

Tariffs for Credit card
(for products Credit to current account "Credit card" for salary projects)

Operation/service	Tariff	
	Classic Instant / Classic	Gold
Operations with a card		
Card issue	0 UAH	200* ¹ UAH
Issue/ reissue of the additional card at the end of the term (the class of the additional card must not be higher than the main one and for the same term)	Service is not available	
Reissue of the card during card validity term (reissue initiated by the client)	50 UAH	100 UAH
Urgent* ² issue card* ^{2.1}	250 UAH	
Cash withdrawal in ATMs and banks of Ukraine	5% + 15 UAH	
Cash withdrawal abroad	5% + 30 UAH	
Commission for money transfer to the other Ukrainian bank's card and other payments which do not involve receipt of goods or services* ³	5% + 15 UAH	
Additional commission for urgent cash withdrawal in national currency through cash desks of JSC "PIRAEUS BANK ICB" before card is received by the customer	2%	
Conversion commission* ⁴	1%	
Set up of PIN-code at POS-terminals of JSC "PIRAEUS BANK ICB" (while the card is valid)	0 UAH	
Recovery of PIN-code at POS-terminals of JSC "PIRAEUS BANK ICB" (while the card is valid)	30 UAH	
Balance inquiry in ATMs of JSC "PIRAEUS BANK ICB":		
<i>first inquiry per day</i>	0 UAH	
<i>further inquiries</i>	1 UAH per inquiry	
Balance inquiry in ATMs of other banks \ Mini statement in ATMs of JSC "PIRAEUS BANK ICB"	3 UAH	
Other transactions: PIN code change at ATMs of JSC "PIRAEUS BANK ICB"	5 UAH	
Retrieval / query operations with payment cards - commission for unjustified appeal of transactions by client (after investigation)	180 UAH	
Non-cash card transactions in trade and service network	0 UAH	
Information provided to cardholder by SMS-informing service (monthly)* ⁵	0 UAH	
Minimum balance	0 UAH	
Interests		
Accrual of interest on positive account balance (annual)	0%	
Interest rate for credit usage except of grace period (annual), for purchase operations	28%	26%
Interest rate for credit usage except of grace period (annual), for other operations, except purchase operations	36%	34%
Interest rate for credit usage during grace period (annual)* ⁶	0,0001%	
Interest rate for unauthorized overdrafts (annual)	40%	
Interest rate for overdue (annual)	60%	
Payments		
<i>For local currency:</i>		
Incoming cash payments	0 UAH	
Incoming non-cash payments from other Bank's accounts	0 UAH	
Incoming non-cash payments from other banks* ⁷	0 UAH	
Incoming cash payments to the Customer's account by any person other than the account owner	0 UAH	
Transfers of funds within JSC "PIRAEUS BANK ICB" to other client's accounts in ATMs of Bank	5% + 15 UAH	
Transfers of funds within JSC "PIRAEUS BANK ICB" to accounts of other clients	Service is not available	
Outgoing payments	Service is not available	
Inquiries, notifications, specification on international payments: specification of the transfer, cancellation of the transfer/ investigation on the transfer/ other notifications (including e-mail to NBU)	Service is not available	

Operation/service	Tariff
Penalties	
Penalty for monthly minimal payment non-performance ^{*8}	30 UAH
Operation/service	
Current account opening in national currency	0 UAH
Monthly fee for loan administration ^{*9}	3%
Account closing	0 UAH
Account statements (including via e-mail)	0 UAH
References on the account (client request) (in Ukrainian, English, Russian language):	
<ul style="list-style-type: none"> • Standard^{*10} urgent reference (provided during one business day) • Non standard references (provided in two business days) • Non standard urgent reference (provided during one business day) 	50 UAH 100 UAH 150 UAH
Issuing of the Power of Attorney for the managing of account ^{*11}	Service is not available
Sale/ purchase of currency on the interbank currency market ^{*12}	Service is not available
Sale of currency on the interbank currency market at the Bank's initiative ^{*13}	Service is not available
Conversion of currency on the interbank currency market	Service is not available
Sale/ conversion of currency on the interbank currency market with purpose of placement on deposit in JSC "Piraeus Bank ICB"	Service is not available
Purchas of currency on the interbank currency market for funds that were returned from deposit accounts JSC "Piraeus Bank ICB" ^{*12}	Service is not available
FCY to FCY FX transaction with following purchase for UAH	Service is not available
Additional commission for the purchase / sale / conversion of foreign currency on interbank currency market ^{*14}	Service is not available
Standing orders	
Issuance of Standing order ^{*15}	Service is not available
Commission for money transfer under Standing order	Service is not available
Another operations	
Preparation of the document as to client's account impairment	5% from impairment amount, but not less than 2000 UAH
Deduction of funds on impaired account	1% from deduction amount, but not less than 1000 UAH
Release of the account's impairment	0 UAH

^{*1} - Fee for card issuing can be set 0 UAH for not more 2 cards VISA GOLD for one company for the management of companies, which serviced within payroll project in JSC "PIRAEUS BANK ICB" and have staff of over 30 employees.

^{*2} - on a 3th day after ordering of card for Kyiv and regional centers (Dnipro, Odesa, Kharkiv, Cherkassy, Lviv)
- on a 4th day after ordering of card for other cities of Ukraine.

Levies, as an additional pay to the standard tariff from issue/reissue of card

^{*2.1} - a tariff is not used to cards that is executed through service of remote service of "winbank"

^{*3} This category also includes transactions with risk category Quasi cash

^{*4} Commission for payment account (if currency of transaction is different from the currency of account)

^{*5} Service is provided to phone numbers of Ukrainian mobile operators only.

The fee is charged on a monthly basis. Regardless the date of service activation – first time the fee is charged at the first banking day after the activation for the whole month, next times – at the last banking day of each month (starting from the second month).

^{*6} The grace period is provided under condition a full repay of the amount of total debt of Overdraft / Credit

^{*7} Except payments within "No borders" service.

^{*8} The penalty does not apply in cases when the amount of overdue is equally or less than 10 UAH.

^{*9} The fee is calculated monthly on the last working day of the month on the total amount of non overdue debt of credit as of the last working day of the month the client received through transactions with the card, excluding purchase transaction.

^{*10} Standard references supposed to provide the following information:

- Current account opening
- The presence / absence of open account;
- The outstanding amounts and / or transaction amounts
- The presence / absence of credit debt.

^{*11} The power of attorney can be provided for managing of a current account, deposit account. Commission paid for the copy of the power of attorney every time at execution without involving a notary.

^{*12} The fee of 0.5% for purchase of currency in the interbank currency market represents the Bank's commission and it is additional to the current fee for the Pension Fund.

^{*13} According to paragraph 11 of General terms of Tariff policy JSC "PIREUS BANK ICB" Services for individuals.

^{*14} Amount of commission on the current date is set up by Treasury department of JSC "PIRAEUS BANK ICB" on the beginning of every operational day in borders that are in the Tariffs on the base of order of the head of department.

^{*15} Commission is paid in the moment of signing of additional agreement to the current account agreement. If it is necessary to make changes in standing order by client's initiative than new standing order should be issued and previous – cancelled.