

Tariffs for «Current» account*²³

Operation/service	Tariff	
	Branch	winbank
Point of sale		
Current account opening in national currency/ in foreign currency	150 UAH ¹	130 UAH
Account closing	0 UAH	
Account statements ^{**2.2}	0 UAH	
References on the account (client request) (in Ukrainian, English, Russian language): <ul style="list-style-type: none"> • Standard^{*2} references (provided during one business day) • Non standard references^{**2.2} (provided in two business days) • Non standard urgent reference*^{2.3} (provided during one business day) 	75 UAH	150 UAH 300 UAH
Standard references/information the outstanding amounts and / or transaction amounts for clients who opened accounts at Crimea branches of JSC "PIRAEUS BANK ICB" (except accounts closed before February, 1st 2014), and requested individually sample(provided during one business day)	2 000 UAH	
Issuing of the Power of Attorney for the managing of account ^{*3}	150 UAH	
FCY sale/purchase from a Customer's account for execution of compulsory collection documents of funds from the customer's account in accordance with the current legislation	0 UAH	
Sale of currency on the interbank currency market ^{*4; 4.1}	0,50% min 100 UAH	
Purchase of currency on the interbank currency market ^{*4; 4.1}	0,50% min 150 UAH	
Sale of currency on the interbank currency market at the Bank's initiative ^{*5}	0 UAH	
Conversion of currency on the interbank currency market ^{**22}	0,50% min 100 UAH	
Additional commission for the purchase / sale / conversion of foreign currency on interbank currency market ^{*6}	From 0% up to 100 % from amount of purchase / sale / conversion of foreign currency	
Purchase of foreign currency at Interbank for the retail loan repayments in case of money were transferred by the Borrower to the account 2900% and in case of presence of concluded Additional agreement to the Borrower's Loan agreement	0%	
Standing orders		
Issuance of Standing order ^{*7}	10 UAH	
Commission for money transfer under Standing order	2 UAH/ transfer	
Accumulating interest on balance on the current account (annual)		
0-9 999.99 (UAH/USD/EUR)	0% per annum	
from 10 000.00 (UAH/USD/EUR)	0% per annum	
RUB	0% per annum	
Payments		
<i>For local currency:</i>		
Incoming cash payments ^{**18}	0 UAH	
Incoming non-cash payments from other cliens JSC "PIRAEUS BANK ICB"	0 %	
Incoming non-cash payments from other banks ^{*21}	1 %	
Non-cash transfer of loan funds from transit account in JSC "PIRAEUS BANK ICB" to client's current account ^{*19}	0 UAH	
Incoming payment received after card-to-card transfer and winnings, transfers through payment systems such as Skrill etc. ^{*20}	1 %	
Incoming non-cash payment from deposit account which were early terminated (except agreement which were prolonged) and placed using non-cash payment from other bank	1 %	
Incoming cash payments to the Customer's account by any person other than the account owner ^{*21}	1,5% from payments	
Transfers of funds within JSC "PIRAEUS BANK ICB" between customer's own accounts, including transfers to deposit accounts and investment accounts, in branches of JSC "PIRAEUS BANK ICB" ^{*8}	0 UAH	
Transfers of funds within JSC "PIRAEUS BANK ICB" between customer's own accounts, in ATMs of JSC "PIRAEUS BANK ICB" ^{*8}	2 UAH	
Transfers of funds within JSC "PIRAEUS BANK ICB" to other customers' accounts ^{*8}	0,75% min 10 UAH max 700 UAH	
Outgoing payments ^{*8*22}	1 % min 20 UAH max 1000 UAH	

