

**«WinCard» Product  
for a current account with a payment card**

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| **№ 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 |
| **Terms of account and payment card service** | | | | | | |
| 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- 5 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 | Monthly fee for maintaining a current account with a balance own funds in the amount of more than 10,000.00 USD , EUR | The commission is calculated on the average monthly balance of funds in the account and is debited on the last day of each calendar month | 0.1% min $1 max $100 - for accounts in USD  0.2 % min € 1 max € 100 - for accounts in EUR | | | 0.1% min $1 max $100 - for accounts in USD  0.2 % min € 1 max € 100 - for accounts in EUR |
| 5 | 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 | | | **VISA Classic instant** no-named:  1 – for free, then - 100 UAH  **VISA Classic** named:  3 – for free, then - 100 UAH  The maximum allowed number of valid additional Classic cards are:  **VISA Classic instant** no-named **-** 1 **VISA Classic** named **-** 3  **VISA Platinum:**  1 – for free, then – UAH 650  The maximum allowed number of valid additional Platinum cards is 1 |
| 6 | 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 | | | |
| 7 | 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" |
| 8 | 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](http://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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| **Terms of account and payment card service** | | | | | | |
| 9 | 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 www.visa.com.ua. | — | — | | 2 free services per calendar year |
| 10 | 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 www.visa.com.ua | — | — | | max discount: UAH 200  max number of trips per month: 4 |
| 11 | 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 www.visa.com.ua | — | — | | max discount: UAH 200 |
| 12 | 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 www.visa.com.ua and by phone:  +380444993975  +74959376453  +442087628373 | — | — | | Maximum payout amount:  **abroad:**  - for missed flight / transit flight:  500 USD / 300 USD  **abroad and in the country of permanent residence:**  - for flight / luggage delay:  200 USD  - customer protection  (min cost of goods 100 USD):  - for a period of 365 days -  $ 20,000 |
| **Rewards with payments** | | | | | | |
| 13 | CashBack | **Rewards** 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 | | | |
| **Replenishment** | | | | | | |
| 14 | 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 chardge | | | |
| 15 | Cash replenishment of the account by the owner or his trustee at the cash desk and ATMs of the Bank | Cash replenishment in foreign currency of the current account of a non-resident individual should be made exclusively by the current account holder |
| 16 | Crediting cash to the client's account by any person other than the account holder and his trustee | 1% of the top-up amount | | | Free of chardge |
| 17 | Replenishment in the terminal networks of partners | The list of terminal networks is specified on the bank's website www.piraeusbank.ua | Free of chardge | | | |
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| **Transfers and payments** | | | | | | |
| 18 | Payments in sale and service points and online stores |  | Free of charge | | | Free of charge |
| 19 | 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 | | |
| 20 | 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 | | |
| 21 | 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 | | |
| 22 | 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 | | |
| 23 | 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% | | | |
| 24 | 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% | | | Free of charge |
| 25 | 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 | | |
| **Cash withdrawal** | | | | | | |
| 26 | 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% | | | Free of charge |
| 27 | 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) | | |
| 28 | Cash withdrawal abroad | 2%, min UAH 75 / 3 USD/EUR | | |
| **Other services** | | | | | | |
| 29 | 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 | | | |
| 30 | Buying / sale / conversion of currency on the interbank foreign exchange market |  | 0,5% min UAH 100 | | | |
| 31 | 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 | | | |
| 32 | 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 | Not charged | | | |
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| **Other services** | | | | | | |
| 33 | Account service, including:  • mobile notification (the service is provided only for telephone numbers of Ukrainian mobile operators);  • balance inquiry in the ATM;  • recovery of PIN-code in the POS-terminals of JSC "PIRAEUS BANK ICB" (during the validity period of the card);  • change of PIN-code in ATMs of JSC "PIRAEUS BANK ICB";  • providing a mini-statement at ATMs of JSC "PIRAEUS BANK ICB";  • blocking / unlocking payment card  • Wallet (Google Pay and others). |  | Free of charge | | | |
| 34 | Providing an account statement | Once a month | Free of charge | | | |
| Starting from the second of the month | UAH 200 | | | Free of charge |
| 35 | 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 |
| 36 | Execution of a power of attorney to dispose of accounts without the involvement of a notary |  | UAH 100 | | | |
| 37 | 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 | | | |
| 38 | Search / request for payment card transactions - commission for unfounded protest of the transaction by the client (after investigation) |  | UAH 250 | | | |
| 39 | Fee for using an unauthorized overdraft | 0% | | | |
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