

Tariffs for payment cards, inc. chip*, of systems Visa and MasterCard under TP "Sailor credit card"

Card type (including chip cards)		Classic , Standard	Gold
Validity period		up to 3 years	
1	Terms:		
1.1.	Currency	UAH	
1.2.	Opening and annual service	120 UAH	1000 UAH
		Free of charge - with TP "Sailor card"	
1.3.	Additional payment cards	30 UAH	150 UAH
		Free of charge - with TP "Sailor card"	
1.4.	Reissued on the initiative of the client in case of loss, damage, ATM withdrawal, ect ⁴	50 UAH	200 UAH
1.5.	SMS-banking (monthly) ⁵	3.5 UAH	
1.6.	Free banking products	Gift and Virtual cards	
2	Credit limit:		
2.1.	The maximum permitted limit	4 salary, but not more than 50 000 UAH	
2.2.	The interest rate on the loan	30 % in local currency	
2.3.	Grace period (45 days)	0.1 % per year in local currency (till the 15th of the next month)	
2.4.	Fee for loan providing (additional to the commissions in p. 3.1, 5 and for Unicredit Online (except payments in service network and Internet)	2%	
2.5.	The required monthly minimum payment	5% of the actual debt + accrued % of the loan	
2.6.	Accrual of interest on unauthorized overdraft	43% in local currency and 36% in foreign currency	
2.7.	Accrual of interest on credit lines and overdraft overdue	43% in local currency and 48% in foreign currency	
3	Withdrawal of cash and card payments (each operation):		
3.1.	- in network of branches and ATMs of PJSC "Ukrsocbank"	3.80%	
	- in network of partner banks ATMs		
	- in network of other Ukrainian banks and ATMs (excluding other banks' fees)	5%+UAH 5	
	- in foreign ATMs of Unicredit Group	5% min USD 3	1,5% min USD 3
	- in network of foreign banks and ATMs (excluding other banks' fees)	3% min USD 3	
	Cashless payments in the sales and service network	Free	
3.2.	Operations performed in a currency that differs from currency of card account (conversion)	2%	1%
3.3.	Request to the issuance of money amount than exceeds the balance on the card account at an ATM of another bank ⁶	0,50 USD	
4	Balance Account (each operation):		
4.1.	Cash desks and ATMs (with deposit module) PJSC "Ukrsotsbank":	Free	
	- in the presence of the card		
	- without a card (including 3rd person)	1% min UAH 5 max UAH 500	
	Incoming replenishment (including admission to the "Saving +"):	Free	
4.2.	- funds from savings accounts and other accounts in PJSC "Ukrsotsbank" ⁷ , salary, state social payment, pensions, studentships. Other payments under the agreement with PJSC "Ukrsotsbank"		
	- other non-cash incomings (inc. account individual entrepreneur and legal entity)		
5	Wire Transfers (for each transaction, transfer currency must respond currency of the account beneficiary):		
5.1.	- between card accounts opened in PJSC "Ukrsotsbank", in local currency through a network of ATMs / kiosks, via SMS-banking	0,5% min UAH 1	
	- non-cash transactions 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) ⁵ .	0,5% min 5 UAH	
1	The rate at which is converting operations made in currency that differs from currency of card account, established by the Bank on the day when the funds from the card account and is displayed on the bank's website.		
2	Without cards only UAH bills are replenished. Balance account in foreign currency through the bank, shall be subject to the passport. Updating of own reserved cash card accounts through the bank is free of charge.		
3	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.		
4	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.		
5	Available between cards of Residents. Max amount - 30 000 UAH per day for each card.		
6	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.		
7	Besides enrollments of funds from the account individual entrepreneur or legal entity to open accounts for an individual.		