

Tariff for private cards IPS for Individuals

Type card		TP "GOLD"
		Mastercard Gold chip,contactless ¹
Valid, Term		1 year
1	Basic conditions:	
1.1.	Card production and annual service ²	100 UAH/4 USD/4 EUR
1.1.	Opening and annual maintenance of main card with Insurance policy - IC JSC "European Travel Insurance" for travelling for abroad ²	300 UAH
1.2.	Monthly fee ^{2,3}	20 UAH/1 USD/1 EUR
1.3.	Additional payments card productions and annual service ^{2,4}	the first class of basic card-free
1.3.	Visa Classic magnetic	50 UAH/2 USD/2 EUR
1.3.	Gold contactless ¹	100 UAH/4 USD/4 EUR
1.4.	Reissued on the initiative of the client in case of loss, damage, ATM withdrawal, ect. ²	
1.5.	Service SMS-banking (monthly fee) ⁵	Free of charge
1.6.	Additional deposits account to main card account	"Saving +"
2	Cash withdrawal (each operation):	
2.1.	-in ATM's network of PJSC "Alfa-Bank" (Ukraine), PJSC "Ukrsotsbank" and partner banks according to the list established by PJSC "Ukrsotsbank"	up to 20 000 UAH/per month - Free of charge ¹¹ , above Limit - 1%
2.1.	-in branches network of PJSC "Alfa-Bank" (Ukraine), PJSC "Ukrsotsbank"	2 times a month free of charge ¹¹ further 1%
2.1.	-in branches network of PJSC "Ukrsotsbank" without card ¹⁰	1% min 30 UAH
2.1.	-in other Ukrainian banks branches and ATMs (excluding commission of other banks)	1,5%+5 грн/1 USD/1 EUR
2.1.	-in foreign banks branches and ATMs (excluding commission of other banks)	1.5% min 3 USD
2.2.	Currency conversion fee ⁶	1%
3	Incoming payments (each operation):	
3.1.	Cash ,through the cash desk and ATMs (with deposit module) PJSC "Ukrsotsbank":	
3.1.	-with card	
3.1.	-without card (inc. 3-d person) ⁷	
3.2.	Non-cash:	Free of charge
3.2.	-funds from savings accounts and other accounts in PJSC "Ukrsotsbank", salary, state social payment, pensions, studentships. Other payments under the agreement with PJSC "Ukrsotsbank"	
3.2.	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
4.1.	-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 "Ukrsotsbank" via ATMs / kiosks PJSC "Ukrsotsbank" - service "Billing"	
5	Interst rate for unauthorized credit-overdraft	43% annually in UAH and 36% in foreign currency
5	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 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	
3	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 or internet for the total amount of 5 000 UAH per month or equivalent amount in foreign currency, or the total number of 8 pieces operations for Gold cards;	
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 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	Cash withdrawal is carried out in national currency from accounts in national currency, not more than 3000 UAH per day.	
11	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.	