

Tariff for private cards IPS for Individuals

Type card		TP "Champion"
		Visa Classic magnetic (incl. Instant)
Valid, Term		1 year
1	Basic conditions:	
1.1.	Card production and annual service ^{2,3}	100 UAH/4 USD/4 EUR
1.2.	Additional payments card productions and annual service : ^{2,4} Visa Classic magnetic	50 UAH/2 USD/2 EUR
1.3.	Reissued on the initiative of the client in case of loss, damage, ATM withdrawal, ect. ²	Free of charge
1.4.	Service SMS-banking (monthly fee) ⁵	"Saving +"
1.5.	Additional deposits account to main card account	
2	Cash withdrawal (each operation):	
2.1.	-in ATM's network of PJSC "Ukrasotsbank" and partner banks according to the list established by PJSC "Ukrasotsbank"	up to 10 000 UAH/per month - Free of charge ¹⁰ , above Limit - 1%
	-in branches network of PJSC "Alfa-Bank" (Ukraine), PJSC "Ukrasotsbank"	2 times a month free of charge further 1%
	- in branches network of PJSC "Ukrasotsbank" without card ¹	1% min 30 UAH
	-in other Ukrainian banks branches and ATMs (excluding commission of other banks)	1,5%+5 грн/1 USD/1 EUR
2.2.	- in foreign banks branches and ATMs (excluding commission of other banks)	1.5% min 3 USD
	Currency conversion fee ⁶	2%
3	Incoming payments (each operation):	
Cash ,through the cash desk and ATMs (with deposit module) PJSC "Ukrasotsbank":		
3.1.	-with card	Free of charge
	-without card (inc. 3-d person) ⁷	
3.2.	Non-cash:	
	-funds from savings accounts and other accounts in PJSC "Ukrasotsbank", salary, state social payment, pensions, studentships. Other payments under the agreement with PJSC "Ukrasotsbank" other non-cash incomings (inc. account individual entrepreneur and legal entity)	
4	Cashless transactions (each operation; currency account must meet currency card account):	
4.1.	-from card account "Saving+" to own account in Bank by calling to Call-center ⁹	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"	
5	Interest rate for unauthorized credit-overdraft	43% annually in UAH and 36% in foreign currency
	Interest rate on overdue credit lines and loans past due loan, overdraft	43% annually in UAH and 48% in foreign currency
1	Cash withdrawal is carried out in national currency from accounts in national currency, not more than 3000 UAH per day.	
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 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. 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	For depositors - free of charge	
4	Class of additional card shall not exceed class of main card.	
5	Service is necessary condition for using 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 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	The obligatory condition for funds debiting is connected SMS-banking service to the main card account.	
10	The fee for the provision of banking services specified in this section is not separately charged. The cost of these services is included in the Card production and annual service.	