

Tariff for private cards IPS MasterCard and Visa for Individuals

Type card (inc. chip)	Electron Instant Express Loan ¹	Electron, Debit Standard, Classic Unembossed, Standard, Classic (inc. Instant and contactless) ²⁰	Mastercard Standard UEFA (inc. Instant and contactless)	Gold (inc. contactless) ^{1,20}	Mastercard World PayPass	Platinum (inc. contactless) ^{1,20}	
Valid, Term							
3 years							
1 Basic conditions:							
1.1. Card production and annual service ²	85 UAH/8 USD/6 EUR	100 UAH/4 USD/4 EUR ²⁰		1000 UAH/43 USD/40 EUR	1000 UAH	3000 UAH/132 USD/120 EUR	
1.2. Insurance policy - IC JSC "European Travel Insurance" for travelling for abroad	n/a						
1.3. Club card Priority Pass ⁹	n/a						
1.4. Premium hall visiting - MasterCard Lounge ⁹	n/a						
1.5. Concierge service ¹²	n/a						
Additional payments card productions and annual service (1-t card free): ¹⁴	starting from 1-t card						
1.6. Debit Standard, Classic Unembossed (inc. chip)	n/a	50 UAH/ 2USD/ 2EUR		50 UAH/ 2USD/ 2EUR	20 UAH/ 1USD/1 EUR	50 UAH/ 2USD/ 2EUR	
Standard Classic (inc. contactless)		n/a		60 UAH/5 USD/4 EUR			
Gold (inc. contactless)		n/a		100 UAH/4 USD/4 EUR	200 UAH/18 USD/13 EUR	100 UAH/4 USD/4 EUR	
Platinum ³ (inc. contactless)		n/a		n/a	500 UAH/44 USD/32 EUR		
1.7. Reissued on the initiative of the client in case of loss, damage, ATM withdrawal, ect. ²	20 UAH	50 UAH/ 2USD/ 2EUR		100 UAH/4 USD/4 EUR	200 UAH/18 USD/13 EUR	100 UAH/4 USD/4 EUR	
1.8. Service SMS-banking (monthly fee)	Free of charge						
1.9. Possibility of a credit card / credit line (only in national currency)	provided with a separate card "Karka Mozhyvosti" The credit limit is accepted on the main card/ "Karka Mozhyvosti"						
1.10. Additional deposit account to main card account	"Saving +"						
1.11. Free of charge products	Cards Gift and Virtual						
1.12. Refund of the total amount of transactions per month ^{17,18}	n/a		0.5%	n/a	n/a	n/a	
1.13. Refund of the total amount of retail transactions abroad (excl internet transaction) per month ¹⁹	n/a		n/a	n/a	1%	n/a	
2 Cash withdrawal (each operation):							
-in ATM's network of PJSC "Alfa-Bank" (Ukraine) and PJSC "Ukrsofsbank"	free of charge	to 10 000 UAH/month - free of charge, than - 1%		to 20 000 UAH/month - free of charge, than - 1%	free of charge	to 50 000 UAH/month - free of charge, than - 1%	
-in partner banks ATM's network	3 UAH						
2.1. -in branches network of PJSC "Ukrsofsbank"	20 UAH (each operation)	2 times/month free of charge, than- 1%			20 UAH/2,5 USD/2 EUR (each operation)	2 times/month free of charge, than- 1%	
-in branches network of PJSC "Ukrsofsbank" without card ¹⁴	1% min 30 UAH						
-in other Ukrainian banks branches and ATM's (excluding commission of other banks)	1.5%+5 UAH/1 USD/1 EUR						
-in foreign banks branches and ATM's (excluding commission of other banks)	3% min 3 USD	1.5% min 3 USD			3% min 3 USD	1.5% min 3 USD	
2.3. Currency conversion fee ¹	2%			1%	free of charge	1%	
3 Incoming payments (each operation):							
Cash, through the cash desk and ATM's (with deposit module) PJSC "Ukrsofsbank":							
3.1. -with card	free of charge						
-without card (inc. 3-d person) ⁷	1% min 5UAH max 500 UAH				1% min 5UAH max 500 UAH	free of charge	
3.2. Non-cash:	free of charge						
-funds from savings accounts and other accounts in PJSC "Ukrsofsbank" ¹⁶ , salary, state social payment, pensions, studentships. Other payments under the agreement with PJSC "Ukrsofsbank"	free of charge						
-other non-cash incomes (inc. loan funds and account individual entrepreneur and legal entity)	1%						
4 Cashless transactions (each operation; currency account must meet currency card account):							
4.1. -from card account "Savings+" to own account in Bank by calling to Call-center ¹¹	0,1% + 3 UAH/0,6 USD/0,6 EUR						
-on own account "Savings+" in national or 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 "Ukrsofsbank" via ATM's / kiosks PJSC "Ukrsofsbank" - service "Billing"							
5 Credit limit:							
5.1. The maximum authorized credit limit					250 000 UAH		
5.2. Fee for loan providing (additional to the commissions in p. 2.1., 4 and UniCredit Online/Mobile except payments in service network and Internet)	n/a				2,5%		
5.3. Required minimum repayment, monthly					5% of the actual debt accrued + accrued % for credit		
5.4. Interest rate					38% per annum in UAH		
5.5. Grace period					0,1% per annum (to the 15th of the following month)		
5.6. Interest rate for unauthorized credit-overdraft					43% annually in UAH and 36% in foreign currency		
5.7. Interest rate on overdue credit lines and loans past due loan, overdraft					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 reissuelling 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. 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.						
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.						
9	Premium hall visiting is performed For MasterCard cardholders only when they visit Terminal D of airport Boryspil. Maximum term of stay is two hours; no more than one visit per day. More information you can find on MasterCard web-site.						
10	For depositors - free of charge						
11	Issue of cards is carried out UAH. To of open cards to 09.06.16 tariff annual service is 364 UAH with insurance policy - IC JSC "Arsenal Insurance"						
12	The service is provided by MasterCard. For cards MPS Visa int. by LLC "UkrAssist". More information you can find on companies web-sites.						
13	The obligatory condition for funds debiting is connected SMS-banking service to the main card account.						
14	Cash withdrawal is carried out in national currency from accounts in national currency, not more than 3000 UAH per day.						
15	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.						
16	Besides enrollments of funds from the account individual entrepreneur or legal entity to open accounts for an individual.						
17	All operations by Chip Mastercard Standart UEFA cards during 1 month are included, that were made in sales and service network in Ukraine, inc. Internet (excluding transactions in UniCredit Online).						
18	Max amount - 300 UAH per month per customer. Without TIPI and military duty.						
19	Max amount - 1000 UAH per month per customer. Without TIPI and military duty.						
20	Valid for cards, open to 10/01/2016. The new cards and account do not open since 10/01/16						