

Tariffs of JSC "UKRSIBBANK" for RKO (cash and settlement services) of accounts of individuals in national and foreign currencies under the Tariff Plans «Start, All Inclusive, All Inclusive Ultra, All Inclusive De Luxe and Family De Luxe» accounts and information on the tariffs of JSC SC "Cardiff" and JSC SC "ARX"

n/p	Name of operation/service	Start	All inclusive	All Inclusive Ultra	All Inclusive De Luxe							
TARIFF PLANS (1)												
Fee for the Tariff plan with monthly payment of the fee for RKO accounts (periodicity of payment of the fee for RKO of accounts (monthly or annually) - at the choice of the Client)												
1 Monthly fee for:												
1.1	- cash and settlement services for accounts operating under the Tariff Plan, depending on the availability of active deposit accounts (except for demand deposits), OR the total minimum balance on accumulative accounts, OR the total balance on active deposit accounts, OR the volume of trading operations (21)	Presence of active deposit/s Account/s	The amount of fee	The total balance on the accumulated general OR on deposit accounts, UAH (4) OR The volume of trading operations (per month), UAH (2)	The amount of fee	The total balance on the accumulated general OR on deposit accounts, UAH (4) OR The volume of trading operations (per month), UAH (2)	The amount of fee	The total balance on the accumulated general OR on deposit accounts, UAH (4) OR The volume of trading operations (per month), UAH (2)	The amount of fee			
		Yes	not charged	up to 50,000	up to 3,000	UAH 50	up to 150,000	up to 5,000	150 UAH	up to 400,000	up to 10,000	450 UAH
		No	UAH 38	from 50,000	from 3,000	not charged	from 150,000	from 5,000	not charged	from 400,000	from 10,000	not charged
1.2	- cash and settlement services for balances on card and savings accounts of individual customers in EUR (38)	up to €2,500 - Included in the RKO fee over €2,500 - 0.2% (max. eq. €100)		up to €2,500 - Included in the RKO fee over €2,500 - 0.2% (max. eq. €100)		up to €5,000 - Included in the RKO fee over €5,000 - 0.2% (max. eq. €100)		up to €10,000 - Included in the RKO fee over €10,000 - 0.2% (max. eq. €100)				
1.3	- cash and settlement services for balances on card and savings accounts of individual customers in USD (38)	up to \$7,500 - Included in the RKO fee over \$7,500 - 0.2% (max. equiv. \$100)		up to \$7,500 - Included in the RKO fee over \$7,500 - 0.2% (max. equiv. \$100)		up to \$15,000 - Included in the RKO fee over \$15,000 - 0.2% (max. equiv. \$100)		up to \$30,000 - Included in the RKO fee over \$30,000 - 0.2% (max. equiv. \$100)				
1.4	- cash and settlement services for accounts operating under the Family De Luxe tariff plan and being an integral part of the All Inclusive De Luxe tariff (8)	The service is not provided				Is not charged						
2 Insurance services:												
Names of insurance programmes:												
		S	S	M	L							
2.1	monthly insurance payment for property insurance	UAH 15 (14)	UAH 15 (14)	UAH 25 (14)	UAH 35 (14)							
2.2	insurance payment for medical insurance when travelling abroad:											
	- monthly insurance premium for contracts concluded from 01.12.2020 (33)	Not carried out	Not carried out	UAH 21 (3)	UAH 40 (3)							
	- monthly insurance payment for contracts concluded from 01.11.2022 (33)	Not carried out	Not carried out	UAH 24 (3)	UAH 46 (3)							
2.3	monthly insurance payment for health insurance and health insurance in case of illness (on the territory of Ukraine) (26)	UAH 10 (34)	UAH 10 (34)	UAH 10	UAH 30							
Fee for the Tariff plan with annual payment of the fee for RKO accounts (periodicity of payment of the fee for RKO of accounts (monthly or annually) - at the choice of the Client)												
1 ANNUAL fee for:												
1.1	- cash and settlement service of accounts (RKO) operating under the Tariff Plan	UAH 398	UAH 568	1559 UAH	4199 UAH							
1.2	- cash and settlement service of accounts (RKO) that operate under the Family De Luxe Tariff Plan and are an integral part of the All Inclusive De Luxe tariff (8)	The service is not provided										
2 Insurance services:												
2.1	annual insurance payment for property insurance (charged monthly in equal parts)	Not carried out	UAH 120 (14)	UAH 180 (14)	UAH 300 (14)							
2.2	insurance payment for medical insurance when traveling abroad (charged monthly in equal parts):											
	- annual insurance payment for contracts concluded from 01.12.2020	Not carried out	Not carried out	UAH 252 (3)	UAH 480 (3)							
	- annual insurance payment for contracts concluded from November 1, 2022 (33)	Not carried out	Not carried out	UAH 288 (3)	UAH 552 (3)							
2.3	annual insurance payment for medical insurance and health insurance in case of illness (on the territory of Ukraine) (charged monthly in equal parts)(26)	UAH 120 (34)	UAH 120 (34)	120 UAH	360 UAH							
Opening and closing Accounts within the Tariff Plan												
2.1 Account opening:												
2.1.1	Card Account UAH	Included in the cash management fee of accounts operating under the Tariff plan (hereinafter - included in the cash management fee)	Included in the fee	Included in the fee								
2.1.2	Card Account USD, EUR (opening at a Bank branch)	200 UAH	100 UAH	100 UAH	Included in the fee							
2.1.3	Card Account USD, EUR (opening via UKRSIB online)	Included in the fee	Included in the fee	Included in the fee								
2.1.4	Savings Account UAH, USD, EUR	Included in the fee	Included in the fee	Included in the fee								
