



**Guidelines for Opening and Maintaining of the LORO Correspondent Accounts and
for Execution of Payment Instructions
for Banks – Residents and Non-residents of Ukraine, Foreign Bank Branches
(hereinafter the Guidelines)**

Valid starting from November 22, 2025

1. General Provisions

1.1. The Guidelines for opening and maintaining of the LORO correspondent accounts and for execution of payment instructions for banks - residents/non-residents/foreign banks' branches (hereinafter **the Guidelines**) are developed in accordance with the applicable law of Ukraine, including regulations of the National Bank of Ukraine (hereinafter **the NBU**) and "Ukreximbank" JSC (hereinafter **the Bank**) internal documents in order to unify the procedure for conducting transactions on Loro correspondent accounts opened with the Bank, to process and send messages by means of SWIFT (principal communication channel) (hereinafter the **Agreed Communication Channel**) and thus ensure the following:

- automatic processing of messages in the Bank clearing system;
- elimination of delays in the Bank's interbank payment operations;
- eliminate the possibility of operational errors due to ambiguity or ambiguous interpretation of payment instructions.

1.2. When exchanging messages with the Bank using the Agreed Communication Channel, the format of the messages and the procedure for use thereof should comply with the provisions of these Guidelines.

1.3. All expenses incurred due to failure to comply with these Guidelines shall be borne by the correspondent.

2. Glossary

Account shall mean the LORO correspondent account.

Agreement shall mean an Agreement on opening and procedure of servicing correspondent account in the national currency of Ukraine for Banks - residents/non-residents/foreign bank branches or an Agreement on opening and procedure of servicing multicurrency correspondent account in foreign currencies and banking metals for Banks - residents/non-residents/foreign bank branches entered into between the Bank and the Correspondent.

Beneficiary shall mean the final recipient of funds according to the payment instructions.

Beneficiary Bank shall mean the bank servicing the Beneficiary account.

Business Day shall mean a day, which is a business day for banks of Ukraine and for the country issuing the currency/country, in which the Bank has a correspondent account (for settlements in euro shall mean any day, except for holidays and days off in Ukraine and in TARGET network or EVA clearing system).

Correspondent shall mean the bank, in the name of which LORO correspondent account is opened with the Bank.

External Payments shall mean the payments to be executed through correspondent accounts opened by the Bank with other banks (hereinafter NOSTRO correspondent banks) based on payment instructions.

Fees shall mean the Bank fees set forth on the Bank official website at: <https://www.eximb.com> and advised to the Correspondent at the Account opening by providing the Correspondent with the link to the official website of the Bank, where their current edition is published, or sent to the Correspondent by the Agreed Communication Channel and/or the NBU e-mail. The Bank shall notify the Correspondent on changes to the Fees in accordance with the procedure envisaged by the Agreement.

Interbank Payment instructions shall mean the authenticated electronic payment instructions for the execution of an interbank payment transaction on crediting funds to the Account.

Intermediary Bank shall mean the bank servicing the Beneficiary Bank account.

Internal Payments shall mean the payments in favor of the Bank customers, other correspondent banks and their customers, executed by the Bank based on payment instructions.

Payer shall mean the sender of funds according to the payment instructions (ordering institution).

Paying Bank shall mean the bank servicing the Payer account.

Payment instructions shall mean the authenticated electronic payment instructions for the execution of an interbank payment transaction on debiting funds (other than contractual direct debit and enforced Account debit/collection of funds in cases stipulated by the Ukrainian law in force), transmitted via the Agreed Communication Channel, or, in the absence of technical possibility of sending authenticated messages, provided in the form of a paper or electronic document (signed by the authorized person's signature, with the seal affixed (if available)/by qualified electronic signature).

Receiver shall mean a financial institution, which received messages by means of Agreed Communication Channel.

Sanctions Lists shall mean lists of legal entities and individuals, for which restrictions or prohibitions on performing financial transactions are imposed, and the applicable sanction regimes in terms of countries, programs and sectors are applied.

Sender shall mean a financial institution sending the message through the Agreed Communication Channel.

3. Sanctions lists

3.1 The applicable sanction regimes in terms of countries, programs and sectors, and lists of legal entities and individuals, on which restrictions (sanctions) or prohibitions on performing financial transactions are imposed, are set forth in the following resources (the lists are not exhaustive and may be amended):

The State Financial Monitoring Service of Ukraine:

<https://fmu.gov.ua/pages/dijalnist/protidija-terorizmu/perelik-teroristiv>

The State Sanctions Registry of the National Security and Defense Council of Ukraine:

<https://drs.nsd.gov.ua/>

The National Security and Defense Council of Ukraine:

<https://www.rnbo.gov.ua/ua/Ukazy/>

The United Nations Security Council (UNSC):

<https://www.un.org/securitycouncil>

Government of Australia:

<https://www.dfat.gov.au/international-relations/security/sanctions>

Government of Canada:

https://www.international.gc.ca/world-monde/international_relations-relations_internationales/sanctions/index.aspx?lang=eng

European Commission:

https://eeas.europa.eu/topics/sanctions-policy_en

Ministry of Foreign Affairs of Poland:

<https://www.gov.pl/web/diplomacy/international-sanctions>

State Secretariat for Economic Affairs of the Swiss Confederation, SECO:

<https://www.seco.admin.ch/>

UK Treasury:

<https://www.gov.uk/government/publications/financial-sanctions-consolidated-list-of-targets>

The US Department of Treasury Office of Foreign Assets Control (OFAC):

<https://sanctionslist.ofac.treas.gov/Home/ConsolidatedList>

<https://ofac.treasury.gov/sanctions-programs-and-country-information>

Search tool by OFAC:

<https://sanctionssearch.ofac.treas.gov/>

Financial Crimes Enforcement Network of US Department of Treasury Office (FinCEN):

<https://www.fincen.gov/>

3.2 The Correspondent is obliged to independently check the details of the Payment instructions (including, but not limited to the data of all payment participants: individuals, legal entities, including banks, purpose of payment etc.) in the relevant sanction lists before sending the Payment instructions to the Bank.