Operation/service		Tariff		
Transfers of funds which were granted to Borrowers by the JSC "PIRAEUS BANK ICB" as loan amount and / or down payment (within the acting retail loan products, where is foreseen transfer fund (loan amount) outside or inside of the Bank) from Client's account to Seller's account of real estate or vehicle according to paper payment order ^{*8.1}		0 UAH		
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)		30 UAH		
<i>For foreign currency:</i>				
Incoming cash payments		0 UAH		
Incoming non-cash payments from other banks ^{*21*24}		1 %		
Incoming non-cash payment from deposit account which were early terminated (except agreement which were prolonged) and placed using non-cash payment from other bank		1 %		
Incoming payment received after card-to-card transfer and winnings, transfers through payment systems such as Skrill etc. ^{*20}		1 %		
Transfers of funds within JSC "PIRAEUS BANK ICB" between customer's own accounts, including transfers to deposit accounts and investment accounts, in branches of JSC "PIRAEUS BANK ICB" ^{*8}		0 USD		
Transfers of funds within JSC "PIRAEUS BANK ICB" to other customers' accounts ^{*8,9}		0,5% min 20 USD max 100 USD, 0,5% min 25 EUR max 100 EUR		
Outgoing payments in foreign currency account in USD outside JSC "PIRAEUS BANK ICB" ^{*8*22*24}		1% min 30 USD max 300 USD		
Outgoing payments in foreign currency account in EUR outside JSC "PIRAEUS BANK ICB" ^{*8*22*24}		1% min 30 EUR max 300 EUR		
Outgoing payments in foreign currency account in RUB outside JSC "PIRAEUS BANK ICB" ^{*8*22}		1% min 30 USD max 300 USD		
Inquiries, notifications, specification on international payments: specification of the transfer/ cancellation of the transfer/ investigation on the transfer/ other notifications		50 USD		
Fee for the transfer of funds in USD with the guaranteed crediting of the full amount to the payee. It is paid additionally to the fee for the payment in USD		50 USD		
Return of mistakenly received funds at the request of money transfer recall of a foreign bank		0 UAH		
Cash operations				
Cash withdrawal in national and foreign currency through cash-desk of JSC "PIRAEUS BANK ICB"		0 UAH		
Operations with a card				
Point of sale	Branch		winbank	
	Classic	Gold	Classic	Gold
Card issue/ reissue at the end of the term	150 UAH	500 UAH	140 UAH	490 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)	150 UAH	Classic	130 UAH	Classic
		Gold		Gold
Reissue of the card (including additional card) during card validity term initiated by the client ^{*11}	150 UAH	150 UAH ^{*10}	130 UAH	130 UAH
		350 UAH		340 UAH
Urgent ^{*12} issue card ^{*12.1}	300 UAH	Classic	130 UAH	Classic
		Gold		Gold
Unlock card	0 UAH	350 UAH	130 UAH	330 UAH
Card "Instant Access" (Visa Classic Instant) issue (main or additional)	120 UAH			
Cash withdrawal through ATM JSC "PIRAEUS BANK ICB"	0 UAH			
Cash withdrawal at ATMs of other Ukrainian banks	0 UAH – the first 5 operations per month 1,5% + 5 UAH – starting from the 6th operation			
Cash withdrawal in cash desk of other Ukrainian banks	1,5 % + 5 UAH			
Account currency		UAH	USD, EUR	
Cash withdrawal in ATMs of Piraeus Bank Group abroad ^{*13}		1,5%+30 UAH		
Cash withdrawal abroad		2,0%+50 UAH		

Operation/service	Tariff	
Conversion commission* ¹⁴	1,15%	
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>	5 UAH for each inquiry	
Mini statement in ATMs of JSC "PIRAEUS BANK ICB"	10 UAH	
Balance inquiry in ATMs of other banks		
banks of Ukraine	10 UAH	
foreign banks	15 UAH	
Other transactions:		
PIN-code change at ATMs of JSC "PIRAEUS BANK ICB"	15 UAH	
Retrieval / query operations with payment cards - commission for unjustified appeal of transactions by client (after investigation)	250 UAH	
Cashless card transactions in trade and service network	0 UAH	
Information provided to cardholder by SMS-informing service (monthly) ^{*15, 16}	0 UAH* ¹⁶	0 UAH
Rate for unauthorized overdrafts	40% per annum	
Minimum balance	Not expected	
Insurance policy "Safety" from IC "Alfa Insurance" for Visa Gold cards (main and additional)* ¹⁷	Included in the price of payment card	
Other services		
Preparation of the document as to clients 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 accounts impairment	0 UAH	

*1 Except accounts, which are opened:

- for deposits and accrued interest payment opened on the day of concluding an agreement of bank deposit in corresponding currency;
- for a product 'Mortgage loan for the purchase of real estate on the secondary market'. For such accounts the tariff is 0 UAH.