2.1.5	UAH Card Account for the Family De Luxe tariff (8)	The service is not provided				250 UAH						
2.2	Closing of Accounts (32)	Included in the fee	Included in the fee	Included in the fee	Included in the fee							
Accrual of interest on the balance (annual)												
3.1	Card Account UAH, USD, EUR	Not calculated	Not calculated	Not calculated	Not calculated							
3.2	Accumulation Account UAH (5)	0.25%	0.50%	1.00%	1.50%							
3.3	Savings Account USD (5)	0.01%	0.01%	0.01%	0.01%							
3.4	Savings Account EUR (5)	0.01%	0.01%	0.01%	0.01%							
Issuance of cards included in the price of the Tariff plan (29)												
4.1	The main card for each card Account	MC World "Citizen" Contactless\MC World Contactless Virtual or Instant MC World "Citizen" Contactless (39)	MC World "Citizen" Contactless\MC World Contactless Virtual or Instant MC World "Citizen" Contactless (39)	MC World "Klimt" Contactless\MC World "Citizen" Contactless\MC World Contactless Virtual or VISA Gold "Neutral" Contactless or Instant MC World "Citizen" Contactless (39)	MC Platinum "World Map" Contactless (27)\MC Platinum Virtual or Instant MC World "Citizen" Contactless (39)							
4.2	An additional card for each card Account, which is included in the price of Tariff plan (31)	MC World "Citizen" Contactless	MC World "Citizen" Contactless	MC World "Klimt" Contactless or VISA Gold "Neutral" Contactless	VISA Platinum "Neutral" Contactless MC Platinum "World Map" Contactless							
4.3	Additional fee for urgent card issuance at the initiative of the Client (29)	120 UAH				UAH 60						
4.4	Fee for personal delivery of a payment card	UAH 60				Included in the fee						
Issuance of additional cards that are not included in the price of the Tariff plan, or reissuance of cards at the Client's initiative in case of loss, theft, etc. (one-time payment) (20) (29)												
5.1 MC Dabit "Silver coin" Contactless (19)												
5.2	MC World "Citizen" Contactless (23)	UAH 50 20 UAH	UAH 50 UAH 50	UAH 50 UAH 50	UAH 50 The service is not provided							
5.3	VISA Gold "Neutral" Contactless	The service is not provided		70 UAH	The service is not provided							
	MC World "Klimt" Contactless	The service is not provided		80 UAH	The service is not provided							
	VISA Platinum "Neutral" Contactless	The service is not provided										
5.4	MC Platinum "World Map" Contactless (23) (27)	The service is not provided			200 UAH							
	MC Platinum "Teens card"/ "Kids card" (27)	The service is not provided										
	MC World "Citizen" Contactless Virtual (6)	1000 UAH	1000 UAH	1000 UAH	The service is not provided							

	MC Platinum "World Map" Contactless Virtual (6)	The service is not provided			1000 UAH	
5.5	MC Platinum "Teens card"/"Kids card"/MC Platinum "World map" Contactless to the Family De Luxe tariff (8)	The service is not provided			200 UAH	
5.6	Additional fee for urgent card issuance at the initiative of the Client (29)	120 UAH			UAH 60	
5.7	Fee for personal delivery of a payment card	UAH 60			Included in the fee	
Transition to service to another type of Tariff Plan (with monthly or annual payment of a fee for RKO accounts) (32)						
6.1	To the Start level	Included in the fee (22)	28 UAH	86 UAH	269 UAH	
6.2	At the All Inclusive level	Included in the fee	Included in the fee (22)	86 UAH	269 UAH	
6.3	To the All Inclusive Ultra level	Included in the fee	Included in the fee	Included in the fee (22)	269 UAH	
6.4	To the All Inclusive De Luxe level	Included in the fee	Included in the fee	Included in the fee	Included in the fee (22)	
6.5	To the level of Black Edition	Included in the fee			Included in the fee	Included in the fee
6.6	To the level of Le Grand	Included in the fee			Included in the fee	Included in the fee
Overdraft on card Account UAH						
7.1	The size of the overdraft limit	The service is not provided			The service is not provided	The service is not provided
7.2	Annual interest rate for using an overdraft	The service is not provided			The service is not provided	The service is not provided
REPLENISHMENT OF THE ACCOUNTS						
Replenishment of card and savings Accounts						
8.1	Non-cash enrollments at					
8.1.1	To card accounts in UAH/USD/EUR	Included in the fee		Included in the fee	Included in the fee	Included in the fee
8.1.2	Accumulation Account:					
	the principal amount of the deposit and interest thereon (25); replenishment from the card Account opened under the Tariff Plan; money transfers "in a moment"; from the Client's current accounts opened in JSC UKRSIBBANK on tariff packages: "Offset" in UAH, USD, EUR and "Basic" in UAH, USD, EUR; funds received after conversion, purchase/sale of foreign/national currency on the interbank market and/or the foreign exchange market in accordance with the Client's application (including via the "Standing Order" service)	Included in the fee		Included in the fee	Included in the fee	Included in the fee
	other non-cash transfers UAH, USD, EUR (including using the "Standing Order" service) (9)	1%		1%	0.9%	0.75%
8.2	In cash via the bank's cash desk without using a card					
8.2.1	Card account					
	- account owner (only for UAH Account)	Included in the fee		Included in the fee	Included in the fee	Included in the fee
	- by the account holder or authorized person (only for USD Accounts)	Included in the fee		Included in the fee	Included in the fee	Included in the fee
	- by the account holder or authorized person (only for EUR Accounts)	2% min €1		2% min €1	Included in the fee	Included in the fee
