Annex 8.1.
to Terms and Conditions for Provision of Comprehensive Banking Services
to Legal Entities and Sole Proprietors at JSC «KREDOBANK»

(for Small, Medium-Sized and Corporate Business Clients)

Master Bank Deposit Agreement No. ___

City of _____	**«___» _____ 20__**	**DETAILS OF PARTIES:**

Bank: Joint Stock Company «KREDOBANK», represented under Power of Attorney _____ by _____ _____, acting through JSC «KREDOBANK» Branch at _____ Street in the city of _____.
Bank details: address: _____, bank code: _____, legal entity identification code: _____, registration number in State Register of Banks: 96, date of entry in State Register of Banks: 31 March 1992, banking licence No. 43 dated 11 October 2011, official website (Bank Website): https://www.kredobank.com.ua

Client: (name) _____
represented under _____ by _____
Client details: address: _____, legal entity identification code _____, email: _____; telephone number _____.
Current account No. _____, opened with: _____ (name of bank)
Bank code: _____
[complete for a legal entity; delete for a sole proprietor]
Client: (name) _____
Client details: registered place of residence: _____, passport: series ____ No. _____, issued on _____ by _____, registration number of taxpayer's registration card (hereinafter, Taxpayer Registration Number): _____;
Email: _____; telephone number _____.
Current account No. _____, opened with: _____ (name of bank)
Bank code: _____
[if Agreement is executed by an authorised representative, additionally include the following clause]
represented under Power of Attorney No. __ dated «__» _____ by _____ _____, passport: series ____ No. _____, issued on _____ by _____ _____, Taxpayer Registration Number: _____
[complete for a sole proprietor; delete for a legal entity]

hereinafter jointly referred to as the Parties and individually as the Party, have executed this Master Bank Deposit Agreement (hereinafter, Master Agreement) as follows:

1. SUBJECT MATTER OF MASTER AGREEMENT

1.1 The Bank, in accordance with procedure and terms and conditions established by applicable legislation of Ukraine, the Terms and Conditions for Provision of Comprehensive Banking Services to Legal Entities and Sole Proprietors at JSC «KREDOBANK» (hereinafter, the Terms), this Master Agreement, Additional Bank Deposit Agreements to Master Agreement (hereinafter, Additional Agreements), and the Tariffs, shall provide services for placement of Client's funds denominated in _____ as deposit/deposits
(currency)
(hereinafter, Deposit/Deposits) in Deposit Account No. _____ with Bank (hereinafter, Deposit Account), and shall repay such funds together with interest agreed by Parties.

1.2. Procedure for placement of Deposit/Deposits	Deposit/Deposits shall be placed in Deposit Account on basis of Additional Agreements executed by the Parties, which specify material terms and conditions for placement of Deposit/Deposits. Term of placement of Deposit/Deposits may not exceed term of Master Agreement.
1.3. Term of Master Agreement	from __.__.20__ through __.__.20__, inclusive.
1.4. Extension (Prolongation) of Master Agreement	Permitted, provided that Parties have no objections to continuation of deposit relations under Master Agreement. Master Agreement shall be deemed extended (prolonged) for same term as specified in Clause 1.3 of this Master Agreement. Number of such extensions (prolongations) shall not be limited.

2. OTHER TERMS AND CONDITIONS OF MASTER AGREEMENT

2.1. This Master Agreement is executed in two counterparts having equal legal force, one counterpart for each Party.
2.2. This Master Agreement shall enter into force on date of its signing by the Parties.
2.3. The Parties shall have rights and obligations arising from this Master Agreement, Terms and Conditions, Bank Tariffs and applicable legislation of Ukraine. If a Party fails to perform its obligations under this Master Agreement, that Party shall compensate other Party for losses caused by such failure and shall bear other liability in accordance with applicable legislation, the Terms and the Tariffs.
2.4. Other terms and conditions governing provision by the Bank of services stipulated by this Master Agreement shall be regulated by Additional Agreements, the Terms, the Tariffs and applicable legislation of Ukraine.
2.5. By signing this Master Agreement, the Client:
- consents to the Bank carrying out contractual debiting (relevant payment transactions) from Client's accounts in cases and in accordance with procedure stipulated by the Terms;
- consents to the Bank carrying out any payment transactions within payment services provided under Master Agreement and Additional Agreements in accordance with procedure stipulated by the Terms, Master Agreement and Additional Agreements;
- confirms having reviewed the Terms and the Tariffs;
- consents to (authorises) the Bank, as controller of personal data databases, to take relevant actions (measures) in respect of Client's personal data, including disclosure of information constituting Client's banking secrecy, for purposes, to extent and in accordance with procedure determined by the Terms and applicable legislation of Ukraine;

_____ **Bank**

_____ **Client**

Master Bank Deposit Agreement No. _____

- undertakes to provide/ensure provision of documents and information required for due diligence measures, as well as other documents and information stipulated by law and requested by the Bank to comply with laws governing prevention and counteraction to legalisation (laundering) of proceeds of crime, terrorist financing and financing of proliferation of weapons of mass destruction;
- undertakes to provide the Bank with information and/or duly executed relevant documents confirming changes to information previously provided by the Client to the Bank, including information concerning ultimate beneficial owners (controllers), constitutional documents, owners of shares in authorised capital or voting rights, registered office, representatives and their powers, contact details and other data, within 5 (five) business days from date of such changes.

(Clause 2.6 in wording below applies where the Client is a sole proprietor)

2.6. By executing this Master Agreement, the Client who is a sole proprietor confirms having reviewed information on Deposit Guarantee System for Individuals.

Following execution of Master Agreement with the Bank, the Client shall, at least once a year, obtain from the Bank (at any branch) information on Deposit Guarantee System for Individuals, and the Bank shall provide such information to the Client. If the Client does not visit a Bank local office to obtain such information during period(s) stipulated by this Clause of Master Agreement, such failure to visit shall not be deemed a breach by the Bank of its obligation to provide information on Deposit Guarantee System for Individuals after execution of Master Agreement.

BANK **JSC «KREDOBANK»**	**CLIENT** _____
[the following is specified for a paper agreement] _____ _____ _____ ***Seal*** ***(signature)***	*[the following is specified for a paper agreement]* _____ _____ _____ ***Seal (if any)*** ***(signature)***
[the following is specified for an electronic agreement] Signature: This Master Agreement is signed using Bank's electronic signature in accordance with the Terms	*[the following is specified for an electronic agreement]* Signature: This Master Agreement is signed using Client's electronic signature in accordance with the Terms

[the following is specified for a paper agreement]

Counterpart of Master Bank Deposit Agreement received.

«____» _____20__ _____(_____)

(signature) (full name)