

**Tariff for salary, pension, social and deposit cards IPS MasterCard and Visa for Individuals**

| Type card (inc. chip)   | Classic Unembossed Student Card/ Classic Unembossed Pupil Card | Visa Classic Unembossed (inc. Instant) | Visa Classic magnetic | Mastercard Gold chip, contactless <sup>1</sup> | Mastercard Platinum contactless <sup>2</sup> |
|---|--|--|-----------------------|--|--|
| Valid, Term   | 5 years  |  | 1 year                |  |  |
| <b>1 Basic conditions:</b>  | Free of charge <sup>3</sup>                                    |  |                       |  |  |
| 1.1. Card production and annual service <sup>2</sup> (Note 1)   | 20 UAH/1 USD/1EUR <sup>2</sup>                                 |  | 80 UAH/7 USD/5 EUR    |  | 1000 UAH/43 USD/40 EUR                       |
| 1.2. Insurance policy – IC JSC "European Travel Insurance" for travelling for abroad  | n/a  |  |                       |  |  |
| 1.3. Premium hall visiting - MasterCard Lounge <sup>11</sup>  | n/a  |  |                       |  | included                                     |
| 1.4. Concierge service <sup>14</sup>  | n/a  |  |                       |  | included                                     |
| <b>Additional payments card productions and annual service:<sup>2,4</sup></b>   | 20 UAH/ 1USD/1 EUR   |  |                       |  |  |
| 1.5. Visa Classic Unembossed  | n/a  |  | 60 UAH/5 USD/4 EUR    |  |  |
| 1.5. Visa Classic   | n/a  |  | 150 UAH/14 USD/10 EUR |  |  |
| 1.5. Mastercard Gold  | n/a  |  | 500 UAH/44 USD/32 EUR |  |  |
| 1.5. Mastercard Platinum <sup>1</sup>   | n/a  |  | 500 UAH/44 USD/32 EUR |  |  |
| 1.6. Interest on the balance of the main card account, on which enrollment pensions   | 0% per annum   |  |                       |  |  |
| 1.7. Card renewal in case of loss, damage, ATM block, etc. <sup>2</sup>   | 40 UAH   |  | 10 UAH/ 1 USD/ 1EUR   |  | 60 UAH/5 USD/4 EUR                           |
| 1.8. Service SMS-banking (monthly fee) <sup>3</sup>   | 5 UAH/0,5 USD/0,4 EUR  |  |                       |  |  |
| 1.9. Possibility of a credit card / credit line (only in national currency)   | n/a  |  | "Kreditka"            |  |  |
| 1.10. Additional deposit account to main card account   | "Saving +"   |  |                       |  |  |
| <b>2 Cash withdrawal (each operation):</b>  | Free of charge <sup>5</sup>                                    |  |                       |  |  |
| 2.1. -in ATMs network of PJSC "Alfa-Bank" (Ukraine), PJSC "UkrSotsbank" and partner banks according to the list established by PJSC "UkrSotsbank"   | Free of charge <sup>5</sup>                                    |  |                       |  |  |
| 2.1. -in branches network of PJSC "Alfa-Bank" (Ukraine), PJSC "UkrSotsbank"   | 1% min 30 UAH  |  |                       |  |  |
| 2.1. -in branches network of PJSC "UkrSotsbank" without card <sup>16</sup>  | 1,5%+5 rpb/1 USD/1 EUR   |  |                       |  |  |
| 2.1. -in other Ukrainian banks branches and ATMs (excluding commission of other banks)  | 3% min 3 USD   |  |                       |  |  |
| 2.1. -in foreign banks branches and ATMs (excluding commission of other banks) <sup>13</sup>  | 1%   |  |                       |  |  |
| 2.2. Currency conversion fee <sup>6</sup>   | 1%   |  |                       |  |  |
| <b>3 Incoming payments (each operation):</b>  | Free of charge   |  |                       |  |  |
| 3.1. Cash through the cash desk and ATMs (with deposit module) PJSC "UkrSotsbank":  | Free of charge   |  |                       |  |  |
| 3.1. -with card   | Free of charge   |  |                       |  |  |
| 3.1. -without card (inc. 3-d person) <sup>7</sup>   | 1% min 5 UAH max 500 UAH                                       |  |                       |  |  |
| 3.2. Non-cash:  | Free of charge   |  |                       |  |  |
| 3.2. -funds from savings accounts and other accounts in PJSC "UkrSotsbank" <sup>17</sup> , salary, state social payment, pensions, studentships. Other payments under the agreement with PJSC "UkrSotsbank"   | Free of charge   |  |                       |  |  |
| 3.2. -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>  | 0,1% + 3 UAH /0,6 USD/0/6 EUR                                  |  |                       |  |  |
| 4.1. -from card account "Savings+" to own account in Bank by calling to Call-center <sup>15</sup>   | 0,1% + 3 UAH /0,6 USD/0/6 EUR                                  |  |                       |  |  |
| 4.1. -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 "UkrSotsbank" via ATMs / kiosks PJSC "UkrSotsbank" - service "Billing"  | Free of charge   |  |                       |  |  |
| <b>5 Interest rate for unauthorized overdraft:</b>  | 43% annually in UAH and 36% in foreign currency                |  |                       |  |  |
| 5.1. Interest rate for unauthorized credit-overdraft  | 43% annually in UAH and 36% in foreign currency                |  |                       |  |  |
| 5.2. Interest rate on overdue credit lines and loans past due loan, overdraft   | 43% annually in UAH and 48% in foreign currency                |  |                       |  |  |
| <sup>4</sup> 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.  |  |  |                       |  |  |
| <sup>2</sup> 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 renewal/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 |  |  |                       |  |  |
| <sup>4</sup> Class of additional card shall not exceed class of main card.  |  |  |                       |  |  |
| <sup>5</sup> Service is necessary condition for issuing cards account (expect for staff budget organization and for pensioner). 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.   |  |  |                       |  |  |
| <sup>6</sup> 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. For card types Instant (excepting Gold, Platinum) the fee is 2%.  |  |  |                       |  |  |
| <sup>7</sup> 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.  |  |  |                       |  |  |
| <sup>8</sup> For staff of budget organization, for social payments, pension and depositors of Bank - free   |  |  |                       |  |  |
| <sup>9</sup> Educational institution paid commission in amount 30 UAH for each card.  |  |  |                       |  |  |
| <sup>11</sup> 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.   |  |  |                       |  |  |
| <sup>12</sup> For card types Instant the fee fits 3% of transaction sum, minimum 3 USD.   |  |  |                       |  |  |
| <sup>13</sup> For card types Instant the fee fits 5% of transaction sum, minimum 3 USD.   |  |  |                       |  |  |
| <sup>14</sup> The service is provided by MasterCard. For cards MPS Visa int. by LLC "UkrAssist". More information you can find on companies web-sites.  |  |  |                       |  |  |
| <sup>15</sup> The obligatory condition for funds debiting is connected SMS-banking service to the main card account.  |  |  |                       |  |  |
| <sup>16</sup> Cash withdrawal is carried out in national currency, not more than 3000 UAH per day.  |  |  |                       |  |  |
| <sup>17</sup> Besides enrollments of funds from the account individual entrepreneur or legal entity to open accounts for an individual.   |  |  |                       |  |  |
| <sup>18</sup> 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.  |  |  |                       |  |  |
| <b>Notes:</b>   |  |  |                       |  |  |
| <sup>1</sup> Based on the "Salary project" contract provisions, the fees for "Card production and annual service" for Salary cards can be charged to an Organization.   |  |  |                       |  |  |