

TP "Carbon"(Fuel card)			
Card type (inc. Instant, contactless)		Carbon	
Valid, Term		1 year	
1	<b>General conditions:</b>		
1.1.	Account currency	UAH	
1.2.	Card production and annual service <sup>1</sup>	150 UAH	
1.3.	Service "Help on the road"	performed <sup>15</sup>	
1.4.	Additional payments card productions	Not performed	
1.5.	Service SMS-banking (monthly fee) <sup>2</sup>	5 UAH	
1.6.	Connection to system Ukrasbank Online	Free of charge	
1.7.	Reissued on the initiative of the client in case of loss, damage, ATM withdrawal, ect.	50 UAH	
1.8.	Additional deposit account to main card account	"Saving +"	
1.9.	<b>Refund of the total amount of transactions per month<sup>3</sup> ; when calculating in petrol stations network (MCC 5541,5542)</b>	3%	
1.10.	Interest rate on the positive account balance ( starting from 3 000.00 UAH)	10% annual <sup>4</sup>	
2	<b>Cash withdrawal and payments with cards (each operation):</b>		
2.1.	-in ATM's network of PJSC "Alfa-Bank" (Ukraine), PJSC "Ukrasbank" and partner banks according to the list established by PJSC "Ukrasbank"	up to 3000 UAH / month - free <sup>6</sup>	more than 3000 UAH / month - 1%
	-in branches of PJSC "Alfa-Bank" (Ukraine), PJSC "Ukrasbank"		
	-in other Ukrainian banks branches and ATMs (excluding commission of other banks)		more than 3000 UAH / month - 3%+5 UAH
	-in foreign banks branches and ATMs (excluding commission of other banks)		5% min 3 USD
	Cashless operation in service network		Free of charge
2.2.	Currency conversion fee <sup>5</sup>	1% of transaction sum	
3	<b>Incoming payments (each operation):</b>		
3.1.	Cash ,through the cash desk and ATMs (with deposit module) PJSC "Ukrasbank":		
	-with card	Free of charge	
	-without card (inc. 3-d person)	Free of charge	
3.2.	Non-cash:		
	-funds from savings accounts and other accounts in PJSC "Ukrasbank" <sup>9</sup> , salary, state social payment, pensions, studentships. Other payments under the agreement with PJSC "Ukrasbank"		Free of charge
	-other non-cash incomings (inc. account individual entrepreneur and legal entity)		Free of charge
4	<b>Cashless transactions (each operation; currency account must meet currency card account):</b>		
4.1.	-between payment cards opened in PJSC "Ukrasbank", in UAH only via ATM/kiosks and through SMS-banking		1% min 1UAH
	-from cards of IPS Visa Int. and MasterCard WorldWide in national currency via ATM PJSC "Ukrasbank" to cards of IPS MasterCard WorldWide and Visa Int. of other Ukrainian banks (a currency of sender card and receiver card has to be the same) <sup>14</sup>		1% min 5UAH
	-from card account "Saving+" to own account in Bank by calling to Call-center <sup>7</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
5	<b>Interest rate for unauthorized overdraft:</b>		
5.1.	Interest rate for unauthorized overdraft		43% annually in UAH
5.2.	Interest rate on overdue unauthorized overdraft		43% annually in UAH
6	<b>Tariff for operations in system "Ukrasbank Online/Mobile"</b>	<b>Account currency<sup>10</sup></b>	<b>Tariff<sup>11</sup></b>
6.1.	Activation/monthly fee	UAH	0 UAH
6.2.	Funds transfers from current account/payment card to own current accounts / payment cards opened in PJSC "Ukrasbank" <sup>12</sup>	UAH	1% min 1 UAH
6.3.	Funds transfer to the current account/payment cards of other customers of PJSC "Ukrasbank"	UAH	1% min 1 UAH
6.4.	Funds transfers to accounts in another Ukrainian banks:		
6.4.1.	from current accounts/payment cards of PJSC "Ukrasbank" to accounts in another Ukrainian banks	UAH	1% min 1 UAH
6.4.2.	from payment card of PJSC "Ukrasbank" to MasterCard & Visa payment cards (using card number) issued by another Ukrainian banks <sup>14</sup>	UAH	1% min 5 UAH
6.5.	Operations with funds on deposit, saving, credit accounts opened in PJSC "Ukrasbank":		
8.5.1.	from current account/payment card to own deposit, saving, credit accounts opened in PJSC "Ukrasbank" <sup>12</sup>	UAH	0 UAH
8.5.2.	from saving accounts <sup>12</sup> to own current account/payment card opened in PJSC "Ukrasbank"	UAH	0 UAH
6.6.	Statement by current, card account / payment card		
6.7.	Blocking of cards initiated by client		
1	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.		
2	Service is necessary condition for using cards account. If the fee for SMS-banking service has not been paid within 180 days (including by debit card account) all payment card on the card account closed.		
3	Operations by account conducted its own and credit funds during 1 month are included, incl. which were executed wholly or partly with credit funds, that were made in Ukraine. Max amount - 500 UAH per month per customer, without TPI and military duty.		
4	Interest rate on the positive account balance less than 3 000.00 UAH - 0% annual. The IR size is equal to actual rate of the deposit "Saving+" which can be review appropriately.		
5	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.		
6	It means total withdrawal of cash at all ATMs in Ukraine on the card account monthly.The fee for the provision of banking services specified in this section is not separately charged. The cost of these services is included in the Card production and annual service.		
7	The obligatory condition for funds debiting is connected SMS-banking service to the main card account.		
9	Besides enrollments of funds from the account individual entrepreneur or legal entity to open accounts for an individual.		
10	Currency of transfer must meet currency account recipient. Transfer of funds to be provided only in national currency excluding transfers between own accounts / cards of the customer opened in PJSC "Ukrasbank".		
11	Commission for payments from card accounts / payment cards charges in currency of account / card. Commission for payments from current accounts in foreign currency charges in UAH from client's current account in UAH. Commission for payments from current accounts in UAH charges in UAH from client's current account in UAH.		
12	Transfers of funds on deposit accounts possible, if deposit conditions permit such operations. Funds transfer from card, current account / payment card of non-resident to deposit account of other non-resident is not permitted. Transfers to own transit account (3739) to repay the loan are free of charge.		
13	By "Saving" account only transfers from / to own current account and on own "Saving +" deposit account available.		
14	Available between cards of Residents. Max amount - 25 00 UAH per transaction , 150 000 UAH per day , 150 000 Uah per month for each card.		
15	The service is provided by LLC "VSK" UkrAssist".Service is activated free of charge provided payment cards in all trade and service network, except the filling stations totaling 1000 UAH. (the first month) According to the customer request and subject to non-compliance free connection fee is - 20 UAH per month. The service is activated within two weeks from the moment of achieving the required sum of payments or connections. After activating the service, you receive a call and a text message from the concierge service.		