*2 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.

*2, *2.2, 2.3 The rates do not apply to customers who have not apply the Statement of standard samples that must be made to customers who opened accounts at branches of JSC «PIRAEUS BANK ICB» in Crimea.

*3rde 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.

*4 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.

*4.1 Commission is not taken in case when Client buy/sell currency with the aim to make loan payment for collateral loan or credit card in branches of JSC «PIRAEUS BANK ICB» which were registered in Crimea and city Sevastopol in case of selling currency for the purchase of domestic government bonds from the portfolio of JSC "PIRAEUS BANK ICB".

*5 According to paragraph 10 of General terms of Tariff policy JSC "PIRAEUS BANK ICB" Services for individuals.

*6 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.

*7 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.

*8 Except of transfers initiated by internet-service winbank and for cases described at *7.1.

*8.1. The list of retail loan products where is foreseen funds transfer (loan amount) inside or outside the Bank, where "Current" account is the Account for loan servicing:

- "Car loan for the purchase of a new car";

- *“Mortgage loan for the purchase of the real estate on the primary market under collateral on the secondary market”;*
- *9 Transactions in FCY can be fulfilled in the frame of valid Ukrainian legislation*
- *10 Issue/reissue of one additional Visa Classic to the main Visa Gold card is included to the price of issuance of main card. The specified condition does not apply to holders of cards Visa Gold, which were received for free in the promotional campaigns.*
- *11 This tariff does not apply in the case of reissued by the decision of the Bank in accordance with the internal regulations of the Bank.*
- *12 - on the 3rd day after ordering of card for Kyiv and regional centers (Dnipro, Odesa, Kharkiv, Cherkasy, Lviv)*
- on the 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*
- *12.1 - a tariff is not used to cards that is executed through service of remote service of "winbank"*
- *13 ATMs of Piraeus Bank Group abroad.*
- *14 Commission for payment account (if currency of transaction is different from the currency of account)*
- *15 Service is provided to phone numbers of Ukrainian mobile operators only.*
- *16 Regardless the date of service activation – first month of service usage is free of charge. From the second month if a customer makes purchases using a card (i Internet including) during the month for amount not less than **2000.00** UAH - SMS-notification is free. Calculation includes all purchases made with a card from the first working day till the last working day of current month. Otherwise the fee is 10.00 UAH for Classic. If the client activated the service till 19.03.2012 the following tariff applied - Classic – 50 UAH (for period of card validity), Gold - 0 UAH (for period of card validity).*
- *17 Issue of insurance policy “Safety” is included to the price of issuance of main card. This reference is not applicable for cardholders of Gold card who received cards free of charge within promo campaigns.*
- *18 Including case of making of incoming cash payment to the Customer’s account «Current» by any person other than the account owner with the purpose of existing debt repayment.*
- *19. In case of transfer of loan funds within the product "Zhvava gotivka" under the Agreement of cooperation with PJSC "Alfa Bank"*
- *20 Refers to transfers that use merchant code 7995.*
- *21 Before the End date of actual Agreement between Clients and PIREUES BANK under the Loan Program «Mortgage loan for the purchase of real estate in the secondary market» - a program of cooperation with the DIU and for client funds, which were previously sent by the client and returned from the account of unclear amounts of the receiving bank or were not executed by the correspondent bank or the receiving bank on basis of Compliance control internal policy of the correspondent bank or the bank of recipient the Tariff is 0 UAH. In the case of returned funds from other accounts of the receiving bank, other than the account of unclear amounts, the decision on the compensation of the commission for the transfer of funds is taken by the bank on the basis of a client's application, after analyzing the purpose of the received funds.*
- *22 In the case of execution of compulsory collection documents of funds from the customer's account by the State Executive Service, private executors or State Fiscal Service, tariff 0 UAH.*
- *23 Starting from 01.10.2019 the account tariffs «Current» apply to customers who use accounts «Free», «Free Access», «Gold Free Loyalty». The terms of these accounts are changed to the corresponding terms of the account «Current».*
- *24 Third party commissions (correspondent bank / third bank commissions) may be additionally withheld regardless of the fees specified in these Tariffs.*