

Tariff for Cards "Kredytyni" of International payment system MasterCard and Visa¹

Type card (inc. chip)		Standard, Classic	Gold	Platinum	Infinite ²
Valid, Term		1 year			
1	Basic conditions:				
1.1.	Card production and annual service ³	Free of charge			
1.2.	Insurance policy - IC JSC "European Travel Insurance" for travelling for abroad	n/a			
1.3.	Additional payments cards (production and annual service) ²				
	Maestro, Electron, Classic Unembossed	5 UAH			
	Standard, Classic	30 UAH			
	Gold	n/a	150 UAH		
	Platinum	n/a	500 UAH		
1.4.	Service SMS-banking ⁸	Free of charge			
1.5.	Reissued on the initiative of the client in case of loss, damage, ATM withdrawal, ect ⁹	10 UAH			
1.6.	Additional deposits account to main card account	Saving + and "Active" Cards Gift+Virtual			
2	Credit limit:				
2.1.	The maximum authorized credit limit	50 000 UAH	300 000 UAH	Individual decision	
2.2.	Interest rate	30% per annum			
2.3.	Grace period (to 45 day)	0,1% per annum			
2.4.	Fee for loan providing (additional to the commissions in p. 3.1. and p.5 except payments in service network and Internet)	2,50%			
2.5.	Required minimum repayment, monthly	5% of the actual debt accrued + accrued % for credit			
2.6.	Interest rate for unauthorized credit-overdraft	43% per annum			
2.7.	Interest rate on overdue credit lines and loans past due loan, overdraft	43% per annum			
3	Cash withdrawal (each operation):				
3.1.	-in ATM's of PJSC "Ukrasotsbank" and "UniCredit Group" ATMs	Free of charge			
	-in branches network of PJSC "Ukrasotsbank"	20 UAH			
	-in partner banks ATMs network	3 UAH			
	-in other Ukrainian banks branches and ATMs (excluding commission of other banks)	1,5%+5 UAH			
	-in foreign banks branches and ATMs (excluding commission of other banks)	1,5% min 3 USD			
3.2.	Cashless operation in service network	Free of charge			
3.3.	Currency conversion fee ³	1%			
3.4.	Request to withdraw amounts exceeding the balance of the card account at an ATM of another bank	0,50 USD			
4	Incoming payments (each operation):				
4.1.	Cash ,through the cash desk and ATMs (with deposit module) PJSC "Ukrasotsbank":				
	-with card	Free of charge			
	-without card (inc. 3-d person) ⁴	1% min 5 UAH max 500 UAH			
4.2.	Non-cash	Free of charge			
5	Cashless transactions (each operation; currency account must meet currency card account):				
5.1.	-between payment cards opened in PJSC "Ukrasotsbank", in UAH only via ATM/kiosks and through SMS-banking/Internet-bank	0,5% min 1грн.			
	- Non-cash transactions from cards of IPS Visa Int. and MasterCard WorldWide in national currency via ATM PJSC "Ukrasotsbank" 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) ¹⁰ .	0,5% min 5 UAH			
	-from card account "Saving+" to own account in Bank by calling to Call-center	0,1% + 3 UAH			
	-on own account "Saving+/" "Active" in national or foreign currency via ATM/kiosks and through SMS-banking/Internet-bank	Free of charge			
5.2.	SPO service - Standing payment order for money transfer by requisites (foreign currency transferring is only for own accounts in PJSC "Ukrasotsbank") (each operation):				
	-on own deposit (non-card) account in PJSC "Ukrasotsbank"	Free of charge			
	-to repay the loan and on other account details in PJSC "Ukrasotsbank" (incl. transfers to "Active" and "Saving+")	2 UAH			
	-to account details out of PJSC "Ukrasotsbank"	0,5 min 3 UAH max 3000 UAH			
6	Information about account balance , including issuing statements and information:				
6.1.	Getting information about account balance :				
	-in ATM / kiosk PJSC "Ukrasotsbank" ^{3,4}	Free of charge			
	-through SMS-banking				
	-via Internet bank				
6.2.	Mini-statement request for card account: ATMs / kiosks PJSC "Ukrasotsbank" / through SMS-banking / via Internet bank	0,5 UAH			
6.3.	Providing monthly statements on the card account (monthly fee):				
	- in branches of PJSC "Ukrasotsbank" (including accounts "Savings +", "Active")	Free of charge			
	-by E-mail (additional service) ¹				
6.4.	Statements by individual client request for any period of time (but no more than 1 year from current date). Ordered in a branch and including accounts: "Savings +", "active"	50 UAH			
6.5.	Providing information about the presence / status of card account at the request of the client in a Branch (paid by cash)	80 UAH			
6.7.	Duplicate of Agreement card account	60 UAH			
7	Additional services:				
7.1.	Internet banking - connecting service	Free of charge			
7.2.	Changing of the PIN-code in ATMs / kiosks PJSC "Ukrasotsbank"	10 UAH			
7.3.	Request a copy of a document on card transactions except of cash ATM transactions (Bank debits from client's card account) . ⁶				
7.4.	Request a T&E Document (document certifying the transactions made by the Card when paying for car rental, airline tickets, hotel services and transactions during sea cruises) ⁵	5 USD			
7.5.	Setting Card into a paper stop list of ⁶ (paid in cash or debited from card account at Bank of the client) card Classic / Standard / Gold / Platinum / Infinite) ⁵	25 USD			
7.6.	Emergency card production through VISA/MC customer support if Card was lost or stolen abroad (card Classic / Standard/ Gold / Platinum / Infinite) ⁵	250 USD			
7.7.	Emergency cash withdrawal through VISA/MC customer support if Card was lost or stolen abroad (card Classic / Standard/ Gold / Platinum / Infinite) ⁵	200 USD			
7.8.	Unconfirmed claims (is charged after investigating):				
	- on domestic transactions	50 UAH			
	- on international transactions ⁵	30 USD			
7.9.	Blocking of cards:				
	-via Call-center bank, through SMS-banking via Internet Bank including initiated by PJSC "Ukrasotsbank"	Free of charge			
1	Kredytyni is available in UAH for cardholders of credit cards whom migration from PJSC "UnicreditBank" to service in PJSC "Ukrasotsbank"				
2	For clients whom migration from PJSC "UnicreditBank" to service in PJSC "Ukrasotsbank" and have card type Platinum with credit limit 300 000 UAH and more				
3	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.				
4	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.				
5	Debited from the card's account. 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	The period setting - 2 weeks for each separate region: 1.USA; 2.Kanada; 3.Country Central and South America 4. The Asia and Pacific region; 5. The Central and Eastern Europe, Middle East and Africa (including Ukraine and all neighboring countries) 6. Countries of the European Union.				
7	Africa (including Ukraine and all neighboring countries) 6. Countries of the European Union.				
8	If the fee-for-service SMS Banking has not been paid within 180 days (including by debit card account) all credit cards card account closed.				
9	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.				
10	Available between cards of Residents. Max amount - 10 000 UAH per day for each card.				