	- by a third party or authorized person (only for the UAH Account) (9)	Included in the fee		Included in the fee	Included in the fee	Included in the fee
8.2.2	Accumulation Account					
	- by the account owner or authorized person (only for the UAH Account)	Included in the fee		Included in the fee	Included in the fee	Included in the fee
	- by the account holder or authorized person (only for USD Accounts)	Included in the fee		Included in the fee	Included in the fee	Included in the fee
	- by the account holder or authorized person (only for EUR Accounts)	2% + €1		2% + €1	1.8% + €1	1.5% + €1
	- a third person	The service is not provided		The service is not provided	The service is not provided	The service is not provided
8.3	In cash via the bank's cash desk using a card (only for UAH card account)					
		Included in the fee		Included in the fee	Included in the fee	Included in the fee
8.4	With cash via an ATM with the cash-in function (for Accumulation Account; for a card Account using a card) (only for UAH Accounts)					
		Included in the fee		Included in the fee	Included in the fee	Included in the fee
SETTLEMENTS						
Payments and transfers from the card Account						
9.1	Payment for goods or services	Not charged		Not charged	Not charged	Not charged
9.2	Fees for carrying out calculations and transferring funds in favour of mobile operators:					
9.2.1	via UKRSIB online (SDBO)	Included in the fee		Included in the fee	Included in the fee	Included in the fee
9.3	Payment of utility services using UKRSIB online (SDBO)	Included in the fee		Included in the fee	Included in the fee	Included in the fee
9.4	Cashless transfer of funds					
9.4.1	To accounts opened at JSC "UKRSIBBANK":					
9.4.1.1	under the Tariff Plan and to any of the Client's own deposit accounts - via UKRSIB online (SDBO), the "Standing Order" service and at a bank branch	Included in the fee		Included in the fee	Included in the fee	Included in the fee
9.4.1.2	within the Tariff Plan using the Contact Center instantly 24/7	20 UAH		20 UAH	20 UAH	20 UAH
9.4.1.3	outside the Tariff Plan (with the exception of the Client's deposit accounts at JSC "UKRSIBBANK"):					
	- on the basis of the Client's settlement documents (from the Card Account UAH, USD, EUR)	in the branch of JSC "UKRSIBBANK" (15)	via UKRSIB online (SDBO) (10)	in the JSC branch "UKRSIBBANK" (15)	via UKRSIB online (SDBO) (10)	in the JSC branch "UKRSIBBANK" (15) / via UKRSIB online (SDBO) (10) / in the JSC branch "UKRSIBBANK" (15) / by UKRSIB online (SDBO) (10)
	- for the repayment of the Client's loans received from JSC "UKRSIBBANK", including via the "Contractual write-off" service	20 UAH	Included in the fee	UAH 15	Included in the fee	UAH 10 / Included in the fee / UAH 5 / Included in the fee
	- Transfer of funds in national and foreign currencies from one client account to another in UKRSIB Online (35)	Included in the fee		Included in the fee	Included in the fee	Included in the fee
9.4.2	To accounts opened in other banks:					
	- on the basis of the Client's settlement documents (UAH card account)	in the branch of JSC "UKRSIBBANK"	via UKRSIB online (SDBO) (10)	in the JSC branch "UKRSIBBANK"	via UKRSIB online (SDBO) (10)	in the JSC branch "UKRSIBBANK" (10) / via UKRSIB online (SDBO) (10) / in the JSC branch "UKRSIBBANK" (10) / by UKRSIB online (SDBO) (10)
	- on the basis of the Client's settlement documents (Card Account USD, EUR)	0.7%	Included in the fee	0.5%	Included in the fee	0.3% / Included in the fee / 0.2% / Included in the fee
	- Fee for searching, clarifying, returning, canceling transfers and requesting payments (for each transaction) (Card Account USD, EUR)	2.0% min \$ 25 / 2.0% min € 25	The service is not provided	2.0% min \$ 20 / 2.0% min € 20	The service is not provided	2.0% min \$ 15 / 2.0% min € 15 / The service is not provided / \$ 50 / € 50 / The service is not provided
9.5	Cashless money transfer using the "Standing Order" service:					
		\$ 50 / € 50	The service is not provided	\$ 50 / € 50	The service is not provided	\$ 50 / € 50 / The service is not provided

9.5.1	To accounts opened with JSC UKRSIBBANK (except for the accounts included in the Tariff Plan and any of the Client's own deposit accounts)				
	- from the UAH card account	Included in the fee	Included in the fee	Included in the fee	Included in the fee
	- from a USD, EUR card account (for accounts in foreign currencies, transfer is allowed only within the accounts of one Client)	Included in the fee	Included in the fee	Included in the fee	Included in the fee
9.5.2	To accounts opened in other banks (only for card UAH account)	20 UAH	UAH 15	UAH 10	UAH 5
9.5.3	Via UKRSIB online from card to card of different accounts of one client in JSC UKRSIBBANK (only for UAH card account)	Included in the fee	Included in the fee	Included in the fee	Included in the fee
9.5.4	Via UKRSIB online from card to card between different clients of JSC "UKRSIBBANK" (only for UAH card account)	Included in the fee	Included in the fee	Included in the fee	Included in the fee
9.5.5	Via UKRSIB online for payment of utility bills (only for UAH card account)	Included in the fee	Included in the fee	Included in the fee	Included in the fee
9.5.6	Via UKRSIB online in favour of mobile operators (only for UAH card account)	Included in the fee	Included in the fee	Included in the fee	Included in the fee
9.6	Cashless transfer of funds using a payment card or card number:				
	- via an ATM from the Client's card Account to another card Account in JSC "UKRSIBBANK" (only for the UAH card Account)	Included in the fee	Included in the fee	Included in the fee	Included in the fee
