

**Tariff for cards IPS MasterCard and Visa for Individuals in TP "Loyalnyy"**

Type card	Gold (chip*) (inc. contactless) <sup>1</sup>	Platinum (chip*) (inc. contactless) <sup>1,15</sup>
<b>Valid, Term</b>		3 years
<b>1 Basic conditions:</b>		
1.1. Opening of tariff plan and annual service <sup>2</sup>	250 UAH/11 USD/10 EUR	1000 UAH/43 USD/40 EUR
1.2. Opening of tariff plan and monthly fee <sup>2,14</sup>	80 UAH/4 USD/3 EUR	180 UAH/8 USD/7 EUR
1.3. Insurance policy - IC JSC "European Travel Insurance" for travelling for abroad		included
1.4. Club card Priority Pass <sup>3</sup>		
1.5. Premium hall visiting - MasterCard Lounge <sup>9</sup>	n/a	included
1.6. Concierge service <sup>10</sup>		
Additional payments card productions and annual service (1+ card free): <sup>2,4</sup>		
1.7. Debit Standard, Classic Unembossed (inc.chip)		20 UAH/ 1USD/ 1EUR
Standard/Classic (inc. contactless <sup>1</sup> )		60 UAH/3 USD/3 EUR
Gold (inc. contactless <sup>1</sup> )		200 UAH/9 USD/8 EUR
Platinum <sup>9</sup> (inc. contactless <sup>1</sup> )	n/a	500 UAH/22 USD/21 EUR
1.8. Reissued on the initiative of the client in case of loss, damage, ATM withdrawal, ect. <sup>2</sup>		
Debit Standard, Classic Unembossed (inc.chip)		20 UAH/1 USD/1 EUR
Standard/Classic (inc. contactless <sup>1</sup> )		60 UAH/3 USD/3 EUR
Gold/Platinum (inc. contactless <sup>1,15</sup> )		200 UAH/9 USD/8 EUR
1.9. Sarvice SMS-banking (monthly fee) <sup>5</sup>		5 UAH/0,5 USD/0,4 EUR
1.10. Possibility of a credit card / credit line (only in national currency)	The credit limit is accepted on the maine card/ "Kartka Mozhlyvosti"/"Kreditka"	
1.11. Additional deposit account to maine card account		"Saving +"
1.12. Free of charge products		Cards Gift and Virtual
<b>2 Cash withdrawal (each operation):</b>		
- in ATM's of PJSC "Ukrstsbank"		Free of charge
-in branches network of PJSC "Ukrstsbank"		20 UAH/2,5 USD/2 EUR when withdrawing money in UAH. (each transaction)
- in branches network of PJSC "Ukrstsbank" without card <sup>12</sup>		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 <sup>10</sup>		1,5% min 3 USD
- in foreign banks branches and ATMs (excluding commission of other banks) <sup>11</sup>		3% min 3 USD
2.2. Currency conversion fee <sup>6</sup>		1%
<b>3 Incoming payments (each operation):</b>		
Cash ,through the cash desk and ATMs (with deposit module) PJSC "Ukrstsbank":		
3.1. -with card		Free of charge
-without card (inc. 3-d person) <sup>7</sup>		1% min 5 UAH. max 500 UAH.
3.2. Non-cash ( incl. Incoming on "Saving+");		
-funds from savings accounts and other accounts in PJSC "Ukrstsbank" <sup>13</sup> , salary, state social payment, pensions, studentships. Other payments under the agreement with PJSC "Ukrstsbank"		Free of charge
-other non-cash incomings (inc. account individual entrepreneur and legal entity)		1%
<b>4 Cashless transactions (each operation; currency account must meet currency card account):</b>		
4.1. -between payment cards opened in PJSC "Ukrstsbank", in UAH only via ATM/kiosks and through SMS-banking		0,5% min 1 UAH.
- Non-cash transactions from cards of IPS Visa Int. and MasterCard WorldWide in national currency via ATM PJSC "Ukrstsbank" 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>8</sup> .		0,5% min 5 UAH
-from card account "Saving+" to own account in Bank by calling to Call-center <sup>11</sup>		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 "Ukrstsbank" via ATMs / kiosks PJSC "Ukrstsbank" - service "Billing"		Free of charge
<b>5 Credit limit:</b>		
5.1. The maximum authorized credit limit		4 salary but not more then 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)		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. Interst rate on overdue credit lines and loans past due loan, overdraft		43% annually in UAH and 48% in foreign currency
<b>1</b>	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 PavPass technology it is equal to 100.00 USD or its equivalent in foreign currency.	
<b>2</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 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. 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	
<b>3</b>	Fee for each visit VIP-halls in airports with Club card Priority Pass - 27 USD for visiting installed by Priority Pass.	
<b>4</b>	Class of additional card shall not exceed class of main card.	
<b>5</b>	Service is necessary condition for ussing 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.	
<b>6</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 is displayed on the bank's website.	
<b>7</b>	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.	
<b>8</b>	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.	
<b>9</b>	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.	
<b>10</b>	The service is provided for cards IPS MasterCard WorldWide by MasterCard. For cards IPS Visa int. by LLC "UkrAssist". More information you can find on companies web-sites.	
<b>11</b>	The obligatory condition for funds debiting is connected SMS-banking service to the main card account.	
<b>12</b>	Cash withdrawal is carried out in national currency, not more than 3000 UAH per day.	
<b>13</b>	Besides enrollments of funds from the account individual entrepreneur or legal entity to open accounts for an individual.	
<b>14</b>	Monthly fee for the first month of the card using does not apply (it is applied up to the end of the current month starting card issue date and only in case of full payment for the card).Fee billing will made on the first day of the month. In case if the cardholder made retail transactions on his card at the merchants for the total amount of 6 000 UAH per month or equivalent amount in foreign currency for Gold cards, 15 000 UAH per month or equivalent amount in foreign currency for Platinum cards, the fee will not be applied.	
<b>15</b>	For contactless MasterCard Platinum cardholders with Concierge service provides free of charge Fast Line service in Borispol airport. Details on www.mcconcierge.com/fastline.	