

### Tariff for private cards IPS for Individuals

Type card		TP "Champion"	TP "GOLD"	TP "PLATINUM"
		Visa Classic magnetic (incl. Instant)	Mastercard Gold (chip, contactless) <sup>1</sup>	Mastercard Platinum contactless <sup>1</sup>
Valid, Term		1 year		
<b>1</b>	<b>Basic conditions:</b>			
1.1.	Card production and annual service (including depositors) <sup>2</sup>	100 UAH / 4 USD / 4 EUR	250 UAH / 10 USD / 10 EUR	500 UAH / 20 USD / 20 EUR
1.2.	Opening and annual maintenance of main card with Insurance policy - IC JSC "European Travel Insurance" for travelling for abroad <sup>2</sup>	Not performed	300 UAH	1200 UAH
1.3.	Monthly fee <sup>2,10</sup>	20 UAH / 1 USD / 1 EUR	50 UAH / 2 USD / 2 EUR	250 UAH / 10 USD / 10 EUR
1.4.	Premium hall visiting – MasterCard Lounge <sup>7</sup>	Not performed		Included <sup>11</sup>
	Additional payments card productions and annual service <sup>2,3</sup>	From the first card - charge		
1.5.	Visa Classic magnetic	100 UAH / 4 USD / 4 EUR		
	Mastercard Gold	250 UAH / 10 USD / 10 EUR		
	Mastercard Platinum contactless <sup>1</sup>	Not performed	Not performed	500 UAH / 20 USD / 20 EUR
1.6.	Reissued on the initiative of the client in case of loss, damage, ATM withdrawal, etc. <sup>2</sup>	50 UAH / 2 USD / 2 EUR	100 UAH / 4 USD / 4 EUR	250 UAH / 10 USD / 10 EUR
1.7.	Service SMS-banking (monthly fee) <sup>4</sup>	15 UAH / 0,5 USD / 0,5 EUR		
1.8.	Additional deposits account to main card account	"Saving +"		
<b>2</b>	<b>Cash withdrawal (each operation):</b>			
2.1.	- in branches network of PJSC "Ukrasotsbank", PJSC "Alfa-Bank" (Ukraine)	2 times a month free of charge <sup>11</sup> , further - 2% + 20 UAH / 1 USD / 1 EUR		
	- in ATM's network of PJSC "Ukrasotsbank", PJSC "Alfa-Bank" (Ukraine) and partner banks according to the list established by PJSC "Ukrasotsbank"	up to 5 000UAH/per month - Free of charge <sup>11</sup> , above Limit - 2%+20 UAH	up to 10 000 UAH/per month - Free of charge <sup>11</sup> , above Limit - 2%+20 UAH	up to 30 000 UAH/per month - Free of charge <sup>11</sup> , above Limit - 2%+20 UAH
	- in branches network of PJSC "Ukrasotsbank" without card <sup>9</sup>	2% + 20 UAH		
	- in other Ukrainian banks braches and ATMs (excluding commission of other banks)	2% + 20 UAH / 1 USD / 1 EUR		
	- in foreign banks branches and ATMs (excluding commission of other banks)	2% + 20 UAH / 1 USD / 1 EUR		
2.2.	Currency conversion fee <sup>5</sup>	2%		
<b>3</b>	<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 <sup>11</sup>		
	- without card (inc. 3-d person) <sup>6</sup>			
Non-cash:				
3.2.	- funds from savings accounts and other accounts in PJSC "Ukrasotsbank", salary, state social payment, pensions, studentships. Other payments under the agreement with PJSC "Ukrasotsbank"	Free of charge <sup>11</sup>		
	- other non-cash incomings (inc. account individual entrepreneur and legal entity)			
<b>4</b>	<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 / 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	Interest rate for unauthorized credit-overdraft	43% annually in UAH and 36% in foreign currency		
	Interest rate on overdue credit lines and loans past due loan, overdraft	43% annually in UAH and 48% in foreign currency		
<b>1</b>	Transaction limit without confirmation of PIN entry or signature of a client is equal to 200,00 UAH 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 UAH or its equivalent in foreign currency.			
<b>2</b>	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 reissue/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. If the fee for card issuing and annual servicing is paid in bank cash-desk such fee has to be charged in UAH not depending on account currency in amount that mentioned for cards in UAH			
<b>3</b>	Class of additional card shall not exceed class of main card.			
<b>4</b>	Service is necessary condition for using cards account.			
<b>5</b>	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.			
<b>6</b>	Without the presence of the card replenished only in UAH. Deposit cash in foreign currency available only with passport.			
<b>7</b>	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.			
<b>8</b>	The obligatory condition for funds debiting is connected SMS-banking service to the main card account.			
<b>9</b>	Cash withdrawal is carried out in national currency from accounts in national currency, not more than 3000 UAH per day. Withdrawal of deposits and interest on deposits opened at PJSC "Ukrasotsbank" is not charged <sup>11</sup> and is not limited ("offline operation").			
<b>10</b>	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. The fee will not be applied if the cardholder made: - for Champion cards, transactions at the merchants and internet for the total amount of 2 000 UAH per month or equivalent amount in foreign currency, or the total number of 8 pieces operations; - for Gold cards, transactions at the merchants and internet for the total amount of 5 000 UAH per month or equivalent amount in foreign currency, or the total number of 10 pieces operations; - for Platinum cards, transactions at the merchants and internet for the total amount of 10 000 UAH per month or equivalent amount in foreign currency, or the total number of 12 pieces operations.			
<b>11</b>	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.			