

## Tariff for private cards IPS MasterCard and Visa for Individuals

Type card (inc. chip)		Electron Instant Express Loan <sup>11</sup>
Valid, Term		3 years
1	<b>Basic conditions:</b>	
1.1.	Card production and annual service <sup>1,2</sup>	85 UAH
1.2.	Reissued on the initiative of the client in case of loss, damage, ATM withdrawal, ect. <sup>2</sup>	20 UAH
1.3.	Service SMS-banking (monthly fee) <sup>3</sup>	Free of charge
1.4.	Additional deposit account to main card account	"Saving +"
1.5.	Free of charge products	Cards Gift and Virtual
2	<b>Cash withdrawal (each operation):</b>	
2.1.	-in ATM's network of PJSC "Alfa-Bank" (Ukraine) and PJSC "Ukrasotsbank"	free of charge
	-in partner banks ATMs network	3 UAH
	-in branches network of PJSC "Ukrasotsbank"	20 UAH (each operation)
	-in branches network of PJSC "Ukrasotsbank" without card <sup>4</sup>	1% min 30 UAH
	-in other Ukrainian banks branches and ATMs (excluding commission of other banks)	1,5%+5 UAH
2.2.	-in foreign banks branches and ATMs (excluding commission of other banks)	5% min 3 USD
2.2.	Currency conversion fee <sup>6</sup>	2%
3	<b>Incoming payments (each operation):</b>	
3.1.	Cash ,through the cash desk and ATMs (with deposit module) PJSC "Ukrasotsbank":	
	-with card	free of charge
	-without card (inc. 3-d person) <sup>7</sup>	1% min 5UAH max 500 UAH
3.2.	Non-cash:	
	-funds from savings accounts and other accounts in PJSC "Ukrasotsbank" <sup>5</sup> , salary, state social payment, pensions, studentships. Other payments under the agreement with PJSC "Ukrasotsbank"	free of charge
	-other non-cash incomings (inc. loan funds and account individual entrepreneur and legal entity)	1%
4	<b>Cashless transactions (each operation; currency account must meet currency card account):</b>	
4.1.	-from card account "Saving+" to own account in Bank by calling to Call-center <sup>8</sup>	0,1% + 3 UAH
	-on own account "Saving+" in national or foreign currency via ATM/kiosks and through SMS-banking/by calling to Call-center	Free of charge
4.2.	Repayment on auto, mortgage and consumer loans to PJSC "Ukrasotsbank" via ATMs / kiosks PJSC "Ukrasotsbank" - service "Billing"	Free of charge
5	<b>Credit limit:</b>	
5.6.	Interst rate for unauthorized credit-overdraft	43% annually
5.7.	Interst rate on overdue credit lines and loans past due loan, overdraft	43% annually
1	Issue of cards is carried out UAH. To of open cards to 09.06.16 tariff annual service is 364 UAH with insurance policy - IC JSC "Arsenal Insurance"	
2	The fee is paid by direct debit from card account (including due to unused credit limit). These conditions apply to the fee for a 2-3 year maintenance also (renewal card) also. If the fee for reissuel/issuing and annual service of cards was not paid in period of 180 days (including debit from card account) the payment card would be closed.	
3	Service is necessary condition for ussing cards account. If the fee for SMS-banking service SMS-banking has not been paid within 180 days (including by direct debit from the card account) all payment cards within this card account will be closed.	
4	Cash withdrawal is carried out in national currency from accounts in national currency, not more than 3000 UAH per day.	
5	Besides enrollments of funds from the account individual entrepreneur or legal entity to open accounts for an individual.	
6	The course, which is converting operations made in currency that differs from currency of card account established by the Bank on the day of withdrawals from the card account and is displayed on the bank's website.	
7	Without the presence of the card replenished only in UAH. Deposit cash in foreign currency available only with card or passport. Enrollment on own reserved card accounts through the bank is free.	
8	The obligatory condition for funds debiting is connected SMS-banking service to the main card account.	