	- using MasterCard MoneySend and Visa Direct services (provided by third-party banks) (18)	1%	1%	1%	1%
	- via UKRSIB online from card to card of different accounts of one client in JSC "UKRSIBBANK" (only for UAH card Account) using the card number	Included in the fee	Included in the fee	Included in the fee	Included in the fee
	- via UKRSIB online from card to card between different clients in JSC "UKRSIBBANK" (only for the UAH card Account) using the card number	Included in the fee	Included in the fee	Included in the fee	Included in the fee
	- via UKRSIB online from the card of this Tariff plan to cards of other Ukrainian banks issued to accounts in the national currency, using the card number (including using the standing order service)	1%	1%	1%	1%
	- via UKRSIB online from the card of this Tariff plan (only for accounts in UAH) to revolving credit cards (both between the cards of one client and to the cards of other clients in JSC "UKRSIBBANK" (including using the standing order service)	Included in the fee	Included in the fee	Included in the fee	Included in the fee
9.7	Cashless transfer of funds via UKRSIB online (SDBO) for payment of the transfer in cash via the service "In an moment" (only for the UAH card Account)	0.5%, min. 4 UAH, max. 1,000 UAH	0.5% min 2 UAH max 1000 UAH	0.5%, min. 1 hryvnia, max. 1,000 UAH	0.5% max. 1000 UAH
Transfer from the Savings Account					
10.1	Transfer of funds to a card Account in the appropriate currency opened under the Tariff Plan:				
10.1.1	- via UKRSIB online (SDBO) and at a bank branch	Included in the fee	Included in the fee	Included in the fee	Included in the fee
10.1.2	- via the Contact Center instantly in 24/7 mode (7)	20 UAH	20 UAH	20 UAH	20 UAH
10.2	Transfer of funds for the repayment of the Client's loans received at JSC "UKRSIBBANK", using the "Contractual write-off" service	Included in the fee	Included in the fee	Included in the fee	Included in the fee
10.3	Transfers to other accounts (including using UKRSIB online (SDBO))	The service is not provided	The service is not provided	The service is not provided	The service is not provided
CASH WITHDRAWAL					
Receiving cash from a card Account					
11.1	Cash withdrawal at ATMs: (11)				
11.1.1	JSC "UKRSIBBANK" and in the network of ATMs of the company "Euronet Ukraine"	2.00%	1.50%	1.20%	1.00%
11.1.2	other Ukrainian banks	2% + UAH 7 / 2% + \$ 1.2 / 2% + € 1.2	1.8% + UAH 9 / 1.3% + \$ 1.2 / 1.3% + € 1.2	1.3% + UAH 7 / 1.3% + \$ 1.2 / 1.3% + € 1.2	1.3% + UAH 7 / 1.3% + \$ 1.2 / 1.3% + € 1.2
11.1.3	foreign banks, except those specified in clause 11.1.4.	2% min 50 UAH / 2% min \$ 6 / 2% min € 6	2% min 55 UAH / 1.8% min \$ 6 / 1.8% min € 6	1.8% min. UAH 50 / 1.8% min \$ 6 / 1.8% min € 6	1.8% min. UAH 35 / 1.8% min \$ 6 / 1.8% min € 6
11.1.4	networks of banks that are members of the BNP Paribas Group financial group and partner banks that are members of the Global ATM Alliance (13)	2% min 35 UAH / 2% min \$ 1.1 / 2% min € 1.1	1.3% min. UAH 50 / 0.9% min \$ 1.1 / 0.9% min € 1.1	0.9% min. UAH 35 / 0.9% min \$ 1.1 / 0.9% min € 1.1	up to 40,000 \$/4,000 € / \$3,000 € - Included in the RKO fee from 40000.01 \$/4000.01 \$/3000.01 € - 0.9% (24)
11.1.5	Account maintenance when processing a request to withdraw cash from an ATM for an amount that exceeds the available balance (the first unsuccessful attempt by the card per day is not charged) (30)	UAH 7	UAH 5	Included in the fee	Included in the fee
11.2	Receiving cash at cash registers: (11)				
11.2.1	JSC "UKRSIBBANK":				
	- from the UAH card account	2.00%	1.50%	1.20%	1.00%
	- from a USD, EUR card account	2.00%	1.50%	1.20%	0.50%
11.2.2	other Ukrainian banks	2% + UAH 7 / 2% + \$ 1.2 / 2% + € 1.2	2% + UAH 11 / 1.3% + \$ 1.2 / 1.3% + € 1.2	1.3% + UAH 7 / 1.3% + \$ 1.2 / 1.3% + € 1.2	1.3% + UAH 7 / 1.3% + \$ 1.2 / 1.3% + € 1.2
11.2.3	foreign banks	2% min 35 UAH / 2% min \$ 6 / 2% min € 6	2% min 39 UAH / 1.8% min \$ 6 / 1.8% min € 6	1.8% min. UAH 35 / 1.8% min \$ 6 / 1.8% min € 6	1.8% min. UAH 35 / 1.8% min \$ 6 / 1.8% min € 6
ADDITIONAL SERVICES					
12.1	Change of spending limits for payment cards (for each card):				
	- via UKRSIB online (SDBO)	Not charged	Not charged	Not charged	Not charged
	- using the Contact Center	Not charged	Not charged	Not charged	Not charged
12.2	Change of service branch of JSC "UKRSIBBANK" via the Contact Center (at the initiative of the Client)	Not charged	Not charged	Not charged	Not charged
12.3	Recalculation of cash upon arrival at the cash register based on the client's application for recalculation, UAH, USD, EUR (36)	0.5% min 50 UAH / 0.5% min 10 USD / 0.5% min 10 EUR	0.5% min 50 UAH / 0.5% min 10 USD / 0.5% min 10 EUR	0.5% min 50 UAH / 0.5% min 10 USD / 0.5% min 10 EUR	0.5% min 50 UAH / 0.5% min 10 USD / 0.5% min 10 EUR
12.4	Exchange of banknotes and coins suitable for circulation of one denomination for banknotes and coins of other denominations, if the bank has such an option, UAH (36), (37)	Exchange amount up to 1 UAH 000.00	The exchange amount is more than UAH 1,000.00	Exchange amount to UAH 1000.00	The exchange amount is over UAH 1000.00
		Joins the fee RKO	0.5% min 50 UAH	Included in the fee	0.5% min 50 UAH
12.5	Exchange of banknotes and coins suitable for circulation of some denominations for banknotes and coins of other denominations, if the bank has such an option, USD, EUR (36), (37)	0.5% min 10 USD / 0.5% min 10 EUR	0.5% min 10 USD / 0.5% min 10 EUR	0.5% min 10 USD / 0.5% min 10 EUR	0.5% min 10 USD / 0.5% min 10 EUR
