

## Tariff for cards IPS for Individuals in TP "Loyalnyy"

Type card		Mastercard Gold (chip, contactless) <sup>1</sup>	Mastercard Platinum contactless <sup>1</sup>
Valid, Term		3 years	
1	<b>Basic conditions:</b>		
	Opening of tariff plan and annual service <sup>2</sup>	100 UAH/4 USD/4 EUR	500 UAH/20 USD/20 EUR
1.1.	Opening of tariff plan and annual service with insurance policy - IC JSC "European Travel Insurance" for travelling for abroad <sup>2</sup>	300 UAH	1200 UAH
1.2.	Monthly fee <sup>2,13</sup>	20 UAH/1 USD/1 EUR	100 UAH/4 USD/4 EUR
1.3.	Club card Priority Pass <sup>3</sup>		
1.4.	Premium hall visiting - MasterCard Lounge <sup>9</sup>	n/a	included
1.5.	Concierge service <sup>10</sup>		
1.6.	Additional payments card productions and annual service (1-t card free): <sup>2,4</sup>		
	Mastercard Gold	100 UAH/4 USD/4 EUR	
	Mastercard Platinum	n/a	500 UAH/20 USD/20 EUR
1.7.	Reissued on the initiative of the client in case of loss, damage, ATM withdrawal, ect. <sup>2</sup>	100 UAH/4 USD/4 EUR	
1.8.	Sarvice SMS-banking <sup>5</sup>	included	
1.9.	Possibility of a credit card / credit line (only in national currency)	The credit limit is accepted on the "Kreditka"	
1.10.	Additional deposit account to maine card account	"Saving +"	
2	<b>Cash withdrawal (each operation):</b>		
	-in ATM's network of PJSC "Alfa-Bank" (Ukraine), PJSC "Ukrasotsbank" and partner banks according to the list established by PJSC "Ukrasotsbank"	to 20 000 uah/mon – free of charge, above - 1%	to 50 000 uah/mon – free of charge, above - 1%
2.1.	-in branches network of PJSC "Ukrasotsbank"	2 times/mon- free of charge, more- 1%	
	-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/1 USD/1 EUR	
	-in foreign banks branches and ATMs (excluding commission of other banks) <sup>11</sup>	1,5% min 3 USD	
2.2.	Currency conversion fee <sup>6</sup>	1%	
3	<b>Incoming payments (each operation):</b>		
	Cash ,through the cash desk and ATMs (with deposit module) PJSC "Ukrasotsbank":		
3.1.	-with card		
	-without card (inc. 3-d person) <sup>7</sup>		
3.2.	Non-cash:	Free of charge	
	-funds from savings accounts and other accounts in PJSC "Ukrasotsbank", salary, state social payment, pensions, studentships. Other payments under the agreement with PJSC "Ukrasotsbank"		
	-other non-cash incomings (inc. account individual entrepreneur and legal entity)		
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>	0,1% + 3 UAH/0,6 USD/0/6 EUR	
	-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>		
5.1.	The maximum authorized credit limit	4 salary but not more then 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	39,99% 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 in UAH and 36% in foreign currency	
5.7.	Interst rate on overdue credit lines and loans past due loan, overdraft	43% annually in UAH and 48% in foreign currency	
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 account currency in amount that mentioned for cards in UAH		
3	Fee for each visit VIP-halls in airports with Club card Priority Pass - 27 USD for visiting installed by Priority Pass.		
4	Class of additional card shall not exceed class of main card.		
5	Service is necessary condition for ussing cards account.		
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.		
9	Premium hall visiting is performed For MasterCard cardholders only when they visit Terminal D of airport Borispol. 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 for cards IPS MasterCard WorldWide by MasterCard. For cards IPS Visa int. by LLC "UkrAssist". 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	Monthly fee for the first month of the card using does not apply (it is applied up to the end of the current month starting card issue date and only in case of full payment for the card).Fee billing will made on the first day of the month. In case if the cardholder made retail transactions on his card at the merchants or internet for the total amount of 5 000 UAH per month or equivalent amount in foreign currency or 8 transactions for Gold cards, 10 000 UAH per month or equivalent amount in foreign currency or 12 transactions for Platinum cards, the fee will not be applied.		