The Correspondent shall bear full responsibility for providing the Payment instructions that will be sent irrespective to this requirement and will be blocked, returned without execution by the Bank or the foreign bank.

4. Main types of Payment instructions and Guidelines to apply thereof

4.1 Main types of Payment instructions:

pac.008 shall mean a financial message in the ISO 20022 standard for transmitting credit transfer instructions between financial institutions. Used to initiate the transfer of funds from one bank to another in favor of a client (recipient).

pac.009 shall mean a financial message in the ISO 20022 standard, used for interbank transfers of funds between financial institutions.

MT604 shall mean a Transfer/ Delivery of Goods (Banking Metal) to be used for transfer of banking metals.

4.2. The guidelines for filling the Payment instructions fields in accordance with the message type are set forth in **Table 1, Table 2, Table 3, Table 4.**

5. List of Documents for Opening an Account (the list is not exhaustive and can be supplemented if necessary)

5.1. For Ukrainian resident banks:

- application for opening an Account, which is an integral part of the Agreement, drawn up in accordance with **Table 5** in the form of a paper document signed by the bank's head (CEO) or a person performing their duties with the seal affixed (if available) or of an electronic document signed by a qualified electronic signature of the bank's head (CEO) or a person performing their duties, or authorized (authenticated) message sent by the Agreed Communication Channel with mandatory indication of the account type, currency, account opening purpose and other information as may be necessary;
- copy of extract from the State register of banks authorized for banking activity;
- notarized copy of the Bank Statute registered in the United State Register of Legal Entities, Individual Entrepreneurs and Public Organizations (if the Statute is published on the electronic services' portal of legal entities, individual entrepreneurs and public organizations, a letter indicating the access code to the results of the state registration administrative services, which allows to see the Statute's current edition available on the specified portal, may be provided instead of the Statute's hard copy);
- notarized list of persons entitled to administer the account, with their personal signatures, or such list signed by a qualified electronic signature of the bank's head (CEO) and confirmed as accepted by electronic signature of the Bank's authorized person according to the requirements of the National Bank's regulation on the use of electronic signatures in the banking system of Ukraine;
- questionnaire for resident financial institution customer (according to the form stipulated by the Bank internal financial monitoring documents);
- list of correspondent banks (signed by the bank's head (CEO) or authorized person);
- card of the Bank's counterparty (signed by the bank's head (CEO) or authorized person);
- letter confirming the status of VAT payer (according to the form of the Bank);
- extract from the United State Register of Legal Entities, Individual Entrepreneurs and Public Organizations (formed according to all search parameters).

5.2. For branches of foreign banks:

- application for opening an Account, which is an integral part of the Agreement, drawn up in accordance with **Table 5** in the form of a paper document signed by the bank's head (CEO) or a person performing their duties with the seal affixed (if available) or an electronic document signed by a qualified electronic signature of the bank's head (CEO) or a person performing their duties, or authorized (authenticated) message sent by the Agreed Communication Channel with mandatory indication of the account type, currency, account opening purpose and other information as may be necessary;

- copy of extract from the State Register of banks;
- notarized list of persons entitled to administer the account, with their personal signatures, or such list signed by a qualified electronic signature of the branch head and confirmed as accepted by electronic signature of the Bank's authorized person according to the requirements of the National Bank's regulation on the use of electronic signatures in the banking system of Ukraine;
- questionnaire for financial institution customer (according to the form stipulated by the Bank internal financial monitoring documents);
- copies of other duly certified documents that allow to identify the financial institution;
- other document as required by the Bank.

5.3. For non-resident banks (except for central banks of foreign countries, the European Investment Bank and the European Bank for Reconstruction and Development):

- application for Account opening, which is an integral part of the Agreement, drawn up in accordance with **Table 5**, signed by the bank's authorized person with the seal affixed (if available), or authorized (authenticated) message sent by the Agreed Communication Channel) with mandatory indication of the account type, currency, account opening purpose and other information as may be necessary;
- copy of legalized¹, or endorsed with an Apostille, extract from the banking register or other document that confirms the registration of the non-resident bank;
- copy of legalized and duly certified license of the central bank of its country of registration (if stipulated by the country's law) or the document that confirms the right of the non-resident bank to carry out banking activity in accordance with the law of its country of registration;
- copy of legalized and duly certified Statute of the bank (if stipulated by the country's law) or another document in accordance with the law of its country of registration;
- album of authorized signatures;
- questionnaire for non-resident financial institution customer (according to the form stipulated by the Bank internal financial monitoring documents).

5.4. For central banks of foreign countries, the European Investment Bank and the European Bank for Reconstruction and Development;

- application for Account opening, which is an integral part of the Agreement;
- album of authorized signatures;
- list of correspondent banks;
- questionnaire for non-resident financial institution customer;
- copies of other duly certified documents that allow to identify the financial institution.

5.5. No corrections in the documents are allowed.

6. Technical conditions of Account opening and management

6.1. The Bank and the Correspondent shall exchange authorizations of the Agreed Communication Channel. Account transactions are carried out after authorizations exchange between the Bank and the Correspondent is completed.

7. Conditions of Account transactions

7.1. The list of transactions that may be performed on the Account shall be determined by the NBU regulations, taking into account the requirements stipulated by the legislation on financial monitoring/sanctions legislation.

7.2. All interbank payment transactions related to crediting of funds to the Account shall be performed by the Bank based on Interbank Payment instructions.

