

Tariff for salary, pension, social and deposit cards IPS MasterCard and Visa for Individuals

Type card (inc. chip)	Classic Unembossed Student Card/ Classic Unembossed Pupil Card	Electron, Debit Standard, Classic Unembossed (inc. Instant)	Standard, Classic (inc. contactless) ¹	Gold (inc. contactless) ¹	Platinum (inc. contactless) ¹
Valid, Term	5 years		3 years		
1 Basic conditions:					
1.1. Card production and annual service ²	Free of charge ⁹	20 UAH/1 USD/1EUR ⁸	80 UAH/7 USD/5 EUR	1000 UAH/43 USD/40 EUR	3000 UAH/132 USD/120 EUR
1.2. Insurance policy - IC JSC "European Travel Insurance" for travelling for abroad	n/a			included	
1.3. Club card Priority Pass ³	n/a			included	
1.4. Premium hall visiting - MasterCard Lounge ¹¹	n/a			included	
1.5. Concierge service ¹⁴	n/a			included	
1.6. Additional payments card productions and annual service:^{2,4}					
Debit Standard, Classic Unembossed (inc.CHIP)	n/a		20 UAH/1 USD/1 EUR		
Standard/Classic (inc. contactless)	n/a		60 UAH/5 USD/4 EUR		
Gold (inc. contactless)	n/a		150 UAH/14 USD/10 EUR		
Platinum ¹¹ (inc. contactless)	n/a		500 UAH/44 USD/32 EUR		
1.7. Interest on the balance of the main card account, on which enrollment pensions	0% per annum				
1.8. Card renewal in case of loss ,damage, ATM block, etc. ²	40 UAH	10 UAH/1 USD/1EUR	60 UAH/5 USD/4 EUR	150 UAH/12 USD/10 EUR	
1.9. Service SMS-banking (monthly fee) ⁵	5 UAH/0.5 USD/0.4 EUR				
1.10. Possibility of a credit card / credit line (only in national currency)	n/a	The credit limit is accepted on the main card/ "Kreditka"		The credit limit is accepted on the main card/ "Kreditka"	
1.11. Additional deposits account to main card account	n/a		"Saving +" and "Active"		
1.12. Free of charge products	Cards Gift and Virtual				
2 Cash withdrawal (each operation):					
- in ATMs and branches network of PJSC "UkrSotsbank"					
- in partner banks ATMs network					
- in branches network of PJSC "UkrSotsbank" without card ¹⁶					
- in other Ukrainian banks branches and ATMs (excluding commission of other banks)					
- in foreign "UniCredit Group" ATMs ¹¹					
- in foreign banks branches and ATMs (excluding commission of other banks) ¹³					
2.2. Currency conversion fee ⁶	1%				
3 Incoming payments (each operation):					
Cash through the cash desk and ATMs (with deposit module) PJSC "UkrSotsbank":					
- with card					
- without card (inc. 3-d person) ⁷					
Non-cash (incl. Incoming on "Saving+"):					
- funds from savings accounts and other accounts in PJSC "UkrSotsbank" ¹⁷ , 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)					
4 Cashless transactions (each operation; currency account must meet currency card account):					
- between payment cards opened in PJSC "UkrSotsbank", in UAH only via ATM/kiosks and through SMS-banking					
- 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) ¹⁰ .					
- from card account "Saving+" to own account in Bank by calling to Call-center ¹⁵					
- on own account "Saving+/" "Active" in national or foreign currency via ATM/kiosks and through SMS-banking/by calling to Call-center					
4.2. Repayment on auto, mortgage and consumer loans to PJSC "UkrSotsbank" via ATMs / kiosks PJSC "UkrSotsbank" - service "Billing"	Free of charge				
5 Credit limit:					
5.1. The maximum authorized credit limit	n/a		1 salary/pension but not more than 50 000 UAH	4 salary but not more than 250 000 UAH	
5.2. Fee for loan providing (additional to the commissions in p. 2.1. and 4 - except payments in service network and Internet)	n/a		2,5%	2,5%	
5.3. Required minimum repayment, monthly	n/a		accrued interest on the loan	5% of the actual debt accrued + accrued % for credit	
5.4. Interest rate	n/a		38% per annum		
5.5. Grace period	n/a		0,1% per annum (to the 15th of the following month)		
5.6. Interest rate for unauthorized credit-overdraft	n/a		43% annually in UAH and 36% in foreign currency		
5.7. Interest rate on overdue credit lines and loans past due loan, overdraft	n/a		43% annually in UAH and 48% in foreign currency		
1 Transaction limit without confirmation of PIN entry or signature of a client is equal to 200.00 USD 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 USD or its equivalent in foreign currency.					
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 Fee for each visit VIP-halls in airports with Club card Priority Pass - 27 USD for visiting installed by Priority Pass.					
4 Class of additional card shall not exceed class of main card.					
5 Service is necessary condition for using cards account (expect for staff budget organization and for pensioner). 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.					
6 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. For card types Instant (excepting Gold, Platinum) the fee is 2%.					
7 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.					
8 For staff of budget organization, for social payments, pension and deposit funds - free					
9 Educational institution paid commission in amount 30 UAH for each card.					
10 Available between cards of Residents. Max amount - 15 000 UAH per transaction , 75 000 UAH per day , 150 000 Uah per month for each card.					
11 Premium hall visiting is performed For MasterCard cardholders only when they visit Terminal D of airport Borjopol. Maximum term of stay is two hours; no more than one visit per day. More information you can find on MasterCard web-site.					
12 For card types Instant the fee fits 3% of transaction sum, minimum 3 USD.					
13 For card types Instant the fee fits 5% of transaction sum, minimum 3 USD.					
14 The service is provided by MasterCard. For cards MPS Visa int. by LLC "UkrAssist". More information you can find on companies web-sites.					
15 The obligatory condition for funds debiting is connected SMS-banking service to the main card account.					
16 Cash withdrawal is carried out in national currency, not more than 3000 UAH per day.					
17 Besides enrollments of funds from the account individual entrepreneur or legal entity to open accounts for an individual.					