

Base interest rates for deposits of individuals – A-CLUB clients



No	Product	Interest payment frequency	Termination / Partial withdrawal	Deposit tenure	Interest rate, % per annum		
					UAH	USD	EUR
1	Fast Deposit ¹	at the end of the term	no early termination	14 days	7,25%	-	-
				29 days	7,50%	-	-
2	A-Club Deposit ²	compound interest or monthly payment	no early termination *	3 months	8,50%	0,01%	0,01%
				6 months	9,50%	0,25%	0,01%
				9 months ³	9,75%	0,25%	0,01%
				12 months **	10,00%	0,25%	0,01%
				18 months	10,00%	1,15%	0,01%
				24 months	10,00%	1,90%	0,65%
				36 months	-	3,15%	1,40%
				48 months	-	4,15%	1,90%
3	Bearer Certificate of Deposit ³	at the end of the term	no early termination	6 months	-	0,75%	0,01%
				12 months	-	0,75%	0,01%
				18 months	-	1,75%	0,50%
				24 months	-	2,50%	1,25%
				36 months	-	3,75%	2,00%
				48 months	-	4,50%	2,25%
4	Deposit with Choice of Term Options ³	at the end of the term or monthly payment	no early termination ⁴	14D-31D	7,25%	0,01%	0,01%
				32D-91D	7,50%	0,01%	0,01%
				92D-181D	8,50%	0,01%	0,01%
				182D-365D	9,50%	0,25%	0,01%
				366D-396D	10,00%	0,25%	0,01%
5	Dynamic	compound interest	with partial withdrawal option	0	6,50%	0,01%	0,01%

¹ You can make a deposit only via My Alfa-Bank available on the Internet or through Alfa-Mobile app

² You can make a deposit by visiting a bank branch or via My Alfa-Bank available on the Internet or through Alfa-Mobile app

³ You can make a deposit by visiting a bank branch. Interest rate for demand deposits - for Bearer Certificate of Deposit is 0.01%, for deposits in USD/ EUR.

*You can place additional funds into the deposit, in total, amounting to no more than 200 (two hundred) percent of the deposit amount specified in the agreement.

In case of renewal, the total amount of additional funds to be deposited cannot exceed 200 (two hundred) percent of the amount actually deposited or renewed.

For deposits placed for up to 6 (six) months inclusive, the deposit cannot be replenished within the last 30 (thirty) days before the maturity date.

For deposits placed for the period above 6 (six) months, the deposit can be replenished only within the first 6 (six) months after the start date of deposit.

** - a twelve-month term means A-Club Deposit placed for 372 days.

The initial deposit at the time it is deposited at a bank branch amounts to:

- for A-Club Deposit, Deposit with Choice of Term Options, Bearer Certificate of Deposit - from UAH 80,000, USD 10,000, EUR 10,000;

- for Dynamic Deposit - from UAH 5,000, USD 200, EUR 200;

The initial deposit at the time it is deposited via My Alfa-Bank available on the Internet or through Alfa-Mobile app amounts to:

- for Dynamic Deposit, Fast Deposit - from UAH 5,000, USD 200, EUR 200;