7.3. All interbank payment transactions related to debiting of funds from the Account (except for direct debit transactions performed by the Bank and enforced Account debit/collection of funds in cases stipulated by the Ukrainian law in force) shall be performed by the Bank based on Payment instructions to the extent of the amount of the Account balance.

7.4. Commission fees, compensation of additional expenses shall be debited by the Bank according to the procedure and terms and conditions stipulated by the Agreement entered into between the Bank and the Correspondent.

7.5. The Correspondent's Payment instructions must include the information on the payment purpose that clearly identifies the transaction essence (goods, services, number and date of the agreement/contract, etc.), the transaction code, the Beneficiary's country code, code of the bank participating in the transaction and the client's

¹ Hereinafter – unless otherwise stipulated by Law or an international treaty of Ukraine

status in accordance with the requirements of the preparation of balance of payments of Ukraine (codes are available at the web-site of the National Bank of Ukraine <https://bank.gov.ua/ua/statistic/nbureport/registers>). Absence of any of the above information (transaction essence, transaction code, country code, participating bank's code and the client's status) is a reason for details clarification/annulment of the Correspondent's Payment instruction and debiting of a fee for cancellation/change of transfer conditions.

If additional requirements for a payment transaction are established in the country of location of the bank serving the recipient of funds, the Bank has the right to provide the Correspondent with information regarding such additional requirements, and the Correspondent undertakes to provide the Payment Instruction taking into account such additional requirements.

7.6. Transaction code, the Beneficiary's country code, participating bank's code and the client's status shall be indicated in Payment instructions, in the filling format stipulated by the Rules of Filling Payment Instructions/Interbank Payment instructions in Accordance with the Message Type (**Table 1, 4**).

7.7. Payment instruction in hryvnia for the transfer of funds via correspondent account of a non-resident bank in the national currency (of Ukraine) must contain details on the purpose of payment, filled in such a way as to provide full information on the payment, including the country code of the non-resident payer's/recipient's location/residence, in the filling format stipulated by the Rules of Filling Payment Instructions/Interbank Payment instructions in accordance with **Table 2**.

8. Terms of Payment Instructions Execution

8.1. The Correspondent's Payment instructions shall be executed by the Bank on the value date indicated in the document, but not earlier than on the date of receipt thereof by the Bank, provided that all the details are available and in the absence of restrictions imposed by the legislation on financial monitoring/sanctions legislation.

8.2. The Correspondent's Payment instructions, under which the Banks is a Beneficiary (Receiver) or a Bank-receiver of funds (Internal Payments), shall be executed by the Bank with the value date on the current business day provided that funds on the Correspondent's Account are available to effect the payment and pay the fee provided that they are received by the Bank by 19:00 Kyiv Time.

8.3. The Correspondent's Payment instructions with regard to debiting via NOSTRO Correspondent Accounts of the Bank shall be executed with the value date indicated in the Payment instructions, on the current business day provided that they are received by the Bank and funds on the Correspondent's Account are available:

- by 17:00 Kyiv Time – for UAH transfers;
- by 17:00 Kyiv Time (on Friday and pre-holiday days – by 16:00 Kyiv Time) – for USD transfers;
- by 16:00 Kyiv Time (on Friday and pre-holiday days – by 15:30 Kyiv Time) – for EUR, CBP, CAD transfers;
- by 13:00 Kyiv Time – for CHF, PLN transfers.

8.4. The Correspondent's Payment instructions in other currencies, as well as those received after the above deadline, shall be executed by the Bank with the value date on the following business day after the date of receipt thereof by the Bank and provided that funds on the Correspondent's Account are available.

8.5. The Correspondent's Payment instructions in banking metals shall be executed by the Bank with the value date 2 (two) business days after the date of receipt thereof by the Bank and provided that funds in banking metals on the Correspondent's Account are available.

9. Terms of Interbank Payment instructions Execution

9.1. Crediting of funds to the Correspondent and its customers' Account shall be performed by the Bank based on Interbank Payment instructions on the day of receipt thereof, but not earlier than on the value date indicated in the Interbank Payment instruction, provided that the Bank receives it by 19:00 Kyiv Time and it contains all the details necessary for crediting and there are no applicable restrictions imposed by the legislation on financial monitoring/sanctions legislation.

9.2. Interbank Payment instructions received after 19:00 Kyiv Time shall be executed by the Bank on the following business day after the date of receipt thereof, but not earlier than on the value date indicated in the Interbank Payment instruction provided that it contains all the details necessary for crediting.

9.3 If the Interbank Payment instruction indicates the value date that is prior to the date of receipt of such a document by the Bank, the Bank shall credit funds to the Account on the day of receipt of such an Interbank Payment instruction by the Bank.

10. Terms and conditions of funds return

10.1 The return of the Correspondent's funds upon its request shall be as follows:

- in case of crediting by the Bank of funds to the account of its customer or a customer of a LORO bank in accordance with the Correspondent's Payment instruction, the funds shall be returned to the Correspondent's Account within a business day from the date of consent of the LORO bank or the Bank's customer to return such funds;
- in case of transfer by the Bank of funds through NOSTRO accounts in accordance with the Correspondent's Payment instruction, the funds shall be returned to the Correspondent's Account on the day of receipt of a statement from the NOSTRO correspondent bank specifying the amount of funds returned in accordance with the Correspondent's Payment instruction.

11. Rights of the Bank

11.1 The Bank, taking into consideration the Correspondent's interests, has the right to unilaterally designate the payment route (except for pacs.009 transfers) and the NOSTRO correspondent bank for every Payment instruction.

11.2 The other rights of the Bank shall be governed by the applicable law of Ukraine and the Agreement.

12. Rights of the Correspondent

12.1 The Correspondent may introduce alterations and amendments into the Payment instruction (in accordance with the requirements of the Ukraine legislation in force) by sending respective instructions to the Bank in the authenticated form via the Agreed Communication Channel specified in the Agreement.