12.6	Help with generation/regeneration of private and public keys. Formation and maintenance of qualified public key certificates (1 year and 2 years).	Not charged	Not charged	Not charged	Not charged
Conversion operations, purchase/sale of non-cash funds in foreign currency:					

Conversion operations, purchase/sale of non-cash funds

13.1	Purchase of foreign currency on the Interbank Foreign Exchange Market of Ukraine (16)	0.5%			
13.2	Sale of foreign currency on the Interbank Foreign Exchange Market of Ukraine (16)				
13.3	Conversion operations with non-cash foreign currency (17)	2%			
14.1	Connecting to UKRSIB online (SDBO)	UKRSIB online (SDBO) Not charged	and Online informing Not charged	Not charged	Not charged
14.2	Monthly fee for providing statements on a card account using a mobile connection Online-inform+ (12)	UAH 15	UAH 10	Included in the fee	Included in the fee
14.3	Monthly fee for providing statements on a card account using a mobile connection Online-inform+ (28)	20 UAH	UAH 15	UAH 10	Included in the fee
Card Account Statements					
15.1	Fee for providing background information on the balance of funds for				
15.1.1	card Account , in ATMs of JSC "UKRSIBBANK":				
	- to the ATM screen	Included in the fee	Included in the fee	Included in the fee	Included in the fee
	- to the ATM receipt	Included in the fee	Included in the fee	Included in the fee	Included in the fee
15.1.2	in the Euronet Ukraine ATM network:				
	- to the ATM screen				
	- to the ATM receipt	Not charged	Not charged	Not charged	Not charged
15.2	Fee for providing background information on the balance of funds on the card Account in cash registers and ATMs of other banks	UAH 7 / \$ 0.7 / € 0.5	UAH 7 / \$ 0.7 / € 0.5	UAH 7 / \$ 0.7 / € 0.5	UAH 7 / \$ 0.7 / € 0.5
15.3	Fee for providing a mini-statement on a card Account (the last 10 transactions): , via ATMs of JSC "UKRSIBBANK"				
	- by the Client's SMS request	Included in the fee	Included in the fee	Included in the fee	Included in the fee
15.4	Issuance of a certificate on the availability and status of a card Account for	Not charged	Not charged	Not charged	Not charged
15.5	providing to third-party organizations Fee for issuing a card account statement				
	- in the bank branch of JSC "UKRSIBBANK"				
	- via UKRSIB online (SDBO)	Included in the fee	Included in the fee	Included in the fee	Included in the fee
15.6	Fee for providing a report according to the Tariff Plan, incl. VAT	Not charged	Not charged	Not charged	Not charged
15.7	Issuance of a power of attorney to dispose of a card account	100 UAH	100 UAH	100 UAH	100 UAH
16.1	Fee for providing a statement on the Savings Account	Accumulation Account statements			
	- in the branch of JSC "UKRSIBBANK"				
	- via UKRSIB online (SDBO)	Included in the fee	Included in the fee	Included in the fee	Included in the fee
17.1	Placing the card in the stop-list:	Card operations in case of emergencies			
	- local	Included in the fee	Included in the fee	Included in the fee	Included in the fee
	- international electronic	According to the accounts of international payment systems	According to the accounts of international payment systems	According to the accounts of international payment systems	According to the accounts of international payment systems
	- international paper	According to the accounts of international payment systems	According to the accounts of international payment systems	According to the accounts of international payment systems	According to the accounts of international payment systems
17.2	Request for documents confirming the operation or unfounded appeal of the operation at the initiative of the Client	UAH 50 (for each operation)	UAH 50 (for each operation)	UAH 50 (for each operation)	UAH 50 (for each operation)
<p>(1) Tariffs provided by JSC UKRSIBBANK, PJSC IC Cardiff and JSC IC ARKS. All tariffs are exclusive of VAT, except for the clauses that state "incl. VAT". Insurance payments in favour of PJSC "IC Cardiff" and JSC "IC ARKS" are indicated in the Tariff Plans for information purposes only. Fees and charges arising from transactions on all Accounts opened under the Agreement shall be charged in national currency from the UAH Card Account, but in exceptional cases, the Bank may also debit the amount of such fees and charges from other Accounts (regardless of the availability of the necessary funds on the UAH Card Account) in accordance with the Agreement. In this case, such commissions and fees shall be charged in accordance with the Tariffs in force on the day of the transaction by the Bank on the Account, which may differ from the day of provision of services. For accounts that have been transferred to this Tariff Plan from other Tariff Plans with the overdraft limit preserved, the tariffs for servicing such overdraft shall remain unchanged and correspond to the tariffs in force under the previous Tariff Plan. Cards issued under the Tariff Plans are issued: MasterCard for 3 years, Visa for 1 year. Automatic re-issue of cards for a new validity period is not carried out in the absence of transactions (credits and/or debits) on the card Account without using the card and with the use of the card for a period of more than 3 (three) calendar months preceding the date of such re-issue, and if, as of the date of re-issue, the balance on the card Account is less than UAH 50 / USD 10 / € 10.