

Tariff for private cards IPS MasterCard and Visa for Individuals

Type card		Debit Standard, Classic Unembossed (inc. chip ¹)	Standard, Classic (inc. chip ¹)	Gold (chip ¹) (inc. contactless ¹¹)
Valid, Term		3 years		
1	Basic conditions:			
1.1.	Account currency	USD/EUR		
1.2.	Card production and annual service* ²	Free of charge*		40 USD/35 EUR
1.3.	Insurance policy - IC JSC "European Travel Insurance" for travelling for abroad	included		
1.4.	Additional payments card productions and annual service (1-t card free). ^{2,4}			
	Debit Standard, Classic Unembossed (inc. chip ¹)	1USD/1EUR		
	Standard/Classic (inc. chip ¹)	n/a	6 USD/5 EUR	
1.5.	Interest rate on the positive account balance (starting from 100.00 USD/EUR) ⁵	7% annual in USD, 5% annual in EUR		
1.6.	Reissued on the initiative of the client in case of loss, damage, ATM withdrawal, ect. ²	1USD/1EUR	6 USD/ 5 EUR	12 USD/10 EUR
1.7.	Service SMS-banking (monthly fee) ⁴	0,5 USD/ 0,4 EUR		
1.8.	Connection to system UniCredit Online	Free of charge		
1.9.	Additional deposits account to main card account	"Saving +"		
1.10.	Free of charge products	Cards Gift and Virtual		
2	Cash withdrawal (each operation):			
2.1.	-in network of branches and ATMs of PJSC "Ukrasotsbank"	Free of charge		
	-in partner banks ATMs network			
	-in other Ukrainian banks braches and ATMs (excluding commission of other banks)	3% min 3 USD		
	- in foreign "UniCredit Group" ATMs			
	- in foreign banks branches and ATMs (excluding commission of other banks)			
2.2.	Cashless operation in service network	Free of charge		
2.3.	Currency conversion fee ⁵	2%		
2.4.	Balance of the card account at an ATM of another bank ⁹	0,50 USD		
3	Incoming payments (each operation):			
3.1.	Cash ,through the cash desk and ATMs (with deposit module) PJSC "Ukrasotsbank":	Free of charge		
	-with card			
	-without card ⁶	1% min 5 UAH. max 500 UAH.		
3.2.	Non-cash (incl. Incoming on "Saving+"):	Free of charge		
	-funds from savings accounts and other accounts in PJSC "Ukrasotsbank" ¹⁰ , 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	Cashless transactions (each operation; currency account must meet currency card account):			
4.1.	-from card account "Saving+" to own account in Bank by calling to Call-center ⁷	0,1% + 3 UAH/0,6 USD/0/6 EUR		
	-on own account "Saving+"in 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"			
4.3.	SPO service - Standing payment order for money transfer by requisites (foreign currency transferring is only for own accounts in PJSC "Ukrasotsbank") (each operation):	Free of charge		
	-on own deposit account in PJSC "Ukrasotsbank"			
	-to repay the loan and on other account details in PJSC "Ukrasotsbank" (incl. transfers to "Saving+")			
0,25 USD/0,2 EUR				
5	Credit limit:			
5.1.	Interest rate for unauthorized credit-overdraft	36% annually in foreign currency		
5.2.	Interest rate on overdue credit lines and loans past due loan, overdraft	48% annually in foreign currency		
*	under the terms of the deposit promo			
1	Chip-cards have high security level from counterfeit and fraud operations making due to special cryptographic encryption tools of information safety and storing			
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 renewal/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 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.			
3	Class of additional card shall not exceed class of main card.			
4	Service is necessary condition for issuing 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.			
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	Deposit cash in foreign currency available only with card or passport. Enrollment on own reserved card accounts through the bank is free.			
7	The obligatory condition for funds debiting is connected SMS-banking service to the main card account.			
8	With 30.05.2015 rate of 3.50% per annum in USD, 2.00% in EUR (rate can be review appropriately).			
9	The course, which is converting operations made in currency that differs from currency of card account established by the NBU on the day of withdrawals from the card account and is displayed on the NBU website.			
10	Besides enrollments of funds from the account individual entrepreneur or legal entity to open accounts for an individual.			
11	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.			