

Tariff for Cards, "Kartka Mozhlyvostei" of International payment system

Type card		Mastercard Gold magnetic
Valid, Term		3 years
1	Basic conditions:	
1.1.	Card production and annual service ^{1,2}	120 UAH
1.2.	Additional payments cards	n/a
1.3.	Service SMS-banking	Free of charge
1.4.	Reissued on the initiative of the client in case of loss, damage, ATM withdrawal, ect ²	50 UAH
1.5.	Free of charge products	Cards Gift and Virtual
2	Credit limit:	
2.1.	The maximum authorized credit limit	3 salary, but not more than 250 000 UAH
2.2.	Interest rate	38% 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 p. 3.1, 5 and for Ukrasotsbank Online/Mobile (except payments in service network and Internet)	3,5% + 5 UAH
2.5.	Required minimum repayment, monthly	5% of the actual debt accrued + accrued % for credit
2.6.	Interst rate for unauthorized credit-overdraft	43% annually in UAH
2.7.	Interst 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 "Ukrasotsbank" and partner banks according to the list established by PJSC "Ukrasotsbank"	3.80%
	-in branches network of PJSC "Ukrasotsbank"	
	-in other Ukrainian banks braches 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
3.2.	Currency conversion fee ³	2%
4	Incoming payments (each operation):	
4.1.	Cash ,through the cash desk and ATMs (with deposit module) PJSC "Ukrasotsbank":	Free of charge
	-with card	
	-without card (inc. 3-d person) ⁴	1% min 5 UAH max 500 UAH
4.2.	Non-cash:	Free of charge
	-funds from savings accounts and other accounts in PJSC "Ukrasotsbank" ⁵ , 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)	1%
1	"Kartka Mozhlyvostei" is free for cardholders within individual packages or program participants "Ukrasotsbank-your bank"	
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.	
3	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.	
4	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.	
5	Besides enrollments of funds from the account individual entrepreneur or legal entity to open accounts for an individual.	