12.2 The Correspondent may at any time before the moment of irrevocability, in accordance with legislation, withdraw the Payment instruction and/or its consent to the execution of the Payment instruction (but for contractual debit consent) by sending a notice to the Bank in any form in the manner provided for in the Agreement. The Payment instruction may only be withdrawn in its full amount.

12.3 The other rights of the Correspondent shall be governed by the applicable law of Ukraine and the Agreement.

13. Payment instructions accepted for execution

13.1 Payment instructions prepared in accordance with the requirements of the Ukraine legislation in force, with the SWIFT rules and standards and the Guidelines effective on the payment date shall be accepted for execution.

14. Payment instructions not accepted for execution

14.1 The following Correspondent's Payment instructions shall not be accepted for execution:

- sent via a communication channel not agreed in the Agreement;
- signed by a non-authorized person or lacking required signatures;
- authenticated with an incorrect key or lacking a key;
- if the transaction is contrary to the applicable law of Ukraine and/or the currency-issuing country;
- when at least one of the parties - participants in a financial transaction has registration, place of residence or location in a state (jurisdiction) that does not fulfill or improperly fulfills the recommendations of international, intergovernmental organizations involved in combating the legalization (laundering) of proceeds of crime, terrorism financing or financing of proliferation of weapons of mass destruction, or if one of the parties - participants in the financial transaction has an account with the bank, registered in the specified state (jurisdiction);
- when the Payer and/or Receiver is a person (entity), in respect of whom (whose ultimate beneficial owner) special economic and other restrictive measures (sanctions) restricting or prohibiting financial transactions have been applied in accordance with the Law of Ukraine "On Sanctions", or when a participant in the financial transaction is a person (entity) included in the list of persons connected with terrorist activities, or in relation to whom international sanctions restricting or prohibiting financial transactions have been applied, or if financial transactions are carried out on behalf or by order of persons (entities) included in the list of designated persons, or persons, directly or indirectly (through other persons) owned by such persons, or whose ultimate beneficial owners are persons included in the list of designated persons, as well as with assets derived from such assets, and also in case financial transactions violate, facilitate or may facilitate the violation/evasion of restrictions imposed by sanctions.

15. Procedure for freezing bank metals on the Account

15.1 The Correspondent's bank metals on the Account shall be frozen exclusively according to the procedure stipulated by the applicable law of Ukraine.

16. Suspension of transactions under the Account

16.1 In cases stipulated by the applicable law of Ukraine, the Agreement, and these Guidelines, the Bank shall suspend the transactions under the Account through its automation system and notify the Correspondent about the reasons according to the procedure stipulated by the Agreement.

17. Provision of Account statements

17.1 Account statements shall be sent to the Correspondent's address according to the procedure and on the terms and conditions specified in the Agreement.

17.2 If the amount under the Correspondent's Payment instruction is not reflected in the account statement of the NOSTRO correspondent bank, the Bank shall return the funds to the Correspondent's Account not later than the next business day after receiving confirmation from the NOSTRO correspondent bank on refusal to execute the Correspondent's Payment instruction.

18. Account Closing Procedure

18.1. The Account shall be closed by the Bank in cases and on the terms and conditions stipulated by the applicable law of Ukraine and the Agreement. The Account closure application form (except for applications sent by the Individual Deposit Guarantee Fund Person authorized for bank liquidation) is shown in **Table 6**. The account closure application sent by authorized message via the Agreed Communication Channel, or in another manner envisaged by the Agreement, must include the Correspondent's full or shortened (if available) name, number of the account to be closed, currency, balance of funds, details of the account to which the balance of funds from the Correspondent's account to be closed is transferred, as well as other information as may be necessary.

Table 1 Rules of Execution of Foreign Currency Payment Instructions in Accordance with the Message Type

Message type	Tag name in MX message	MX Tag	Tag content	Requirements for filling in fields	Example/comments
Pacs.008 Pacs.009	Instruction Identification	InstrId	Reference	Unique message identifier	
Pacs.008 Pacs.009	End To End Identification	EndToEndId	Related reference	Reference to the transaction identifier related to the message. If no identifier is provided, "NOTPROVIDED" code word shall be specified in the field.	
Pacs.008 Pacs.009	Interbank Settlement Amount Interbank Settlement Date	IntrBkSttlmAmt IntrBkSttlmDt	Amount, Value date, Currency	Amount, date, currency code	
Pacs.008	Instructed Amount	InstdAmt	Currency /original amount of the payment instruction	Currency and original amount to be transferred without changes throughout the whole transfer chain (amount before commission deduction).	
Pacs.008 Pacs.009	Debtor Debtor Account	Dbtr DbtrAcct	Payer	Payer's IBAN (International Bank Account Number) and full information about the Payer: name, address, postal code, ISO country (alphabetic) and city of location are mandatory . For Pacs.009 – BICFI (BIC of the financial institution)	Example of filling in the address: <PstlAdr> <StrtNm>DONTSIA</StrtNm> <BldgNb>6</BldgNb> <PstCd>03061</PstCd> <TwnNm>KYIV</TwnNm> <CtrySubDvsn>M. KYIV</CtrySubDvsn> <Ctry>UA</Ctry> </PstlAdr>
Pacs.008 Pacs.009	Debtor Agent	DbtrAgt	Payer's bank	Financial institution servicing the payer's account.	Optional tag
Pacs.008 Pacs.009	Settlement Account	SttlmAcct	Correspondent's Account	Used to identify IBAN for debiting funds.	<pacs:SttlmAcct> <pacs:Id> <pacs:IBAN>UA243223130000016001021XXXXX</pacs:IBAN> </pacs:Id> </pacs:SttlmAcct>

