in the ways which the Parties have agreed above.</p>
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