

## Credit product name

Type of information						
	INFINITE, INFINITE FREE	WORLD ELITE, WORLD ELITE FREE	PLATINUM, PLATINUM FREE	Personal loan secured by property	Loans to meet consumer needs	
<b>1. Bank information</b>						
Name	JOINT STOCK COMPANY "JOINT STOCK COMMERCIAL BANK" "CONCORD"					
Banking license number and date	«Entry in the State Register of Banks No. 230 dated 07.08.2006»					
Address	49069, Dnipro, Troitskaya square, 2					
Contact phone number (s)	38 (050) / (068) / (056) 734-50-05					
E-mail address	info@concord.ua					
Official website address	https://concord.ua/					
<b>2. Basic conditions for a consumer loan</b>						
Purpose of obtaining a loan	Consumer needs					
Target customer group	VIP business clients					
Loan amount/limit, UAH	up to 1 000 000	up to 300 000	up to 100 000	up to 10 000 000	up to 10 000 000	
Loan term, days/month/years	24 month	24 month	24 month	60 month	24 month	
Interest rate, % per annum	35	38	39	28	35	
Interest rate type (fixed/variable)	Fixed					
Interest rate type (fixed/variable)	37	39,95	40,95	32,14	40,12	
Real annual interest rate, % per annum	0	0	0	0	0	
<b>3. Information about the estimated total cost of a consumer loan for a client</b>						
General expenses on a loan [including interest for using a loan, bank commissions and other client's expenses for additional and related services of a bank, a credit intermediary (if any)] and third parties, UAH	740 005,00	239 692,67	81 898,15	7 323 390,58	3 510 508,03	
Estimated total cost of a loan for a client for the entire period of use of the loan (loan amount and total loan costs), UAH	1 740 005,00	239 692,67	81 898,15	7 323 390,58	3 510 508,03	
Credit intermediary services	no	no	no	no	no	(Yes/no, payment amount)
Payments for additional and related services of the bank and/or third parties:						
<p>warning: The conclusion of a consumer loan agreement is / is NOT connected (leave the necessary) with the need to obtain additional and related services of the bank and / or third parties indicated in column 3 of lines 23-27 of the table of Appendix 1 to the Regulation on information provision by banks of CLIENTS regarding banking and other financial services (hereinafter - the Regulation). The legislation of Ukraine provides for: the right of the client to conclude an agreement on the provision of Additional or related services from a third party selected by him, included in the List of those that meet the Bank's Requirements (if there is such a List, which is determined by the bank), except for the case when the relevant service is provided only by the bank; the right of the client to independently apply to the person providing consumers with the corresponding additional or related services among persons not included in the List determined by the bank, if the bank's definition of the LIST of third parties that provide consumers with additional or related services related to the conclusion of a consumer loan agreement includes less than three people for each type of service</p>						
insurer services	no	no	no	yes	no	(Yes/no, amount of payment, basis of its calculation, list of persons, if any)
state registrar services	no	no	no	yes	no	
notarial services	no	no	no	yes	no	
appraiser services	no	no	no	yes	no	
other mandatory services	no	no	no	yes	no	
<b>4. Consumer loan security</b>						
Занор/поручительство	no	no	no	yes	no	(yes/no)
Collateral type (if applicable)	no	no	no	1) Real estate. 2) Movable property (non-commercial vehicle (vehicle)). - Up to 7 years - foreign-made cars - Up to 3 years - cars made in the CIS, China, India, Iran	no	
The approximate minimum value of property / property rights required to obtain a loan for the amount indicated in column 3 of line 11 of the table of Appendix 1 to the Regulation (if applicable), or	no	no	no	10 000 000	no	(Indicate corresponding amounts)
Ratio of available loan size to property value/property rights (if applicable)	no	no	no	100%	no	
<p>Warning: according to the Law of Ukraine "On Mortgages", the mortgagor is obliged to take all necessary measures at his own expense for the proper storage of the immovable property transferred to the mortgage, unless otherwise provided by law or the mortgage agreement, and immediately at the request of the bank provide him with physical access to the subject of the mortgage (applies for a consumer loan secured by a mortgage and a consumer loan for the purchase of a home)</p>						
<b>5. Consumer loan repayment procedure</b>						
Repayment frequency:						
loan amount	at the end of the	at the end of the	at the end of the	monthly	monthly	
interest for using a loan	monthly	monthly	monthly	monthly	monthly	
commissions	monthly	monthly	monthly	at the time of the loan	at the time of the loan	
Repayment scheme	at the end of the	at the end of the	at the end of the	equal parts	equal parts	
Repayment method:						
via self-service terminal	yes	yes	yes	not provided	not provided	
through the operating cash	yes	yes	yes	yes	yes	
through the remote service system	yes	yes	yes	yes	yes	
another way of repayment	P2P transfer	P2P transfer	P2P transfer	not provided	not provided	
Warning: the client returns the loan amount, commission and interest for its use in accordance with the terms of the obligation and the requirements of the legislation of Ukraine, including						
repayment of the loan amount, commissions and payment of interest for its use on time and in accordance with the payment schedule provided for in the consumer loan agreement (in the case of lending in the form of account crediting and line of credit, the payment schedule may not be provided)						
early repayment of a consumer loan in full at any time and without additional fees associated with early repayment or an increase in the amount of periodic payments for its repayment						
Warning: the consumer loan agreement may provide for cases in which there is an increase in periodic loan payments. It is possible to change the order of repayment of claims under a consumer loan agreement if the amount of the payment made is insufficient to fulfill obligations under this agreement in full (if applicable)						
