

Amendment to the Bank Product Service Contract (Natural Persons):

1. Sections 9.5, 10.3.3, 10.3.4 be added the Contract on Banking Product Service to natural persons and restated as follows:

“9.5. For the avoidance of doubt/ambiguity, prior to fulfillment of the obligation under sections 9.1.2 and 9.1.3 of this Contract or/and in case of a material change to the Client’s data, the Bank shall have the right to unilaterally impose restrictions on the banking transactions (transfers, conversions, Internet banking, business card or/and bank/client service etc.) and determine the actions relevant to lifting a restriction or/and the documentation for submission. However, the Bank shall not be obliged to impose the restriction, and prior to submission of the aforesaid documents, it shall have the right to effect the transactions on the grounds of the prior submitted documentation and the specimen signature, save the case where in line with the Law “On Prevention of Legalization of the Illicit Income”, the Bank is not authorized to effect a transaction prior to submission of the relevant document/performance of an action.

10.3.3. For a damage including the one done to a third person, which resulted from the restriction on banking operations under section 9.5.

10.3.4. For a damage including the one done to a third person, which resulted from the Client’s banking operations, which were effected on the grounds of the documents and specimen signature prior to submission of the updated documentation under sections 9.1.2 and 9.1.3.