

Tariff for private cards of IPS MasterCard and Visa for Individuals

Type card (inc. chip)		Standard, Classic (inc. contactless) ¹	Gold (inc. contactless) ¹	Platinum (inc. contactless) ^{1,14}
Valid, Term		3 years		
1	Basic conditions:			
1.1.	Card production and annual service ²	80UAH/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 ⁹			
1.5.	Concierge service ¹⁰			
1.6.	Additional payments card productions and annual service (1-t card free): ^{2,4}			
	Maestro, Electron, Classic Unembossed	20 UAH/ 1USD/1EUR		
	Standard/Classic (inc. contactless ¹)	40 UAH/4 USD/3 EUR		
	Gold (inc. contactless ¹)	n/a	150 UAH/14 USD/10 EUR	
	Platinum ⁹ (inc. contactless ¹)	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	50 UAH/5 USD/3 EUR	200 UAH/18 USD/13 EUR	
1.8.	Sarvice SMS-banking ⁵	Free of charge		
1.9.	Possibility of a credit card / credit line (only in national currency)	-		
1.10.	Additional deposit account to maine card account	"Saving +"		
1.11.	Free of charge products	Cards Gift and Virtual		
2	Cash withdrawal (each operation):			
2.1.	-in ATM's of PJSC "Ukrasotsbank"	Free of charge		
	-in branches network of PJSC "Ukrasotsbank"	20 UAH/2,5 USD/2 EUR when withdrawing money in UAH. (each transaction)		
	- in branches network of PJSC "Ukrasotsbank" without card ¹²	1% min 30 UAH		
	-in partner banks ATMs network	3 UAH/ 1 USD/1 EUR		
	-in other Ukrainian banks braches and ATMs (excluding commission of other banks)	1,5%+5 UAH/1 USD/1 EUR		
	-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		
2.2.	Currency conversion fee ⁵	2%	1%	
3	Incoming payments (each operation):			
3.1.	Cash ,through the cash desk and ATMs (with deposit module) PJSC "Ukrasotsbank":			
	-with card	Free of charge		
	-without card (inc. 3-d person) ⁷	1% min 5 UAH. max 500 UAH.		
3.2.	Non-cash (incl. Incoming on "Saving+"):			
	-funds from savings accounts and other accounts in PJSC "Ukrasotsbank" ¹³ , salary, state social payment, pensions, studentships. Other payments under the agreement with PJSC "Ukrasotsbank"	Free of charge		
	-other non-cash incomings (inc. account individual entrepreneur and legal entity)	0,3%		
4	Cashless transactions (each operation; currency account must meet currency card account):			
4.1.	banking	0,5% min 1UAH.		
	- non-cash transactions from cards of IPS Visa Int. and MasterCard WorldWide in national currency via ATM PJSC "Ukrasotsbank" 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) ⁸ .	0,5% min 5 UAH		
	-from card account "Saving+" to own account in Bank by calling to Call-center ¹¹	0,1% + 3 UAH/0,6 USD/0/6 EUR		
	-on own account "Saving+" 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 "Ukrasotsbank" via ATMs / kiosks PJSC "Ukrasotsbank" - service "Billing"	Free of charge		
5	Credit limit:			
5.1.	Interst rate for unauthorized credit-overdraft	43% annually in UAH and 36% in foreign currency		
5.2.	Interst 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 reissue/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.			
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 ussing cards account.			
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 webs			
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	Available between cards of Residents. Max amount - 14 999 UAH per transaction , 75 000 UAH per day , 150 000 Uah per month for each card.			
9	Premium hall visiting is performed For MasterCard cardholders only when they visit Terminal D of airport Borispol. Maximum term of stay is two hours; no more than one visit per day. More information you can find on MasterCard web-site.			
10	The service is provided by MasterCard. For cards MPS Visa int. by LLC "UkrAssist". More information you can find on companies web-sites.			
11	The obligatory condition for funds debiting is connected SMS-banking service to the main card account.			
12	Cash withdrawal is carried out in national currency, not more than 3000 UAH per day.			
13	Besides enrollments of funds from the account individual entrepreneur or legal entity to open accounts for an individual.			
14	For contactless MasterCard Platinum cardholders with Concierge service provides free of charge Fast Line service in Borispol airport. Details on www.mcconcierge.com/fastline.			