<b>6. Possible consequences in case of non-fulfillment of obligations under the contract by the client</b>						
Forfeit (fine, penalty) for late payment:						
loan payments	168% per annum for overdue payments + UAH 10 for every day of delay	168% per annum for overdue payments + UAH 10 for every day of delay	168% per annum for overdue payments + UAH 10 for every day of delay	56% per annum for late payments	64% per annum for late payments	
interest for using a loan	168% per annum for overdue payments + UAH 10 for every day of delay	168% per annum for overdue payments + UAH 10 for every day of delay	168% per annum for overdue payments + UAH 10 for every day of delay	56% per annum for late payments	64% per annum for late payments	
other payments	not provided	not provided	not provided	not provided	not provided	
Penalty (fine, penalty) for failure to comply with other terms of the contract	not provided	not provided	not provided	not provided	not provided	
Other measures:						
the right of the bank in the cases specified in the agreement to demand early repayment of loan payments and compensation for losses caused by a violation of the obligation						
foreclosure on mortgaged housing, property rights to it or other real estate in accordance with the legislation of Ukraine						
in case of insufficient funds received from the sale of immovable property transferred into a mortgage to pay off a claim under a consumer loan agreement, a claim may be levied on the client's personal property to pay off the loan						
entering information into credit bureaus / credit register of the National Bank of Ukraine and forming a negative credit history can be taken into account by the bank when making a decision on granting a loan in the future						
Warning:						
in accordance with the requirements of the Civil Code of Ukraine, the client repays the debt under the agreement in full within 30 calendar days from the date of receipt of the bank's notification of the increase in the size of the variable interest rate and disagreement with the increase in this rate (except if the parties to the agreement in accordance with the requirements of the law deviated from these provisions and settled their relationship at their own discretion)						
the bank satisfies the requirement to repay the loan debt at the expense of the immovable property transferred to the mortgage out of court if there is a corresponding clause in the mortgage agreement or in a separate agreement concluded with the bank (applies to a consumer loan secured by a mortgage and a consumer loan for purchase housing)						
the mortgage of property is terminated in case of full repayment of the client's debt under the agreement, the expiration of the mortgage agreement or the sale of the subject of the mortgage in accordance with the Law of Ukraine "On Mortgage" (applied for a consumer loan secured by a mortgage and a consumer loan for the purchase of housing)						
<b>7. Client's rights according to the legislation of Ukraine</b>						
Providing the bank with consent to the processing, including collection, of personal data for purposes incompatible with the purposes preceding or concluding the contract, unless otherwise provided by the Law of Ukraine "On Personal Data Protection", as well as revocation of this consent at any time						
Obtaining information about the conditions for providing access to personal data, information about third parties to whom the client's personal data is transferred						
Before the conclusion of the						
receiving explanations from the bank for evaluating the contract, taking into account the needs and financial condition of the client						
free receipt, upon the client's request, of a copy of the draft agreement in paper or electronic form (at his choice), unless the bank does not want to continue the process of concluding an agreement with the client						
contacting the bank to review the information on the basis of which the client's creditworthiness is assessed, including the information contained in the credit history bureau / Credit Register of the National Bank						
After the conclusion of the contract:						
cancellation of the consumer loan agreement within 14 calendar days from the date of conclusion of this agreement (in case of cancellation of such an agreement, the client pays interest for the period from the date of receipt of funds to the date of their return at the interest rate established by this agreement), and takes other actions provided for the law of Ukraine "On consumer lending" or an agreement)	yes	yes	yes	yes	yes	
repayment of a consumer loan by increasing the amount of periodic payments and adjusting the bank's obligations under the agreement downward with the receipt of a new payment schedule, taking into account the requirements of the Law of Ukraine "On Consumer Lending"						
ownership and use of immovable property transferred into a mortgage in accordance with its intended purpose, unless otherwise provided by the Law of Ukraine "On Mortgage" (used for a consumer loan secured by a mortgage and a consumer loan for the purchase of housing)						
the possibility of transferring real estate into a mortgage only after obtaining the consent of the bank (applied for a consumer loan secured by a mortgage and a consumer loan for the purchase of housing)						
alienation of mortgaged real estate and the possibility of transferring it into joint activities, leasing, renting or using to another person only after obtaining the consent of the bank (used for a consumer loan secured by a mortgage and a consumer loan for the purchase of housing)						
information, destruction or overhaul of the building (structure) located on a land plot, if the loan is secured by a land plot, or the implementation of a significant improvement of this land plot only after obtaining the consent of the bank (used for a consumer loan secured by a mortgage, and a consumer loan for the acquisition housing)						
