

Information on key features of banking services with respect to deposits (savings) [this information on general terms and conditions for deposit (savings) accounts for money and precious metals taken from the clients by the bank does not considered as an offer of such banking services]

General information		
№ З\п	Type of information	For bank use only
1.	2.	3.
1	<b>1. Information on the bank</b>	
2	Name	Joint-Stock Company Alfa- Bank
3	Banking license's number and date of issuance	Banking license No.61 dated 05.10.2011
4	Address	100 Velyka Vasylkivska St., Kyiv, 03150, Ukraine
5	Contact phone number(s)	0 800 50 80 30 044 495 11 99
6	E-mail	a_club@alfabank.kiev.ua
7	Official website	a-club.alfabank.com.ua
8	<b>2. Basic terms and conditions for deposits (savings)</b>	

9	Product	Periodicity of interest payments	Termination / partial withdrawal / replenishment	Deposit term, months	% UAH	% USD	% EUR
	«A-Club» Deposit	Monthly compound interest, monthly, at the end of the term	No early termination	3	8,00	0,01	0,01
				6	9,00	0,01	0,01
				9	9,75	0,01	0,01
				12	10,00	0,01	0,01
				18	10,00	0,15	0,01
				24	10,00	0,90	0,65
				36	-	3,15	1,40
				48	-	4,15	1,9
				60	-	4,40	2,65
10	Deposit (savings) tenure		1, 3, 6, 9, 12, 18, 24 months for UAH; 3, 6, 12, 18, 24, 36, 48, 60 months for USD, EUR				
11	Deposit (savings) currency		UAH, USD, EUR				
12	Minimum deposit (savings) amount		over UAH 80,000, USD10,000, EUR 10,000				
13	The period within which the client shall put the money in the deposit (savings) from the date of the agreement, days		Within 3 business days				

14	Type of deposit (savings) agreement	Term deposit agreement
15	Early withdrawal (partial withdrawal) from the deposit (savings) during the term of the deposit (savings) agreement	N/a
16	Adding money to the deposit (savings) during the term of the deposit (savings) agreement	The reload amount cannot exceed 200 (two hundred) %, in total, of the deposit amount specified in the agreement. In case of extension / renewal of the deposit, the reload amount cannot exceed 200 (two hundred) %, in total, of the amount actually deposited and extended /renewed. Up to six-month deposits cannot be reloaded in the last 30 (thirty) days before the maturity date. The deposits with longer terms than 6 (six) months can be reloaded only during the first 6 (six) months of the term
17	Deposit (savings) maturity options	By crediting the money to the current account by bank transfer using a plastic card or current account
18	Payment of the interest on the deposit (savings)	Monthly compound interest, monthly, at the end of the term
19	The procedure for calculating the interest on the deposit (savings): next day after the date the bank receives the money or precious metals until the day prior to the date on which the money or precious metals are returned to the depositor or debited from the depositor's savings (deposit) account for other reasons	
20	Automatic renewal of the deposit (savings) agreement in accordance with the terms of the agreement	Yes
21	Please note: the bank can make amendments to the deposit (savings) agreement only with the consent of the client (party to the agreement), except as otherwise provided by the agreement or applicable laws of Ukraine	
22	<b>3.</b> Information relating to the client's expenses and requirements to be met by the clients	
23	Payments for the bank's additional and ancillary services necessary for entering into the deposit (savings) agreement:	

24	Opening a current account	Not chargeable
25	Payments for the bank's additional and ancillary services necessary for entering into the deposit (savings) agreement:	Opening a current account with a payment card. The fees relating to the current account with the payment card are charged according to the rates/fees set by the Bank for cash management services in respect of above accounts with the card, which are in effect as of the date of the deposit agreement. The rates/fees can be changed by the Bank according to the terms specified in the relevant agreement.
26	Tax on income earned from deposits (savings):	
27	Individual income tax, UAH	18% of the interest accrued on the deposit
28	Military tax, UAH	1.5% of the interest accrued on the deposit
29	Consequences of withdrawing from the term deposit (savings) at the client's request before the maturity date specified in the deposit (savings) agreement:	The withdrawal from the term deposit (savings) at the client's request before the end of the term of the deposit (savings) agreement is not provided for in the agreement
30	Please note: in case of early termination of the deposit (savings) agreement at the client's request, the income earned from the term deposit (savings) can be reduced in accordance with the terms of such agreement. In accordance with the laws of Ukraine: the term deposit and accrued interest can be returned to the depositor at the request of the latter prior to maturity or before other circumstances specified in the agreement occur, only where such return is provided for by the term deposit agreement; if the client / depositor doesn't withdraw the term deposit on the maturity date specified in the deposit agreement, or doesn't withdraw the deposit, which is made subject to other conditions that apply to withdrawal, in some other circumstances specified in the agreement, then the agreement is deemed extended with the terms and conditions that apply to the call deposit, unless otherwise specified in the agreement	
31	Closing a term deposit (savings) at the client's request before the maturity date specified in the deposit (savings) agreement	No

32	Interest rate if the deposit (savings) agreement terminates early at the client's request, interest per annum	N/a
33	<b>4. Client's rights in accordance with the laws of Ukraine</b>	
34	To get acquainted with the information available on the bank's website on the bank's membership in the Deposit Guarantee Fund and the content of the information statement on retail deposit guarantee system	
35	<b>5. Client's complaints/appeals and time frames for responding</b>	
36	To the bank:	
37	A list of bank's contact details is given in lines 2, 4-7 of the table in Annex 4 to the Regulation on providing information to clients by banks relating to banking and other financial services. The time limit for complaint/appeal handling is no longer than one month from the date of receipt. The total period for resolving complaints/appeals (with the extension, if resolving the issues raised in the complaint/appeal requires a longer period than one month) cannot exceed forty-five days or	
38	To the National Bank of Ukraine	
39	A list of contact details is available in the "Citizens' Complaints/Appeals" section on the NBU's official webpage. The time limit for complaint/appeal handling is no longer than one month from the date of receipt. The total period for resolving complaints/appeals (with the extension, if resolving the issues raised in the complaint/appeal requires a longer period than one month) cannot exceed forty-five days or	
40	To court:	
41	The client applies to the courts in the manner prescribed by law of Ukraine (clients - consumers of financial services are exempt from paying court fees when making claims for breach of consumer rights)	