Message type	Tag name in MX message	MX Tag	Tag content	Requirements for filling in fields	Example/comments
Pacs.008 Pacs.009	Intermediary Agent (1/2/3)	IntrmyAgt	Intermediary bank	An intermediary agent between the payer's agent and the payee's agent. Used in order of priority of intermediary banks.	Optional tag
Pacs.008 Pacs.009	Creditor Agent	CdtrAgt	Beneficiary's bank	The financial institution that serves the beneficiary's account. <u>Either BICFI Financial institution identification <FinInstnId>, or USABA Clearing System Member Identification <ClrSysMmbId></u>	Optional tag for pacs.009
Pacs.008 Pacs.009	Creditor	Cdtr	Beneficiary	In pacs.008 - recipient client In pacs.009 - recipient bank	The requirements for filling in the tag in pacs.008 are similar to filling in the Debtor tag.
Pacs.008 Pacs.009	Creditor Account	CdtrAcct	Beneficiary's Account	Unique (unambiguous) identification of the recipient's account to which the credit entry will be placed as a result of the payment transaction. In pacs.008 – recipient's account In pacs.009 – recipient bank's account	
Pacs.008 Pacs.009	Remittance Information	RmtInf	Purpose of payment	Shall be filled in exclusively in English for External payments.	
Pacs.008	Charge Bearer	ChrgBr	Details of the cost	Determines which party/parties will bear the costs associated with processing a payment transaction. DEBT, SHAR, CRED	The CRED option provides for a reduction of the Loro bank transfer amount by the amount of the Bank commission. Shall be applied only to non-resident Loro banks.
Pacs.008 Pacs.009	Instruction For Next Agent	InstrForNxtAgt	Sender to Receiver Information	The tag shall define additional information for the Receiver of message (“Ukreximbank” JSC) or another specified party. Shall be filled in exclusively in English for External payments. Special code word for Pacs.008 in US dollars: FULLPAY /FULLPAY/ - an additional service of the Nostro correspondent bank: for transfers in US dollars, it is possible to use the special code word FULLPAY in Pacs.008, which guarantees the receipt and crediting of funds to the Beneficiary in full. Special code words for CNY messages (Purpose Codes for Chinese Clearing System ‘CNAPS 2’)	<InstrForNxtAgt> <InstrInf>/FULLPAY/</InstrInf> </InstrForNxtAgt> <InstrForNxtAgt> <InstrInf>/GOD/</InstrInf> </InstrForNxtAgt>

Message type	Tag name in MX message	MX Tag	Tag content	Requirements for filling in fields	Example/comments
				For preparation of the balance of payments in automatic mode the information shall be provided in the following format.	<p>The transaction coding format shall consist of <u>two lines</u>.</p> <p>The first line: [1PX.4n!.3n!.3n!.1a!.10n!], where 1PX. is a code word, after which the information contained in the line shall be used by “Ukreximbank” JSC for preparation in automatic mode of the reporting under 1PX file “Information on financial operations of the bank with non-residents”:</p> <p>4n! – digital transaction code (balance of payments accounts) according to the list of codes (Directory R040, Guidelines for Statistical Reporting submitted to the NBU approved by Resolution of the Board of the NBU No. 120 dated 13.11.2018) - 4 symbols</p> <p>3n! – digital code of the country of Payer/Payment receiver in accordance with the «Country codes» National Standard of Ukraine - 3 symbols</p> <p>3n! – code of the bank participating in the transaction (according to the bank classifier)</p> <p>For neutral transactions (Directory R040, parameter R041=D), the code of the Ukrainian bank (Directory RCUKRU parameter GLB) with which settlements are made, or conditional code of the foreign bank (999) shall be indicated.</p> <p>In case of import transactions, the code of the Sender shall be indicated.</p> <p>1a! – client status B – bank E – legal entity that is not a bank or non-banking financial institution N – non-banking financial institutions F – individual S – individual entrepreneur</p> <p>Additional parameters for Pacs.008 only: Additional information applies to transactions for <i>Services</i> (Directory R040, parameter R041=2, 3) for an amount equal to or exceeding USD 6 000 in equivalent, for other transactions - for an amount equal to or exceeding USD</p>

Message type	Tag name in MX message	MX Tag	Tag content	Requirements for filling in fields	Example/comments
					<p>50 000 in equivalent, except for neutral transactions (Directory R040, parameter R041=D, except for R040=8422, 8466, 8477) and special codes transactions (Directory R040, parameter R041=C), namely:</p> <p>10n – The identification/registration code/number is indicated (filled in accordance with the rules established by the Directory K021).</p> <p><u>The second line:</u> [1PXPP.29a!] Shall begin with 1PXPP. code word followed a brief verbal comment to the code, which should reflect the economic content of a specific operation. The comment shall be made in Ukrainian language in Latin letters.</p> <p>Example for Pacs.009: <pacs:InstrForNxtAgt> <pacs:InstrInf> 1PX.8442.804.777</pacs:InstrInf> </pacs:InstrForNxtAgt> <pacs:InstrForNxtAgt> <pacs:InstrInf>1PXPP.POPOLNENIEKORScoTA </pacs:InstrInf> </pacs:InstrForNxtAgt> </p> <p>Example for Pacs.008: <pacs:InstrForNxtAgt> <pacs:InstrInf>1PX.1721.156.381.E.34007411 </pacs:InstrInf> </pacs:InstrForNxtAgt> <pacs:InstrForNxtAgt> <pacs:InstrInf>1PXPP.PREPAYMENT FOR </pacs:InstrInf> </pacs:InstrForNxtAgt> </p>
Pacs.008	Regulatory Reporting	<RgltryRptg>	Regulatory reporting	Special code words for messages in all currencies	To the UAE banks (Transaction Codes for BOP) and Bahrain banks (Purpose of payment (PoP) codes).

