

**CURRENCY CONVERSION AT THE TIME OF THE TRANSACTION WITH PAYMENT CARD**  
(The amount is temporarily blocked on the account when making a transaction\*)

NAME OF THE SCHEME FOR CONVERSION	CONVERSION AT THE RATE OF THE PAYMENT SYSTEM	CONVERSION TO THE ACCOUNT CURRENCY AT THE BANK'S BLOCKING RATE
<p><b>THE ACCOUNT CURRENCY IS THE SAME AS THE TRANSACTION CURRENCY</b> for example, the account currency is UAH, the transaction currency is GBP</p>	<ul style="list-style-type: none"> <li>• for Visa - NOT applicable</li> <li>• for Mastercard - NOT applicable</li> </ul>	<ul style="list-style-type: none"> <li>•for Visa - NOT applicable</li> <li>•for Mastercard - NOT applicable</li> </ul>
<p><b>THE ACCOUNT CURRENCY IS DIFFERENT FROM THE TRANSACTION CURRENCY</b> for example, the account currency is UAH, the transaction currency is EUR</p>	<ul style="list-style-type: none"> <li>• for Visa Signature, Visa Platinum, Visa Classic - the amount of the transaction in EUR is converted into USD at the Visa exchange rate</li> <li>• for Mastercard World Elite - the amount of the transaction in EUR is converted into UAH at the Mastercard rate</li> <li>• for Mastercard Platinum - NOT applicable</li> </ul>	<ul style="list-style-type: none"> <li>• for Visa Signature, Visa Platinum, Visa Classic - the amount converted into USD is converted into UAH at the bank's blocking rate and blocked on the account</li> <li>• for Mastercard World Elite - the amount of the transaction converted into UAH is blocked on the account</li> <li>• for Mastercard Platinum - the amount of the transaction in EUR is converted into UAH at the bank's blocking rate and blocked on the account</li> </ul>
<p><b>ACCOUNT CURRENCY DIFFERS FROM TRANSACTION CURRENCY - THIRD CURRENCY</b> for example, account currency is UAH, transaction currency is British pound</p>	<ul style="list-style-type: none"> <li>• for Visa Classic, Visa Platinum, Visa Signature - the amount of the transaction in GBP is converted to USD at the Visa exchange rate;</li> <li>• for Mastercard World Elite - the amount of the transaction in GBP is converted to UAH at the Mastercard rate;</li> <li>• for Mastercard Platinum - the amount of the transaction in GBP is converted to EUR at the Mastercard rate</li> </ul>	<ul style="list-style-type: none"> <li>• for Visa Classic, Visa Platinum, Visa Signature - the amount converted into USD is converted into UAH at the bank's blocking rate and blocked on the account</li> <li>• for Mastercard World Elite - the amount of the transaction converted into UAH is blocked on the account</li> <li>• for Mastercard Platinum - the converted amount in EUR is converted into UAH at the Bank's blocking rate</li> </ul>

**CURRENCY CONVERSION WHEN DEBITING THE AMOUNT FROM THE ACCOUNT OF THE TRANSACTION MADE WITH A PAYMENT CARD**

(The amount is actually debited from the account, approximately within 1-3 banking days after the transaction)

NAME OF THE SCHEME FOR CONVERSION	CONVERSION AT THE RATE OF THE PAYMENT SYSTEM	CONVERSION INTO THE ACCOUNT CURRENCY AT THE BANK'S SETTLEMENT RATE
<p><b>THE ACCOUNT CURRENCY IS THE SAME AS THE TRANSACTION CURRENCY</b> for example, the account currency is EUR, the transaction currency is EUR</p>	<ul style="list-style-type: none"> <li>• for Visa - NOT applicable</li> <li>• for Mastercard - the amount of the transaction in EUR is converted into USD at the Mastercard rate</li> </ul>	<ul style="list-style-type: none"> <li>• for Visa - NOT applicable</li> <li>• for Mastercard - the amount of the transaction converted into USD is converted into EUR for debiting the account</li> </ul>
<p><b>THE ACCOUNT CURRENCY IS DIFFERENT FROM THE TRANSACTION CURRENCY</b> for example, the account currency is UAH, the transaction currency is EUR</p>	<ul style="list-style-type: none"> <li>• for Visa - NOT applicable</li> <li>• for Mastercard - the amount of the transaction in EUR is converted into USD at the Mastercard rate</li> </ul>	<ul style="list-style-type: none"> <li>• for Visa - the amount of the transaction in EUR is converted into UAH for debiting the account</li> <li>• for Mastercard - the amount of the transaction converted into USD is converted into UAH for debiting from the account</li> </ul>
<p><b>ACCOUNT CURRENCY DIFFERS FROM TRANSACTION CURRENCY - THIRD CURRENCY</b> for example, account currency is UAH, transaction currency is British pound</p>	<p>The amount of the transaction in GBP is converted to USD at the Visa/Mastercard rate</p>	<p>The USD - converted transaction amount is converted to UAH for debiting the account</p>

\*funds will be unlocked automatically after the debiting operation