

Tariff for cards "Kreditka" of International payment system

(for salary and pension cardholders only)

Type card (inc. chip)		Mastercard Gold magnetic
Valid, Term		1 year
1	Basic conditions:	
1.1.	Account currency	UAH
1.2.	Card production and annual service	Free of charge
1.3.	Additional payments cards	n/a
1.4.	Service SMS-banking (monthly fee) ³	3,50 UAH
1.5.	Reissued on the initiative of the client in case of loss, damage, ATM withdrawal, ect ⁴	10 UAH
2	Credit limit:	
2.1.	The maximum authorized credit limit	3 salary, but not more than 250 000 UAH
2.2.	Interest rate	39,99% per annum
2.3.	Grace period (to 45 day)	0,1% per annum (to 15th of the following month)
2.4.	Fee for loan providing (additional to the commissions in cl. 3.1 (current tariff) and cl.3.3 and 8 (general tariff) (except payments in service network and Internet)	2%
2.5.	Required minimum repayment, monthly	5% of the actual debt accrued + accrued % for credit
2.6.	Interest rate for unauthorized credit-overdraft	43% annually in UAH
2.7.	Interest rate on overdue credit lines and loans past due loan, overdraft	
3	Cash withdrawal (each operation):	
3.1.	-in ATM's network of PJSC "Alfa-Bank" (Ukraine), PJSC "Ukrsotsbank" and partner banks according to the list established by PJSC "Ukrsotsbank"	3.80%
	-in branches network of PJSC "Ukrsotsbank"	
	- in other Ukrainian banks branches and ATMs (excluding commission of other banks)	5%+5 UAH
	-in foreign banks branches and ATMs (excluding commission of other banks)	5% min 3 USD
	Cashless operation in service network	Free of charge
3.2.	Currency conversion fee ¹	2%
4	Incoming payments (each operation):	
4.1.	Cash ,through the cash desk and ATMs (with deposit module) PJSC "Ukrsotsbank":	
	-with card	Free of charge
	-without card (inc. 3-d person) ²	1% min 5 UAH max 500 UAH
4.2.	Non-cash:	
	-funds from savings accounts and other accounts in PJSC "Ukrsotsbank" ⁵ , salary, state social payment, pensions, studentships. Other payments under the agreement with PJSC "Ukrsotsbank"	Free of charge
	-other non-cash incomings (inc. account individual entrepreneur and legal entity)	1%
1	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.	
2	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.	
3	If the fee-for-service SMS Banking has not been paid within 180 days (including by debit card account) all credit cards card account closed.	
4	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.	
5	Besides enrollments of funds from the account individual entrepreneur or legal entity to open accounts for an individual.	