Table 2 Rules of Filling in PACS.008 Payment Instructions in Hryvnia for Non-Resident Loro Banks

Message type	Tag name in MX message	MX Tag	Tag content	Requirements for filling in fields	Example/comments
Pacs.008	Instruction Identification	InstrId	Reference	Unique Payment instruction's identifier	
Pacs.008	End To End Identification	EndToEndId	Related reference	Reference to the transaction identifier related to the message. If no identifier is provided, "NOTPROVIDED" code word shall be specified in the field.	
Pacs.008	Interbank Settlement Amount Interbank Settlement Date	IntrBkSttlmAmt IntrBkSttlmDt	Amount, Value date, Currency	Amount, date, currency code	
Pacs.008	Settlement Account	SttlmAcct	Correspondent's Account	Used to identify IBAN for debiting funds.	<pacs:SttlmAcct> <pacs:Id> <pacs:IBAN>UA24322313000001600102XXX </pacs:IBAN> </pacs:Id> </pacs:SttlmAcct>
Pacs.008	Debtor	Dbtr	Payer	Full information about the Payer (name, address, country and city of location) is mandatory .	<pacs:Dbtr> <pacs:Nm>WORLD FOOD PROGRAMME</pacs:Nm> <PstlAdr> <StrtNm> VIA CESARE GIULIO VIOLA</StrtNm> <BldgNb>68/70</BldgNb> <PstCd>00148</PstCd> <TwnNm>ROME</TwnNm> <Ctry>IT</Ctry> </PstlAdr> </PstlAdr> </pacs:Dbtr>
Pacs.008	Debtor Account	DbtrAcct	Payer's Account	If the sender's account is not in IBAN format	<pacs:DbtrAcct> <pacs:Id> <pacs:Othr> <pacs:Id>31975</pacs:Id> </pacs:Othr> </pacs:Id> </pacs:DbtrAcct>

Message type	Tag name in MX message	MX Tag	Tag content	Requirements for filling in fields	Example/comments
Pacs.008	Debtor Agent	DbtrAgt	Payer's bank	Financial institution servicing the payer's account.	<pacs:DbtrAgt> <pacs:FinInstnId> <pacs:BICFI>CRASGB2L</pacs:BICFI> </pacs:FinInstnId> </pacs:DbtrAgt>
Pacs.008	Creditor Agent Account	CdtrAgtAcct	EDRPOU Code	Beneficiary's EDRPOU Code	<pacs:CdtrAgtAcct> <pacs:Id> <pacs:Othr> <pacs:Id>100002650</pacs:Id> </pacs:Othr> </pacs:Id> </pacs:CdtrAgtAcct>
Pacs.008	Creditor Agent	CdtrAgt	Beneficiary's bank	The financial institution that serves the Beneficiary's account.	<pacs:CdtrAgt> <pacs:FinInstnId> <pacs:BICFI>CITIUAUKXXX</pacs:BICFI> </pacs:FinInstnId> </pacs:CdtrAgt>
Pacs.008	Creditor	Cdtr	Beneficiary	The recipient client is indicated.	<pacs:Cdtr> <pacs:Nm>WORLD FOOD PROGRAMME</pacs:Nm> <PstlAdr> <StrtNm> VIA CESARE GIULIO VIOLA </StrtNm> <BldgNb>68/70</BldgNb> <PstCd>00148</PstCd> <TwnNm>ROME</TwnNm> <Ctry>IT</Ctry> </PstlAdr> </PstlAdr> </pacs:Cdtr>
Pacs.008	Creditor account	CdtrAcct	Beneficiary's Account	Unique (unambiguous) identification of the creditor's account to which the credit entry will be placed as a result of the payment transaction.	<pacs:CdtrAcct> <pacs:Id> <pacs:IBAN> UA573005840000026002100544008 </pacs:IBAN> </pacs:Id> </pacs:CdtrAcct>
Pacs.008	Remittance Information	RmtInf	Sender to Receiver Information	Must refer to a foreign economic agreement/contract/other document that proves the legality of the transaction on the basis of which the transfer is made through correspondent accounts of non-resident banks. The reference is not required if the payer and the recipient of funds under the transaction are the same non-resident	Example: <pacs:Ustrd> FUNDS TO PAY FOR REGULAR OPERATIONAL EXPENSES AND PAYROLL – UKRAINE </pacs: Ustrd >

Message type	Tag name in MX message	MX Tag	Tag content	Requirements for filling in fields	Example/comments
				person, or if funds are transferred to the accounts of foreign investors/non-residents in Ukraine from a correspondent account opened with a bank of Ukraine of a foreign depository bank that has an account in securities with the National Bank of Ukraine	
Pacs.008	Instruction For Next Agent	InstrForNxtAgt	Sender to Receiver Information	Information about the payment is indicated, including the country code of the location / residence of the non-resident payer / recipient	<p><u>The first line:</u> [1PX.4n!.3n!.3n!.1a!.10n!], where 1PX. is a code word, after which the information contained in the line shall be used by “Ukreximbank” JSC for preparation in automatic mode of the reporting under 1PX file “Information on financial operations of the bank with non-residents”:</p> <p>4n! – digital transaction code (balance of payments accounts) according to the list of codes (Directory R040, Guidelines for Statistical Reporting submitted to the NBU approved by Resolution of the Board of the NBU No. 120 dated 13.11.2018) - 4 symbols</p> <p>3n! – digital code of the country of Payer/Payment receiver in accordance with the «Country codes» National Standard of Ukraine - 3 symbols</p> <p>3n! – code of the bank participating in the transaction (according to the bank classifier)</p> <p>For neutral transactions (Directory R040, parameter R041=D), the code of the Ukrainian bank (Directory RCUKRU parameter GLB) with which settlements are made, or conditional code of the foreign bank (999) shall be indicated.</p> <p>In case of import transactions, the code of the Sender shall be indicated.</p> <p>1a! – client status B – bank E – legal entity that is not a bank or non-banking financial institution N – non-banking financial institutions F – individual S – individual entrepreneur</p>

