

e-Banking User's Guide

e-Banking – 24-hour access to your accounts via the Internet.

To use the service, please click on the following link: <https://probanking.procreditbank.com.ua>

e-Banking offers the following advantages:

Deposits/Savings accounts FlexSave

- ✓ open deposit accounts/savings accounts FlexSave
- ✓ make payments into deposit accounts/savings accounts FlexSave
- ✓ obtain information on your deposit/savings account FlexSave: interest rates, deposit period, accrued interest

To open a deposit/savings account FlexSave, click in “Accounts opening online” and select:

- ✓ Type of deposit (term deposit/savings account FlexSave)
- ✓ Account to make a deposit from
- ✓ Term (for term deposits only)
- ✓ Amount of deposit (for term deposits only)

Use your password to confirm the operation. Additional Agreement for the Provision of Deposit Accounts/Savings accounts FlexSave Opening and Maintenance Services available for viewing and printing in the “INBOX” will serve as confirmation that you have successfully registered your deposit. Deposits opened during pos-operating hours (after 18:00 or on a non-banking day) are maintained starting from the next banking day (see Additional Agreement).

For term deposits opened using e-Banking system, the amount of deposit is repaid to the deposit formation account.

Payment Cards

- ✓ make transfers between your own accounts
- ✓ make transfers to other individuals and businesses
- ✓ make international transfers
- ✓ make payments for goods and services
- ✓ block your card
- ✓ obtain information on your card (card type, validity, payment details, account statement)

Due to the nature of card accounts, the balance of the card account in the system may differ from the actual balance of funds.

Current Accounts

- ✓ make transfers between your own accounts
- ✓ make transfers to other individuals and businesses
- ✓ make international transfers
- ✓ make payments for goods and services
- ✓ purchase and sell foreign currency (for credit operations or transfer abroad)

Attention! Pursuant to the requirements of the National Bank of Ukraine, along with the foreign currency purchase order a letter with the following details shall be emailed to valdoc@procreditbank.com.ua (Re: “Currency purchase by natural person”):

Name, Surname, TIN

According to Currency Purchase Order No. _____ of _____ for the amount of _____, it shall be deemed that:

Beneficiary's name: _____

Beneficiary's country: _____

Beneficiary's bank: _____

Beneficiary's bank's country: _____

Regular payments

- ✓ make transfers between your own accounts
- ✓ make transfers to other individuals and businesses
- ✓ deactivation of service

Copying of payments

- ✓ make transfers between your own accounts
- ✓ make transfers to other individuals and businesses

Reversal of payments

- ✓ make transfers between your own accounts
- ✓ make transfers to other individuals and businesses
- ✓ international transfers
- ✓ purchase and sell foreign currency (for credit operations or transfer abroad)

Loans

- ✓ keep track of your repayment schedule
- ✓ obtain loan information

Limits and fees

Transactions are subject to the following daily limits:

- for transfers to other individuals and businesses: up to UAH 1,000,000
- for international transfers without additional documents: up to UAH 15,000

All transactions will be carried out in accordance with the Bank's Operations Schedule.

Connection to and use of the e-Banking system is free of charge. You can find our tariffs for transactions via the e-Banking system on the Bank's website: <http://www.procreditbank.com.ua>.

Security

All e-Banking transactions (except for transfers between your own accounts) are confirmed by using your password to log onto the system and by single-use SMS codes. For security purposes, some payments will only be carried out after our Contact Centre has obtained your oral confirmation.

If you enter an incorrect password 5 times, access to the system will be blocked automatically. To unblock access please call our Contact Centre or use option "Forgot your password?" on the e-Banking website.

A temporary password will be sent to your mobile phone number that you need to enter to confirm the operation. **If your mobile phone number** has been changed please notify the Bank immediately by contacting your Branch.

If you have any questions about the e-Banking system, please don't hesitate to call our Contact Centre on: **(044) 590 1000** or **0800 500 990** (calls from landlines within Ukraine are free of charge).