

Tariff for Virtual card

Type card		Virtual на базі картки типу Classic
Valid, term		3 years
1	Basic conditions:	
1.1.	Account currency	UAH / USD / EUR
1.2.	Card Production and annual service	Free of charge
1.3.	Additional payment cards	n/a
1.4.	Reissued on the initiative of the client in case of loss, damage, ATM withdrawal, ect ⁴	20 UAH/ 3USD/ 2EUR
1.5.	Service SMS-banking ³	Free of charge
1.6.	Additional deposits account to main card account	n/a
1.7.	Free of charge products	Gift Card
2	Payments (each operations):	
2.1.	Currency conversion fee ¹	2%
3	Incoming payments (each operations):	
	Cash:	
3.1.	- through cash desk PJSC "Ukrsotbank"	Free of charge
	- through cash desk without card (inc. 3-d person) ²	1% min 5 UAH max 500 UAH
	Non-cash transactions:	
3.2.	-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%
4	Accrual of interest on unauthorized overdrafts:	
4.1.	Interest rate for unauthorized overdraft	43% annually in UAH and 36% in foreign currency
4.2.	Interest rate on overdue credit lines, overdraft	43% annually in UAH and 48% in foreign currency
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 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.	
5	Besides enrollments of funds from the account individual entrepreneur or legal entity to open accounts for an individual.	