Message type	Tag name in MX message	MX Tag	Tag content	Requirements for filling in fields	Example/comments
					<p>10n – The identification/registration code/number is indicated (filled in accordance with the rules established by the Directory K021).</p> <p><u>The second line:</u> [1PXPP.29a!] Shall begin with 1PXPP. code word followed a brief verbal comment to the code, which should reflect the economic content of a specific operation. The comment shall be made in Ukrainian language in Latin letters.</p> <p>Example: <pacs:InstrForNxtAgt> <pacs:InstrInf>1PX.380.380.E.100002650</pacs:InstrInf> </pacs:InstrForNxtAgt> <pacs:InstrForNxtAgt> <pacs:InstrInf>1PXPP.TRANSFER TO OWN ACC </pacs:InstrInf> </pacs:InstrForNxtAgt></p>

Table 3 Rules of Filling in PACS.009 Payment Instructions in Hryvnia for Resident Loro Banks – Participants to IPS Settlements

Message type	Tag name in MX message	MX Tag	Tag content	Requirements for filling in fields	Example/comments
Pacs.009	Instruction Identification	InstrId	Reference	Unique Payment instruction's identifier	
Pacs.009	End To End Identification	EndToEndId	Related reference	Reference to the transaction identifier related to the message. If no identifier is provided, "NOTPROVIDED" code word shall be specified in the field.	
Pacs.009	Interbank Settlement Amount Interbank Settlement Date	IntrBkSttlmAmt IntrBkSttlmDt	Amount, Value date, Currency	Amount, date, currency code (Hryvnia)	
Pacs.009	Settlement Account	SttlmAcct	Correspondent's Account	Used to identify IBAN for debiting funds.	<pacs:SttlmAcct> <pacs:Id> <pacs:IBAN> UA49322313000000160020218 XXXX </pacs:IBAN> </pacs:Id> </pacs:SttlmAcct>
Pacs.009	Debtor	Dbtr	Payer	Full information about the Payer (name, address, country and city of location) is mandatory .	<pacs:Dbtr> <pacs:FinInstnId> <pacs:BICFI>COSBUAUKXXX</pacs:BICFI> </pacs:FinInstnId> </pacs:Dbtr>
Pacs.009	Creditor Agent	CdtrAgt	Beneficiary's bank	The financial institution that serves the Beneficiary's account.	Example: <pacs:CdtrAgt> <pacs:FinInstnId> pacs:BICFI>COSBUAUKXXX</pacs:BICFI> </pacs:FinInstnId> </pacs:CdtrAgt>
Pacs.009	Creditor Agent Account	CdtrAgtAcct	EDRPOU Code	Beneficiary's EDRPOU Code	<pacs:CdtrAgtAcct> <pacs:Id> <pacs:Othr> <pacs:Id>00032129 </pacs:Id> </pacs:Othr> </pacs:Id> </pacs:CdtrAgtAcct>

Message type	Tag name in MX message	MX Tag	Tag content	Requirements for filling in fields	Example/comments
Pacs.009	Creditor	Cdtr	Beneficiary	The recipient client is indicated.	Example: <pacs:Cdtr> <pacs:FinInstnId> <pacs:Nm>AT OSCHADBANK </pacs:Nm> Example of filling in the address: <pacs:PstlAdr> <pacs:TwnNm>KYIV</pacs:TwnNm> <pacs:Ctry>UA</pacs:Ctry> </pacs:PstlAdr> </pacs:FinInstnId> </pacs:Cdtr>
Pacs.009	Creditor account	CdtrAcct	Beneficiary's Account	Unique (unambiguous) identification of the creditor's account to which the credit entry will be placed as a result of the payment transaction.	<pacs:CdtrAcct> <pacs:Id> <pacs:IBAN>UA05300465000000001500841XXXX </pacs:IBAN> </pacs:Id> </pacs:CdtrAcct>
Pacs.009	Remittance Information	RmtInf	Sender to Receiver Information	Information about the payment is indicated.	Example: <pacs:RmtInf> <pacs:Ustrd> PEREKAZ VLASNYH KOSHTIV </pacs:Ustrd> </pacs:RmtInf>

Table 4 Rules of Filling in MT604 Payment Instructions

Message type	Field number	Field name	Requirements for filling in fields	Example/comments
604	20	Reference	Unique ID of payment instructions	
604	21	Related reference	Reference to the transaction ID related to the message. If the ID is not available in the field, NONREF shall be specified therein.	
604	23	Delivery ID	TRANSFER, DELIVERY	
604	26C	ID	Identifies the subject of sale (product / metal) and Account	
604	30	Value date	Date of fulfillment of obligations (product / metal should be sent / delivered)	
604	32F	Quantity of the goods	Type of products and quantity of items to be delivered.	FOZ629,450
604	82a	The initiator of the agreement	Used with the option «A», «D». The initiator of the transaction shall be indicated, if different from the Sender.	
604	86a	Bank-agent	Used with the "A" option	
604	87a	Receiver of product	Used with the option «A», «D». The recipient of product, if different from the Beneficiary.	
604	88a	Beneficiary of product	The owner of product (metal)	
604	72	Sender to Receiver Information	The field shall define additional information for the Receiver of message ("Ukreximbank" JSC) and shall be filled in only in English for External payments.	<p>For preparation of the balance of payments in automatic mode the information shall be provided in the following format. The transaction coding format shall consist of <u>two lines</u>.</p> <p>The first line: [/REC/1PB.4n!.3n!.3n!.1a!.10n!], where /REC/ is a code word, after which the information contained in the line shall be used by "Ukreximbank" JSC for preparation in automatic mode of the reporting under 1PX file "Information on financial operations of the bank with non-residents": 1PB – name of the file 4n! – digital transaction code (balance of payments accounts) according to the list of codes (Directory R040, Guidelines for Statistical Reporting submitted to the NBU approved by Resolution of the Board of the NBU No. 120 dated 13.11.2018) - 4 symbols 3n! – digital code of the country of Payer/Payment receiver in accordance with the «Country codes» National Standard of Ukraine - 3 symbols</p>