bequeath the immovable property transferred to the mortgage (used for a consumer loan secured by a mortgage and a consumer loan for the purchase of housing)						
contacting the bank to obtain such information free of charge, but not more often than once a month:						
current debt						
the amount of the loan returned to the bank						
statements from the account/accounts (if any) for repayment of debt, including information about payments under this agreement, paid/payable, dates of payment or periods in time and conditions for payment of such amounts (if possible, indicate such information in the statement)						
other information, the free provision of which is stipulated by the legislation of Ukraine and the consumer loan agreement						
<b>8. List of documents required by the bank to assess the client's creditworthiness</b>						
<p>1) The client/guarantor is not a business entity:  - Certificate from the place of work indicating the position, date of employment and actual income for at least the last 6 months (broken down by month) in the prescribed manner;  - for persons serviced under a salary project in JSC "AKB" "Concord", an extract from the card account for the last 12 months  - an extract (certificate) from the account opened in JSCB "Concord" on the movement of funds, certified in accordance with the current legislation, confirming the receipt of funds at least for the last 12 months  - an extract (certificate) from an account opened in another bank on the movement of funds, certified in accordance with the current legislation, confirming the receipt of funds for the last 6 months;  - information from the State Register of Individuals - Tax Payers of the DFS of Ukraine on the amount of paid income for the last 12 months  - information from the unified state register of declarations of persons authorized to perform the functions of the state or local self-government;  - documents confirming the receipt by the Borrower of a pension, alimony, and other receipts for the last 12 months  - a document confirming the receipt by the Borrower of interest under the Bank Deposit Agreement, which does not provide for early termination for a period of 12 months;  - a document confirming the receipt by the Borrower of late payments;  - documents confirming the receipt of dividends from the ownership of shares in the authorized capital of an enterprise, organization for the last 12 months  - documents confirming the receipt of income from securities for the last 12 months.  2) The client/guarantor is a business entity:  - A copy of the report of the SPD - single tax payer for the last 4 quarters or a declaration of income for a fixed tax or for general taxation for the last reporting period or a declaration of income from doing business for the last reporting period  For a loan in the form of an overdraft/line of credit up to UAH 30,000, on the PLATINUM package or UAH 50,000 for the INFINITE and WORLD ELITE package, the provision of documents for credit assessment is not required</p>						
Warning: in accordance with the legislation of Ukraine, if the client fails to provide documents or information about himself and his financial condition required by the legislation or internal documents of the bank, the bank has the right to refuse such a client to conclude a consumer loan agreement						
Warning: in accordance with the legislation of Ukraine, in the event of establishing the fact that the client has provided inaccurate information related to the identification and / or verification of the client (in-depth verification of the client) or the provision of information in order to mislead the bank, the bank is obliged to refuse such a client in service, including by termination business relationship						
<b>9. Making a decision on the consideration of an application for a consumer loan</b>						
The term for the bank to make a decision on the application, days	up to 5	up to 5	up to 5	up to 10	yes	subject to the provision of a full package of documents
The validity period of the bank's decision on the	30	30	30	30	30	
Warning: in accordance with the legislation of Ukraine, if the bank refuses to conclude a consumer loan agreement on the basis of information received from official sources, including data from the credit bureaus, the client is provided with the relevant information free of charge, indicating such sources, at his request - in writing						
Warning: the lack of consent of a client - an individual on the transfer of information defined by the Law of Ukraine "On Banks and Banking Activities" to the National Bank's Credit Register entails the bank's refusal to conclude an agreement and carry out a credit operation						
<b>10. Submission of a client's appeal and terms of its consideration</b>						
To the bank:						
<p>the list of contact details of the bank is indicated in columns 2, 4-7 of the table of Appendix 1 to the Regulation.  The term for consideration of the appeal is no more than one month from the date of its receipt.  The total time for consideration of the appeal (in case of its extension, if it is impossible to resolve the issues raised in the appeal within a month) should not exceed forty-five days</p>						
to the National Bank:						
<p>the list of contact details is available in the section "Citizens' Appeals" on the official website of the National Bank.  The term for consideration of the appeal is no more than one month from the date of its receipt.  The total time for consideration of the appeal (in case of its extension, if it is impossible to resolve the issues raised in the appeal within a month) should not exceed forty-five days</p>						
to court:						
the client applies to the judicial authorities in the manner determined by the legislation of Ukraine. (Clients - consumers of financial services are exempt from paying court fees for claims related to violation of their rights as consumers of services)						