

## Tariff for private cards IPS MasterCard for Individuals

Type card (inc. chip)		Mastercard World PayPass
Valid, Term		
1	<b>Basic conditions:</b>	
1.1.	Card production and annual service <sup>2</sup>	1000 UAH
1.2.	Insurance policy - IC JSC "European Travel Insurance" for travelling for abroad	included
1.3.	Premium hall visiting - MasterCard Lounge <sup>9</sup>	
1.4.	Concierge service <sup>10</sup>	
	Additional payments card productions and annual service (1-t card free): <sup>2,4</sup>	
1.5.	Visa Classic Unembossed	20 UAH
	Visa Classic	60 UAH
	Mastercard Gold	200 UAH
1.6.	Reissued on the initiative of the client in case of loss, damage, ATM withdrawal, ect. <sup>2</sup>	200 UAH
1.7.	Service SMS-banking (monthly fee) <sup>5</sup>	free of charge
1.8.	Possibility of a credit card / credit line (only in national currency)	The credit limit is accepted on the main card/ "Kartka Mozhlivostei"
1.9.	Additional deposit account to main card account	"Saving +"
1.10.	Free of charge products	Cards Gift and Virtual
1.11.	Refund of the total amount of retail transactions abroad (excl internet transaction) per month <sup>3</sup>	1%
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>12</sup>	1% min 30 UAH
	-in other Ukrainian banks braches and ATMs (excluding commission of other banks)	1,5%+5 UAH
	-in foreign banks branches and ATMs (excluding commission of other banks)	3% min 3 USD
2.2.	Currency conversion fee <sup>6</sup>	free of charge
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>13</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>11</sup>	Free of charge
	-on own account "Saving+" in national or foreign currency via ATM/kiosks and through SMS-banking/by calling to Call-center	
4.2.	Repayment on auto, mortgage and consumer loans to PJSC "Ukrasotsbank" via ATMs / kiosks PJSC "Ukrasotsbank" - service "Billing"	
5	<b>Credit limit:</b>	
5.1.	The maximum authorized credit limit	250 000 UAH
5.2.	Fee for loan providing (additional to the commissions in p. 2.1., 4 and Ukrasotsbank Online/Mobile except payments in service network and Internet)	2,5%
5.3.	Required minimum repayment, monthly	5% of the actual debt accrued + accrued % for credit
5.4.	Interest rate	38% per annum in UAH
5.5.	Grace period	0,1% per annum (to the 15th of the following month)
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	Transaction limit without confirmation of PIN entry or signature of a client is equal to 200.00 USD or its equivalent in foreign currency for Visa Contactless cards with PayWave technology; for MasterCard contactless cards with PayPass technology it is equal to 100.00 USD or its equivalent in foreign currency.	
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. For payment cards, connected to the additional service "Travel insurance for people who travel abroad" fee for a 1-st year paid in UAH at the time of registration cards, regardless of the card account currency. If the fee for card	
3	Max amount - 1000 UAH per month per customer. Without TIPI and military duty.	
4	Class of additional card shall not exceed class of main card.	
5	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.	
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 o	
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.	
9	Premium hall visiting is performed For MasterCard cardholders only when they visit Terminal D of airport Borispol 31.03.2017. Maximum term of stay is two hours; no more than one visit per day. More information you can find on MasterCard web-site.	
10	The service is provided by MasterCard. More information you can find on companies web-sites.	
11	The obligatory condition for funds debiting is connected SMS-banking service to the main card account.	
12	Cash withdrawal is carried out in national currency from accounts in national currency, not more than 3000 UAH per day.	
13	Besides enrollments of funds from the account individual entrepreneur or legal entity to open accounts for an individual.	