Message type	Field number	Field name	Requirements for filling in fields	Example/comments
				<p>3n! – code of the bank participating in the transaction (according to the bank classifier) For neutral transactions (Directory R040, parameter R041=D), the code of the Ukrainian bank (Directory RCUKRU parameter GLB) with which settlements are made, or conditional code of the foreign bank (999) shall be indicated. In case of import transactions, the code of the Sender shall be indicated.</p> <p>1a! – customer status B – bank, E - legal entity, which is not a bank or a nonbanking financial institution N – nonbanking financial institution F - individual, S - individual entrepreneur;</p> <p>10n! – Identification/registration code/number is indicated (according to the rules established by K021 reference).</p> <p><u>The second line:</u> Shall begin with a double slash (//) followed by verbal comments in a condensed form to the code, which should reflect the economic substance of a particular transaction. Comments shall be made in Ukrainian language in Latin letters.</p> <p>Example:</p> <p>:72: /REC/1PB. 8444.804.240.B.25087461 //PEREKHUVANNYA VLASNYH METALIV</p>

Table 5 Account Opening Application Form
(Except for Applications Sent via the Agreed Communication Channel)

Bank	“Ukreximbank” JSC
Correspondent	Correspondent’s full or shortened (if available) Name is indicated in accordance with: <ul style="list-style-type: none"> • the United State Register of Legal Entities, Individual Entrepreneurs and Public Organizations (“EDRPOU”); • the State Register of banks; • copy of legalized, or endorsed with an Apostille, extract from the trade, banking or court register/registration certificate of the foreign state’s local authority confirming the registration of the non-resident legal entity/document certifying the registration of a non-resident legal entity in accordance with the legislation of its country of location, certified in accordance with the procedure established by the Ukraine legislation
Correspondent’s Code	The Correspondent’s Code is indicated: EDRPOU, NBU ID (for residents), BIC (for non-residents)
Please, open a correspondent account in	
Currency	Currency is indicated: national or foreign currency in accordance with the Classifier of foreign currencies and bank metals approved by the NBU Board Resolution of 04.02.1998 #34 (in the wording of the NBU Board Resolution of 19.04.2016 # 269) (as amended)
Account opening purpose	Account opening purpose is indicated
Additional information	Additional information is indicated (if necessary)
Correspondent’s Address	Correspondent’s mailing address is indicated
We shall be obligated to inform “Ukreximbank” JSC in writing on the change of our mailing address.	
Correspondent’s Head	Position, full name of the Correspondent’s head (authorized person) is indicated
Correspondent’s Signature	The Application is signed by the Correspondent’s head (authorized person)
Signing Date	The Application signing date by the Correspondent’s head (authorized person) is indicated as day, month and year in DD/MM/YYYY digits or as day number in DD digits, month in a word, year in YYYY digits
Correspondent’s Seal	Correspondent’s Seal is affixed, if available
The Bank’s authorized employee	Full name of “Ukreximbank” JSC authorized person is indicated
Signature	The Application is signed by “Ukreximbank” JSC authorized person

Table 6 Account Closure Application Form
(Except for Applications Sent via the Agreed Communication Channel)

Bank	“Ukreximbank” JSC
Correspondent	Correspondent’s full or shortened (if available) Name is indicated in accordance with: <ul style="list-style-type: none"> • the United State Register of Legal Entities, Individual Entrepreneurs and Public Organizations (“EDRPOU”); • the State Register of banks; • copy of legalized, or endorsed with an Apostille, extract from the trade, banking or court register/registration certificate of the foreign state’s local authority confirming the registration of the non-resident legal entity/document certifying the registration of a non-resident legal entity in accordance with the legislation of its country of location, certified in accordance with the procedure established by the Ukraine legislation
Correspondent’s Code	The Correspondent’s Code is indicated: EDRPOU, NBU ID (for residents), BIC (for non-residents)
Agreement	Date and number of the Agreement, based on which the account was opened, is indicated
Please, close in “Ukreximbank” JSC books the correspondent account	
Correspondent’s Account	The number of Correspondent’s account with “Ukreximbank” JSC to be closed is indicated
Currency	Currency, the account in which is closed, is indicated: national or foreign currency in accordance with the Classifier of foreign currencies and bank metals approved by the NBU Board Resolution of 04.02.1998 #34 (in the wording of the NBU Board Resolution of 19.04.2016 # 269) (as amended)
We confirm the account balance in the amount	
The account balance in each currency is indicated separately	
Please transfer the specified balance of funds, less “Ukreximbank” JSC commissions for each interbank transfer and for closing a correspondent account in accordance with “Ukreximbank” JSC Tariffs, to:	
Account Details	Details of the account to which the remaining balance of funds from the Correspondent’s account to be closed shall be transferred
Correspondent’s Head	Position, full name of the Correspondent’s head (authorized person) is indicated
Correspondent’s Signature	The Application is signed by the Correspondent’s head (authorized person)
Signing Date	The Application’s signing date by the Correspondent’s head (authorized person) is indicated as day, month and year in DD/MM/YYYY digits or as day number in DD digits, month in a word, year in YYYY digits
The Bank’s authorized employee	Full name of “Ukreximbank” JSC authorized person is indicated
Signature	The Application is signed by “Ukreximbank” JSC authorized person