

# «WinCard» Product

## for a current account with a payment card

№ para.	Name of operation / service	Notes	COMMISSION / FEE AMOUNT		
			Tariff Classic		Tariff Platinum
			VISA Classic On-line/ VISA Classic PayWave instant no-named	VISA Classic PayWave named	VISA Platinum PayWave
<b>Terms of account and payment card service</b>					
1	Account currency	In case a new client opens the first account in the Bank through winbank, this account is opened in UAH. One type of currency is defined in the application for opening an account	UAH/USD/EUR		
2	Payment card expiration date		VISA Classic On-line- 10 years VISA Classic PayWave instant no-named/named- 3 years	3 years	
3	Opening a current account and / or issuing a payment card, reissuing a payment card after the expiration date or at the initiative of the client	The account is opened exclusively for new clients of the Bank, ie those who do not have accounts in the Bank. The first card for the first account in winbank is an On-line payment card (without a plastic card). The commission is paid when opening an account and annually. The tariff does not apply in case of re-issuance of the card by the Bank's decision in accordance with internal regulations	Free of charge		UAH 5 000
4	Registration of an additional payment card (issue / re-issue after the expiration of the card or at the initiative of the client)	The additional card is issued for the period until the expiration of the main card Reissue at the initiative of the client is always paid The tariff does not apply in case of re-issuance of the card by the Bank's decision in accordance with internal regulations	VISA Classic instant no-named/named – UAH 100 Maximum number of valid additional cards allowed: VISA Classic instant no-named- 1 VISA Classic named - 3	<b>VISA Classic instant no-named:</b> 1 – for free, then - 100 UAH <b>VISA Classic named:</b> 3 – for free, then - 100 UAH The maximum allowed number of valid additional Classic cards are: <b>VISA Classic instant no-named - 1</b> <b>VISA Classic named - 3</b>  <b>VISA Platinum:</b> 1 – for free, then – UAH 650 The maximum allowed number of valid additional Platinum cards is 1	
5	Delivery of the payment card to the branch of the Bank / postal operator selected by the client, when opening an account / ordering a payment card	Operations performed in winbank	Free of charge		
6	Concierge service	Assistance in finding information that provides the services of a professional assistant to solve any everyday issues, random problems and tasks around the clock on the number 0 800 50 5255 (for free calls in Ukraine) / +38 056 374 9960 (for calls from abroad) or e-mail info@ukrassist.com	—	—	included in the cost of the commission " Opening a current account and / or issuing a payment card, reissuing a payment card after the expiration date or at the initiative of the client"
7	The right to free access twice a year to the lounge areas of airports from Lounge Key in Ukraine (Boryspil Airport, Kyiv (Zhulyany), Lviv, Kharkiv) and more than 1,100 business halls around the world.	For a free visit to the Lounge Key (www.loungekey.com) business lounge at the airport, you need to pay at sales and service points and online stores for an amount of UAH 5000 or more. The payments includes transactions for the last 30 days before the current date, except for transactions for the last 5 days. Terms and conditions of the offer on www.visa.com.ua	—	—	free of charge 2 times a year

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8	Luggage packing services at Boryspil airport	Services are provided exclusively at: 2 luggage racks on the 3rd floor of Terminal D. To receive the free luggage packing service, you need to pay in sales and service points and online stores in the amount of UAH 5,000 or more. The payments includes transactions for the last 30 days before the current date, except for transactions for the last 5 days. Terms and conditions of the offer on <a href="http://www.visa.com.ua">www.visa.com.ua</a> .	—	—	2 free services per calendar year
9	50% discount on trips from Bolt to / from airports in Kyiv, Kharkiv, Lviv, Odessa, Dnipro and Zaporizhia	The discount is provided only when registering a Visa Platinum card in the Bolt wallet and is not provided when paying with the Apple Pay. Terms and conditions of the offer on <a href="http://www.visa.com.ua">www.visa.com.ua</a>	—	—	max discount: UAH 200 max number of trips per month: 4
10	50% discount on car parking in the multi-level parking lot in front of Terminal D at Boryspil Airport	The offer is valid only when paying by physical payment cards. Terms and conditions of the offer on <a href="http://www.visa.com.ua">www.visa.com.ua</a>	—	—	max discount: UAH 200
11	Insurance: • abroad: flight delay / baggage delay / missed flight (transit flight) / buyer protection • insurance within the country of residence: flight delay / baggage delay / buyer protection	Insurance abroad: valid automatically from 1 to 90 days per trip, but no more than 183 days, subject to payment by payment card: - before the start of the trip a round trip ticket or accommodation or tour / cruise - accommodation booked before the start of the trip and paid for on the trip. Insurance within the country of permanent residence: valid automatically from 1 to 90 days, but no more than 183 days, subject to payment by payment card in advance of booking accommodation for at least 2 nights at a distance of at least 100 kilometers from home.  COVID, sports and medicine are not insured.  Conditions for receiving compensation and the validity of the offer on <a href="http://www.visa.com.ua">www.visa.com.ua</a> and by phone: +380444993975 +74959376453 +442087628373	—	—	Maximum payout amount:  <b>abroad:</b> - for missed flight / transit flight: 500 USD / 300 USD  <b>abroad and in the country of permanent residence:</b>  - for flight / luggage delay: 200 USD  - customer protection (min cost of goods 100 USD): - for a period of 365 days - \$ 20,000
<b>Rewards with payments</b>					
12	CashBack	<b>Rewards</b> paid by the Bank to the client's current account on the basis of separate Terms. Accrued exclusively on accounts in national currency	2% for the purchase of goods / services, min UAH 10 max UAH 500		
<b>Replenishment</b>					
13	Non-cash crediting of funds, incl. transfer from the card	Fees of correspondent banks / third banks may be additionally withheld regardless of the fees specified in these Tariffs.	Free of charge		
14	Cash replenishment of the account by the owner or his trustee	Cash replenishment in foreign currency of the current account of a non-resident individual should be made exclusively by the current account holder	Free of charge		
15	Crediting cash to the client's account by any person other than the account holder and his trustee				
16	Replenishment in the terminal networks of partners	The list of terminal networks is specified on the bank's website <a href="http://www.piraeusbank.ua">www.piraeusbank.ua</a>	Free of charge		

