Example for accrual of interests for using the credit limit:

Debt amount, UAH	Number of days	Accrued interest amount, UAH
UAH 1,000 (purchase on January 3)	From Jan. 03 to Feb. 04 inclusive = 33 days	1,000 * 33 * 3.6 * 12 / 365 / 100 = 39.06 UAH
UAH 1,500 (amount of purchases on January 3 and February 5)	From Feb. 05 to Feb. 20 inclusive = 16 days	1,500 * 16 * 3.6 * 12 / 365 / 100 = 28.41 UAH
UAH 1,400 (debt after repayment on February 20)	From Feb. 21 to Feb. 28 inclusive = 8 days	1,400 * 8 * 3.6 * 12 / 365 / 100 = 13.26 UAH

The total amount of accrued interest as of Feb. 28: UAH 80.43 = 39.06 + 28.41 + 13.26