</p> <p>(2) Transactions - transactions made with a payment card in the trade and service network, the Internet, as well as replenishment in favour of mobile operators at ATMs of JSC "UKRSIBBANK". The data is summed up for all card Accounts of the Tariff Plan. Amounts of trading transactions on accounts in foreign currencies are transferred into national currency, the conversion is made at the NBU exchange rate on the date of data calculation. The period analysed when calculating the amount of trading transactions and monthly fee for cash and settlement services is from the last business day of the previous month to the penultimate business day of the current month.</p> <p>(3) Within the framework of the All Inclusive Ultra Tariff Plan, medical insurance for travelling abroad is provided for EUR 30 thousand within the framework of the "Medium" insurance programme; within the framework of the All Inclusive De Luxe Tariff Plan, medical insurance for travelling abroad is provided for EUR 30 thousand within the framework of the "Medium+" insurance programme. Medical insurance when travelling abroad is provided to holders of the main and additional cards (for all classes of cards issued in accordance with the Tariff Plan), for insurance of each cardholder under the Tariff plan a separate insurance payment for medical insurance when travelling abroad is charged. Within the framework of the Tariff Plan, each cardholder is provided with one insurance policy regardless of the number of cards issued to him/her. Connection of the medical insurance service when travelling abroad for the All Inclusive Ultra and All Inclusive De Luxe tariff plans is optional.</p> <p>(4) The total minimum balance on all accumulative Accounts of the Tariff Plan shall be calculated. The period for calculating the balance on accumulative accounts is from the last business day of the previous month to the penultimate business day of the current month. For all active deposit accounts opened with JSC UKRSIBBANK, the total balance is calculated as of the penultimate business day of the month. The amounts of balances on accounts (accumulative or deposit) in foreign currencies are converted into the national currency, the conversion is made at the NBU exchange rate on the date of data calculation.</p> <p>(5) Interest is accrued on the amount of the minimum balance of funds held on the account during the calculation period. The calculation period is from the last business day of the previous month to the penultimate business day of the current month.</p> <p>(6) The tariff starts to apply with: the fourth additional virtual card for accounts in UAH, the third additional virtual card for accounts in USD/EUR, as well as for reissuing a card at the initiative of the client.</p> <p>(7) the tariff is indicated for 1 transaction</p> <p>(8) Customers using the All Inclusive De Luxe package have the opportunity to open a Family account. The account is optional and is an additional component that is issued at the client's request.</p> <p>(9) Account replenishment is subject to restrictions established by the NBU regulations.</p> <p>(10) UKRSIB online is a remote banking system. Non-cash transfers via UKRSIB online to accounts opened with JSC UKRSIBBANK in USD and EUR are made only between the Client's accounts.</p> <p>(11) Cash withdrawals in national currency are available at ATMs and cash desks of all banks in Ukraine. Cash withdrawals in foreign currency on the territory of Ukraine - only at the cash desks of JSC UKRSIBBANK. Cash in foreign currency outside Ukraine can be withdrawn from ATMs and cash desks of banks.</p> <p>(12) Online-inform is a banking service for providing statements of funds flow that allows you to receive information about transactions made using a payment card and a limited number of electronic messages about transactions on a card account without using a payment card via electronic messages. The fee is charged for each card connected to the service, starting from the month following the month of opening the card account to which it was issued, in case of crediting funds to the card account in the amount of UAH 10 or more per month and/or debiting funds from the card account in the amount of UAH 10 or more per month. In case of re-issue of a card connected to the service, the fee is charged for each re-issued card, starting from the month of issuance of the card to the Client.</p> <p>(13) For a complete list of banks whose ATMs allow cardholders of UKRSIBBANK to be serviced at preferential rates (more than 50,000 ATMs around the world), please visit https://ukrsibbank.com/.</p> <p>(14) Property insurance is provided only to the main cardholder.</p> <p>(15) In the branches of JSC UKRSIBBANK, the transfer can be made to any accounts opened in JSC UKRSIBBANK if the Tariff Plan is serviced/was transferred to such branch(es); only between accounts of the same Client if the Tariff Plan is not serviced in such branch(es).</p> <p>(16) The commission is calculated as a percentage of the amount of national currency received from the sale or spent on the purchase of foreign currency at the interbank market and is paid on the date of service provision.</p> <p>(17) The fee is calculated as a percentage of the amount of currency to be converted (sold) and is paid in UAH at the NBU exchange rate on the date of service provision.</p> <p>(18) Transfers in national currency on the territory of Ukraine or in any currency outside of Ukraine shall be made by the Cardholder at ATMs of other banks/in other ways through the equipment of third-party acquiring banks providing such services. Transfers in foreign currency are not made on the territory of Ukraine. Additional fees may be charged for the transfer of funds by third-party acquiring banks.</p> <p>(19) On a quarterly basis, JSC "UKRSIBBANK" makes a charitable contribution to the account of the All-Ukrainian Charitable Organisation "Down Syndrome" at its own expense: UAH 1 for each trading transaction made by the Client using a payment card.</p> <p>(20) Fee for re-issuance of a payment card at the initiative of the Client, carried out by the Contact Centre: not charged in case of withdrawal of a payment card by ATMs of third-party banks; included in the cash management fee in case of withdrawal of a payment card by ATMs of JSC UKRSIBBANK for TP All Inclusive De Luxe.</p>					

