**Bank Account Agreement No. __**
(legal entities)

| City of ________________ | "____" _____________ 20____ |
|---|---|
| **DETAILS OF THE PARTIES:** | |
| **BANK** | |
| **Joint Stock Company «KREDOBANK»** (hereinafter referred to as the Bank), represented based on a power of attorney ________ ____________________________________________________ ____________________________________________________ _____, by ______________ _______________ Branch: _______________, on the one part and | Address: __________________________________________<br>Bank code: ___________<br>Identification code of the Bank's legal entity: ___________<br>Registration number in the State Register of Banks: 96<br>Date of entry in the State Register of Banks: 31.03.1992<br>Banking license: No. 43 dated 11.10.2011<br>Bank's website: www.kredobank.com.ua<br>Branch: __________________ |
| **CLIENT** | |
| ________________________________________________ (hereinafter referred to as the Client), represented on the basis of __________________________ by __________________ on the other part, hereinafter together referred to as the Parties, have concluded this Bank Account Agreement (legal entities), hereinafter referred to as the Agreement, as follows: | Address: _______________________________________________<br>Legal entity identification code: ___________________________<br>Email address: _________@________ |

**1. SUBJECT MATTER AND OTHER TERMS OF THE AGREEMENT**

The Bank shall open Current Accounts for the Client, service the Current Accounts, and provide other services stipulated by Terms and Conditions for Provision of Comprehensive Banking Services to Legal Entities and Sole Proprietors at JSC «KREDOBANK» (hereinafter referred to as the Terms), including, where applicable, through the use of the remote service system «Client–Internet-Bank (iFOBS)» (hereinafter referred to as the System) and/or JSC «KREDOBANK» Online Banking Systems. And the Client shall accept the Bank's services under the terms, scope, and procedure determined by the applicable legislation of Ukraine, the Terms, Rules for Use of Bank Payment Cards, the System documentation and/or the JSC «KREDOBANK» Online Banking Systems, this Agreement, and the Bank's Tariffs.

The opening and servicing of each Current Account under this Agreement shall be carried out upon mutual consent of the Parties by signing an Annex to the Agreement in accordance with the Standard Form of documents determined for this purpose by the Terms. For the provision of other services within the scope of the Bank Account Agreement, where required by the Terms, the Parties may be required to approve applications, instructions, etc., in accordance with the Standard Forms of documents.

**1.3.** This Agreement is executed in the Ukrainian language in two authentic copies, each having equal legal force, one copy for each Party.

**1.4**. This Agreement shall enter into force as of the date of its execution by the Parties and the opening of the Client's first Current Account with the Bank.

**1.5.** Other terms regarding the provision of services by the Bank under this Agreement, including terms governing payment transactions (in particular, those performed using electronic payment instruments, hereinafter referred to as BPC), which the Client may carry out via the Current Accounts, the rules for their execution and timeframes, the rights and obligations of the Parties, the cost of the Bank's services under this Agreement and the procedure for their amendment, limits and/or restrictions on transactions using BPC or payment applications implemented in an electronic payment instrument (if any), the frequency and procedure for the Client to receive statements on transactions on its Current Accounts, security measures in the course of settlements, including those using BPC and the System, the procedure for resolution of disputes between the Parties, the Bank's rights to suspend payment transactions and/or crediting of funds to the Client's Current Account, and the liability of the Parties, shall be governed by the Terms, Rules for Use of Bank Payment Cards, the System documentation, the Bank's Tariffs, and the applicable legislation of Ukraine. The relevant provisions of the Terms, Rules for Use of Bank Payment Cards, the System documentation, and the Bank's Tariffs shall be deemed incorporated into this Agreement as an integral part hereof and shall constitute its terms and conditions.

**1.6**. By signing this Agreement, the Parties confirm that, upon their approval of the relevant documents in accordance with the Standard Forms of documents, all essential contractual terms for the provision by the Bank of the relevant services to the Client within the scope of the Bank Account Agreement shall be agreed by the Parties.

**1.7.** The Parties shall have the rights and bear the obligations arising from this Agreement, the Terms, the Bank's Tariffs, and the applicable legislation of Ukraine. In the event of a Party's failure to fulfill its obligations under this Agreement, such Party shall compensate the other Party for any losses incurred as a result of such failure and shall also bear any other liability in accordance with applicable law, the Terms, and the Bank's Tariffs.

**1.8.** By signing this Agreement, the Client:
- grants consent to the Bank to perform contractual debiting (execution of relevant payment transactions) from the Client's accounts in the cases and in the manner stipulated by the Terms;
- grants consent to the Bank to carry out any payment transactions within the scope of payment services provided under the Bank Account Agreement, in the manner stipulated by the Terms and the relevant Standard Document Forms;
- confirms that they have read and understood the content and terms of the NBU Instruction on the Procedure for Opening and Closing Accounts for Users by Payment Service Providers Maintaining Accounts (hereinafter referred to as the Instruction), the Terms, Rules for Use of Bank Payment Cards, the Bank's current Tariffs, as well as the System documentation and/or the KREDOBANK Online Banking System documentation. The requirements of the Instructions, the Terms, Rules for Use of the Bank Payment Cards, the Tariffs, as well as the System documentation and/or the documentation of the JSC «KREDOBANK» Online Banking System, shall be binding on the Client;
- gives consent (authorization) to the Bank, as the owner of personal data databases, to perform the relevant actions (measures) with the Client's personal data, including the disclosure of the Client's banking secrecy, for the purposes, to the extent, and in the manner determined by the Terms and the applicable legislation of Ukraine;

_____________________________ BANK

_____________________________ CLIENT

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| - undertakes to provide, or ensure the provision of, documents and information necessary for the identification, verification, and due diligence of the Client, clarification of Client information (including the identification of ultimate beneficial owners (controllers)), analysis and detection of financial transactions subject to monitoring, as well as other documents and information required by law, which the Bank may request in order to comply with the applicable legislation on the prevention of money laundering, terrorist financing, and the financing of the proliferation of weapons of mass destruction;<br>- provides the Bank with information and properly executed documents confirming any changes to the information previously provided by the Client to the Bank, including, without limitation, information regarding ultimate beneficial owners (controllers), constituent documents, holders of shares in the authorized capital or voting rights, registered office, representatives and their powers, contact and other data, within 5 (five) business days from the date such changes occur. | |
| **BANK**<br>**JSC «KREDOBANK»**<br><br>___________________________<br>(position, surname, initials)<br>___________________________<br>L.S. (signature) | **CLIENT**<br>___________________________<br><br>___________________________<br>(position, surname, initials)<br>___________________________<br>L.S. (If any) (signature) |

A copy of the Bank Account Agreement (for legal entities) was received on "__" __________ 20____.

_______________________(________________________________________)
(signature) (full name)