

**TP "Private - fuel Card" for individuals cards of IPS Visa**

Card type (inc. Instant)		CHIP Visa Gold Fuel	
Term		3 years	
<b>1</b>	<b>General conditions:</b>		
1.1.	Account currency	UAH	
1.2.	Card production and annual service <sup>1</sup>	150 UAH	
1.3.	Insurance programme "Beregynia" by IC PrJSC "Arsenal insurance" (1 <sup>st</sup> year)	Included	
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 UniCredit 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 deposits account to main card account	"Saving +" and "Active"	
1.9.	Free of charge products	Cards Gift and Virtual	
1.10.	Refund of the total amount of transactions per month <sup>3</sup>	3%	
1.11.	Interest rate on the positive account balance ( starting from 3 000.00 UAH)	11% annual <sup>4</sup>	
<b>2</b>	<b>Cash withdrawal and payments with cards (each operation):</b>		
2.1.	-in ATM's and branches of PJSC "Ukrsotsbank"	3%	
	-in partner banks ATMs network		
	-in other Ukrainian banks braches and ATMs (excluding commission of other banks)	3%+5 UAH	
	- in foreign "UniCredit Group" ATMs	1,5% min 3 USD	
	-in foreign banks branches and ATMs (excluding commission of other banks)	3% min 3 USD	
	Cashless operation in service network	Free of charge	
2.2.	Currency conversion fee <sup>5</sup>	2% of transaction sum	
2.3.	Request to withdraw amounts exceeding the balance of the card account at an ATM of another bank <sup>8</sup>	0.5 USD	
<b>3</b>	<b>Incoming payments (each operation):</b>		
3.1.	Cash ,through the cash desk and ATMs (with deposit module) PJSC "Ukrsotsbank":		
	-with card -without card (inc. 3-d person)	Free of charge	
3.2.	Non-cash ( incl. Incoming on "Saving+"):		
	-funds from savings accounts and other accounts in PJSC "Ukrsotsbank" <sup>9</sup> , salary, state social payment, pensions, studentships. Other payments under the agreement with PJSC "Ukrsotsbank"	Free of charge	
	-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.	-between payment cards opened in PJSC "Ukrsotsbank", 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 "Ukrsotsbank" 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>6</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+/" "Active" in national or foreign currency via ATM/kiosks and through SMS-banking/by calling to Call-center	Free of charge	
4.2.	SPO service - Standing payment order for money transfer by requisites (foreign currency transferring is only for own accounts in PJSC "Ukrsotsbank" ) (each operation):		
	-on own deposit account in PJSC "Ukrsotsbank"	Free of charge	
	-to repay the loan and on other account details in PJSC "Ukrsotsbank" (incl. transfers to "Active" and "Saving+")	2 UAH	
	-to account details out of PJSC "Ukrsotsbank"	0,5% min 3 UAH max 3000 UAH	
<b>5</b>	<b>Interest rate for unauthorized overdraft:</b>		
5.1.	Interst rate for unauthorized overdraft	55% annually in UAH	
5.2.	Interst rate on overdue unauthorized overdraft	67% annually in UAH	
<b>6</b>	<b>Tariff for operations in system "UniCredit Online"</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 UniCredit Bank <sup>12</sup>	UAH	1% min 1 UAH
6.3.	Funds transfer to the current account/payment cards of other customers of UniCredit Bank		
6.4.	Funds transfers to accounts in another Ukrainian banks:	UAH	1% min 5 UAH
6.4.1.	from current accounts/payment cards of UniCredit Bank to accounts in another Ukrainian banks		
6.4.2.	from payment card of UniCredit Bank to MasterCard & Visa payment cards (using card number) issued by another Ukrainian banks <sup>14</sup>		
6.5.	Operations with funds on deposit, saving, credit accounts opened in UniCredit Bank:	UAH	0 UAH
6.5.1.	from current account/payment card to own deposit, saving, credit accounts opened in UniCredit Bank <sup>12</sup>		
6.5.2.	from saving accounts <sup>13</sup> to own current account/payment card opened in UniCredit Bank		
6.6.	Statement by current, card account / payment card		
6.7.	Blocking of cards initiated by client		
<b>1</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		
<b>2</b>	Service is necessary condition for ussing cards account.		
<b>3</b>	All operations by account during 1 month are included, that were made in petrol stations network in Uktaine (MCC 5541, 5542). Max amount - 500 UAH per month. Without TIPI and military duty.		
<b>4</b>	Interest rate on the positive account balance less than 3 000.00 UAH - 0% annual.		
<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		
<b>6</b>	Available between cards of Residents. Max amount - 10 000 UAH per day for each card.		
<b>7</b>	The obligatory condition for funds debiting is connected SMS-banking service to the main card account.		
<b>8</b>	is displayed on the NBU website.		
<b>9</b>	Besides enrollments of funds from the account individual entrepreneur or legal entity to open accounts for an individual.		
<b>10</b>	Currency of transfer must meet currency account recipient. Transfer founds only in UAH expect transfers between own account/ payment cards of clients opened in PJSC "Ukrsotsbank.		
<b>11</b>	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.		
<b>12</b>	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.		
<b>13</b>	By "Saving" account only transfers from / to own current account and on own "Saving +" deposit account available.		
<b>14</b>	Available between cards of Residents. Max amount - 30 000 UAH per day for each card.		