<p>21) 1. For accounts transferred from the Tariff plans serviced within the framework of salary projects (except for accounts of dismissed employees of UKRSIBBANK) to this Tariff plan (in case of the Client's dismissal from the Company, in case of absence of salary credits for 6 (six) consecutive months or in case of termination of the agreement on servicing the salary project concluded between the Bank and the Company):</p> <ul style="list-style-type: none"> - the fee is not charged in the calendar month in which such transfer took place and starts to be charged from the month in which the funds credited to the card account opened in national currency under the Tariff Plan exceed UAH 100. <p>For accounts of dismissed employees of UKRSIBBANK, the fee shall be charged in the calendar month in which the transfer from the Tariff Plan for employees of UKRSIBBANK to this Tariff Plan took place.</p> <p>2. For accounts that were transferred to this Tariff plan from other Tariff plans (except for those serviced within the framework of salary projects):</p> <ul style="list-style-type: none"> - in national currency - the fee will be charged from the calendar month in which the funds were credited to the card account; - in foreign currency - the fee will be charged if there are credits in the amount of more than UAH 100 per month to the card account in national currency, but not earlier than the calendar month of issuance of the payment card issued to the card account in foreign currency. After the first commission is charged, its further charging will be carried out regardless of the availability of any credits and/or debits to the accounts of the Tariff Plan. In case of switching to another type of Tariff Plan (in accordance with clause 6) and/or activation of a card account in national currency, the fee will be charged starting from the month of such switching, regardless of the availability of turnover (crediting to and/or debiting from the card account) on any card account of the Tariff Plan. <p>3. For all accounts that have been transferred to this Tariff Plan, the mechanism for calculating the fee, taking into account the availability of active deposit Account(s), OR the total minimum balance on accumulative Accounts, OR the total balance on active deposit Accounts, OR the volume of trading operations, will be applied from the month following the month of the first accrual of such fee.</p> <p>4. In the month in which the closure of the Tariff Plan was initiated, the commission is charged in full (without taking into account the availability of active deposit Account(s), OR the total minimum balance on the accumulative Accounts, OR the total balance on the active deposit Accounts, OR the volume of trading operations).</p>
(22) Transfer without changing the level of the Tariff Plan is possible only to the corresponding Tariff Plan with a different frequency of payment of the cash management fee (monthly or annually).
(23) The MC Debit card is reissued to the MC World Contactless card. MC Gold cards are reissued to the MC World Contactless card. The MC Platinum card is reissued to the MC Platinum Contactless card. Cards that are not provided for by the tariff plan and tariffs at the time of reissue (by design and/or type) may be reissued to Mastercard IPS cards.
(24) If the amount of cash received in a calendar month exceeds the threshold value of 4000UAH/4000USD/3000EUR, a commission is charged for the amount of such excess. The fee is charged automatically on the day the transaction is processed on the Card Account. The commission is calculated based on all amounts of cash received on the account in the calendar month in which such calculation takes place.
(25) Deposits opened and recorded on accounts with JSC UKRSIBBANK.
(26) Within the framework of the Start, All Inclusive and All Inclusive Ultra tariff plans, medical insurance and health insurance in case of illness (on the territory of Ukraine) for the insured amount of UAH 20 thousand under the Pulse insurance programme are provided; within the framework of the All Inclusive De Luxe tariff plan, medical insurance and health insurance in case of illness (on the territory of Ukraine) for the insured amount of UAH 30 thousand under the Zhytyi z dorovo insurance programme are provided. Medical and health insurance in case of illness (on the territory of Ukraine) is provided to holders of the main and additional cards (for all classes of cards issued in accordance with the Tariff Plan), and a separate insurance payment is charged for each cardholder under the Tariff Plan. Within the framework of the Tariff Plan, only one agreement of the above insurance service may be concluded with each cardholder, regardless of the number of cards issued to him/her.