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<b>Transfers and payments</b>					
17	Payments in sale and service points and online stores		Free of charge		
18	Transfer of funds within JSC "PIRAEUS BANK ICB" to own (including investment) client's accounts / cards in national / foreign currency or to other clients' accounts / cards in national currency	Operations performed in branches. Transactions in foreign currency are carried out in accordance with the current currency legislation of Ukraine	UAH 100		
		Operations performed in winbank. Transactions in foreign currency are carried out in accordance with the current currency legislation of Ukraine	Free of charge		
19	Transfer of funds from the client's account in national currency to an account outside JSC "PIRAEUS BANK ICB"	Operations performed in branches	UAH 100		
		Operations performed in winbank	UAH 15		
20	Transfer of funds from the client's account in foreign currency to an account outside JSC "PIRAEUS BANK ICB"	In accordance with the current currency legislation of Ukraine	0,3% min 20 USD/EUR, max 150 USD/EUR		
21	Fee for the transfer of funds in US dollars with guaranteed crediting of the full amount to the payee	Paid in addition to the commission for payment in US dollars	50 USD		
22	Transfers from a card / account to a card of another bank	Operations performed in winbank The minimum amount of the transaction is UAH 5	1%		
23	Cashless transfer of funds using a payment card or card number using MasterCard MoneySend and Visa Direct services	Through the service provided by third-party banks	1%		
24	Payments to the accounts of companies from the list provided by JSC "PIRAEUS BANK ICB" (utilities, communication services and others)	Operations performed in winbank	Free of charge		
<b>Cash withdrawal</b>					
25	Cash withdrawal at ATMs and cash desks of JSC "PIRAEUS BANK ICB" and ATMs of Ukraine		Funds returned to the account after the expiration of the deposit term in JSC "PIRAEUS BANK MKB" and interest thereon: Free of charge		
			other funds: 0,75%		
26	Cash withdrawal at cash desks of other banks of Ukraine	The currency of commission payment is used according to the currency of the account	1% + (UAH 5 / 0,20 USD/EUR)		
27	Cash withdrawal abroad		2%, min UAH 75 / 3 USD/EUR		
<b>Other services</b>					
28	Online currency exchange / conversion of foreign currency	At the rate set by the bank on the day of the transaction. Operations carried out in winbank	Free of charge		
29	Buying / sale / conversion of currency on the interbank foreign exchange market		0,5% min UAH 100		
30	Buying of currency on the interbank foreign exchange market to repay credit debt in JSC "PIRAEUS BANK ICB" / sale of currency on the interbank foreign exchange market on the initiative of JSC "PIRAEUS BANK ICB"		Free of charge		
31	Conversion operations	If the currency of the card transaction is different from the account currency. At the rate set by the bank on the day of the transaction	1%		

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<b>Other services</b>						
32	Account service, including: <ul style="list-style-type: none"> <li>• mobile notification (the service is provided only for telephone numbers of Ukrainian mobile operators);</li> <li>• balance inquiry in the ATM;</li> <li>• recovery of PIN-code in the POS-terminals of JSC "PIRAEUS BANK ICB" (during the validity period of the card);</li> <li>• change of PIN-code in ATMs of JSC "PIRAEUS BANK ICB";</li> <li>• providing a mini-statement at ATMs of JSC "PIRAEUS BANK ICB";</li> <li>• blocking / unlocking payment card</li> <li>• Wallet (Google Pay and others).</li> </ul>					Free of charge
33	Providing an account statement	Once a month				Free of charge
		Starting from the second of the month		UAH 200		Free of charge
34	Providing certificates in the language of the client's choice (Ukrainian, English, Russian)	about an opening / closing an account / returning an electronic payment instrument				Free of charge
		about the presence / absence of open accounts in the Bank / credit debt about balances and / or turnovers on accounts		UAH 50		Free of charge
		other references		UAH 200		Free of charge
35	Execution of a power of attorney to dispose of accounts without the involvement of a notary					UAH 100
36	Requests / notifications about clarification / cancellation / investigation of the transfer	The currency of commission payment is used according to the currency of the account				50 UAH/USD/EUR
37	Search / request for payment card transactions - commission for unfounded protest of the transaction by the client (after investigation)					UAH 250
38	Fee for using an unauthorized overdraft					0%

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