

Frequently Asked Questions

What is being sold?

Non-performing loans from banks liquidated by the DGF. For further detail, please see the DGF website

How can I participate?

To participate you need to register and pay a non-refundable fee of \$500 or UAH equivalent. Please go to www.debt.com

- Click on the red “Buy Loans” button
- Click on the blue “Register” button
- Follow the prompts to create a username and password for your account. Fill out all required information and click Next
- As you move through the registration please note that the Add Affiliates step will allow you to add co-worker and third-party affiliates to your account
- Once you’ve gotten to the Subscription step, please choose “Bronze”, and we will grant you access shortly thereafter
- When you first access the documents, you will be required to pay a \$500 fee.

How do I pay the fee?

The fee can be paid by credit card or by bank transfer to the account listing on the DGF website.

What are the requirements for legal entities?

Legal entities incorporated in Ukraine and non-Ukrainian entities may participate as bidders in the Ukrainian loan sales procedures. It is not necessary for the bidder to have a banking license.

What documents should be sent to and at what address, in paper or electronic form?

This is explained as part of the registration process on www.debt.com.

Can I have a copy of the NDA?

Yes, please send a request to UKraine-8385@debt.com.

Can you describe the bidding principle (initial level, minimum and maximum step of the auction, etc)?

The bidding principles, increments, and starting point are published on the DGF website (<http://www.fg.gov.ua/not-paying/liquidation/114-kyivska-rus/16012-19092017-2>)

What due diligence information is available?

Once an NDA has been executed and the registration fee has been paid, investors will have access to a dataroom containing descriptions of the loans and the collateral. Due diligence materials may include copies of loan documentation, appraisals, photographs, etc.

What can you tell me about the loan pool?

Some details of the loan portfolio are available on the DGA website at <http://www.fg.gov.ua/not-paying/liquidation/114-kyivska-rus/16012-19092017-2>. No details can be discussed until an NDA has

been executed. Once an NDA has been executed and accepted, investors should review the material in the dataroom. If investors have questions after reviewing the material, they should address them via email to either UKraine-8385@debt.com (Ukrainian) or cleland@debt.com.

If I have questions about the material in the dataroom, where do I send them?

Questions should be sent by email to UKraine-8385@debt.com (Ukrainian) or cleland@debt.com (English). Questions will not be answered over the phone.

I am a journalist or a member of the public curious about the sale, what can you tell me?

All public information regarding the sale is on the DGF website. Only investors that have executed an NDA can be told the contents of the sale or access information in the due diligence dataroom.

I am concerned that my loans might be in the sale, how do I check?

Contact the DGF.

What Ukrainian language support is being offered?

Questions in Ukrainian should be addressed to UKraine-8385@debt.com

Can a non-resident of Ukraine participate in bidding?

Legal entities incorporated in Ukraine and non-Ukrainian entities may participate as bidders in the Ukrainian loan sales procedures. It is not necessary for the bidder to have a banking license.