(27) MS Platinum cardholders (hereinafter referred to as the card) are provided with:
<ul style="list-style-type: none"> - Boryspil Lounge service for international flights of Terminal D, from Mastercard (hereinafter - the service) - for cards issued to card accounts in UAH, USD, EUR. The service provides priority access to the Boryspil Airport business lounge. - Fastlane Departure service from Mastercard (hereinafter - the service) - for cards issued to card accounts in UAH, USD, EUR. The service provides for passing aviation security and passport control without queues, through a separate corridor at Boryspil airport. <p>A prerequisite for the provision of Fastlane Departure, Boryspil Lounge services is the volume of trade transactions (card payments) for the last 35 days in the amount of not less than UAH 10,000 (ten thousand) for each payment card with which the service can be provided for Card accounts in UAH, or the equivalent of this amount at the official NBU exchange rate on the date of the transaction for Card accounts opened in USD, EUR. All payments in the trade and service network and the Internet around the world 5 days before the planned date of use of the services are taken into account.</p> <ul style="list-style-type: none"> - Mastercard Concierge service from Mastercard is an information support and organisational assistance service that operates 24 hours a day, 7 days a week around the world. The client can check the information on the availability of services at airports (Fastlane Departure, Boryspil Lounge, etc.) on their own on the MasterCard Vilsh website (https://bilsh.mastercard.ua/). MasterCard Concierge does not provide advice to customers on the availability of airport services. <p>MS Platinum cardholder can contact MasterCard Concierge up to 10 times a month.</p> <p>Boryspil Lounge, Fastlane Departure and Mastercard Concierge services are not available for cards with overdue debts on the card account; to guarantee a visit to the VIP lounge, the cardholder must activate the Online Inform service.</p> <p>*Teens card* is opened exclusively for children from the age of 11. *Kids card* is opened for children from 6 years old.</p>
(28) Online-inform+ is a banking service for providing statements of funds flow, which provides information provided within the framework of "Online-inform" and an extended set of electronic notifications about transactions on all other card and savings accounts of the Tariff Plan, including commissions, insurance payments, interest accrual, etc.
The fee is charged for each activated service starting from the month following the month of opening the card account, in case of crediting of funds in the amount of UAH 10 or more per month and/or debiting of funds in the amount of UAH 10 or more per month for any card account opened under the Tariff plan.
(29) 1. Urgent delivery is carried out:
<ul style="list-style-type: none"> - For Kyiv, regional centres and large cities on the next business day, provided that the card was issued before 11:30 of the current business day. If the card is issued after 11:30 a.m. of the current business day, such delivery is carried out within 2 following business days. - For other settlements - urgent delivery of the card is carried out within 1-3 business days. <p>2. Scheduled delivery takes 4 to 11 business days</p>
(30) The fee is charged starting from the second unsuccessful attempt made with the same card on the same day.
(31) Only one physical card is issued (and reissued at the initiative of the Bank in cases stipulated by the agreement) to a card account for the entire period of servicing such account without additional fee, regardless of the number of transfers of this account to other types of Tariff plans provided for in the agreement. For issuance (reissuance at the initiative of the Client) of the second and subsequent cards, a fee is charged in accordance with the tariffs for issuing additional cards that are not included in the cost of the Tariff Plan.
(32) Upon closing the Tariff Plan with annual payment of the fee for the accounts settlement or upon switching from the Tariff Plan with annual payment of the fee for the accounts settlement to another type of Tariff Plan (with monthly or annual payment of the fee for the accounts settlement) before the expiration of 1 year after payment of such fee, the Client shall not be refunded a part of the previously paid annual fee for the accounts settlement.
(33) Agreements reissued from 01.12.2020 for a new term will be serviced under the terms and conditions for agreements concluded from 01.11.2022.
(34) The service is activated/deactivated at the request of the Client when contacting a servicing branch of the bank.
(35) Transfers are possible between card and current accounts within different Tariff plans, but between accounts of the same Client. Transfers are possible between accounts in the following currencies: UAH-USD, UAH-EUR, USD-UAH, EUR-UAH. The operation is not available for transfers from/to savings accounts and from/to current accounts "Active money". The minimum transfer amount is 0.01 EUR/USD. Transfers are available for residents and non-residents and are made 24/7 in UKRSIB Online.
(36) The exchange of coins with a nominal value of 1, 2, 5 and 25 kopecks is free of charge until 30.09.2020. The fee does not apply to customers who have entered into an "Elite Personal Banking Agreement" with the Bank (Personal Banking customers).
(37) The Bank does not work with foreign currency coins.
(38) The fee is applied only to the amount exceeding the amount of the balance on USD/EUR card and savings accounts, to which the fee is not applied. The fee is debited from the account in UAH at the NBU exchange rate on the date of calculation. The basis for charging is the amount of the actual, passive balance on the card and savings accounts as of the end of the last business day of the month.
(39) The Instant MC World Contactless card is reissued to a personalised card in accordance with the tariff plan settings as of the date of card reissue (the card bears the cardholder's surname and name).

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