

Tariffs for CREDIT CARD servicing

Name of peration/service	Tariff			
Tariffs for CREDIT CARD servicing	Classic/Insta Gold nt//Classic		d	
Issuance of a payment card	Free of	Free of charge Free of charge		harge
Registration of an additional payment card (issue / re-issue after the expiration of the card or at the initiative of the client)	the service is not provided			d
Sales channel	Departme nts	winbank	Department s	winbank
Renewal of a payment card (including an additional one) during the validity period at the holder's initiative *1	50 UAH	45 UAH	100 UAH	95 UAH
Unblocking the payment card	0 UAH	3 UAH	0 UAH	3 UAH
Urgent *2 registration of a payment card	250 l	JAH	250 U	AH
Commission for withdrawing cash from POS terminals of retail chains, from network of ATMs of other banks of Ukraine	5% + 15 UAH			
Commission for cash withdrawals from ATMs and banks abroad	5% + 30 UAH			
Commission for transfers from a card to a card and other transfers that do not involve the receipt of goods or services	5% + 15 UAH			
Additional commission for urgent cash withdrawal in national currency at the cash desks of JSC "PIRAEUS BANK ICB" before the card is received by the client	2%			
Commission for conversion *5	1%			
Recovery of the PIN code in the ATM terminals of JSC "PIRAEUS BANK MKB" (during the validity period of the card)	0 UAH			
Balance request at ATMs of JSC "PIRAEUS BANK MKB"				
first request per day	0 UAH			
the following requests	1,00 UAH for each request			
Balance request at ATMs of other banks in Ukraine\ Provision of a mini-statement at ATMs of JSC "PIRAEUS BANK MKB"	3 UAH			
Execution of other account documents: change of PIN-code in ATMs of JSC "PIRAEUS BANK MKB"	0 UAH			
Search/request for transactions with payment cards - commission for groundless protest of the transaction by the client (after investigation)	t 180 UAH			
Cashless operations in the retail network	0 UAH			
Providing information to the cardholder by SMS (monthly)*6	0 UAH			
Irreducible remainder	0 UAH			
Interest				
Accrual of interest on the balance of own funds on the account (per annum)	0%			
Interest for using the credit, except for the grace period period for purchase transactions (annualized)	36% 34%		6	
Interest on the use of the credit, except for the grace period for transactions other than purchases (annual)	44	%	42%	6
Interest for using the credit during the grace period (yearly)*7	0,0001%			
Interest on unauthorized overdraft (yearly)	45%			
Interest on overdue credit/overdraft debt (yearly)	60%			
Penalties				

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Penalty for failure to pay the monthly minimum payment *8 30 UAH Paymen in national currency: Crediting of cash funds to the client's customer account 0 UAH Cashless transfer of funds from other accounts, opened with the Bank Cashless transfer of funds from other banks to the client's 0 UAH Crediting of cash funds to the client's account by any person other than the account holder and his proxies	
in national currency: Crediting of cash funds to the client's customer account Cashless transfer of funds from other accounts, opened with the Bank Cashless transfer of funds from other banks to the client's account *9 Crediting of cash funds to the client's account by any person O UAH	
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Crediting of cash funds to the client's account by any person	
Transfer of funds within JSC "PIRAEUS BANK MKB" between the client's own accounts, in ATMs of JSC "PIRAEUS BANK MKB" 5% + 15 UAH MKB"	
Transfer of funds within JSC "PIRAEUS BANK MKB" to the accounts of other clients the service is not provided	
Transfers to an account outside JSC "PIRAEUS BANK MKB" the service is not provided	
Requests/messages about clarification of a transfer in national currency, cancellation of a transfer, investigation of a transfer, other messages (including by NBU e-mail) the service is not provided	
Opening a current account in the national currency of Ukraine	
Monthly loan management fee*10 3%	
Closing the account UAH	
 Providing an account statement (including by e-mail) Issuance of certificates at the request of the client (in 	
Ukrainian, English, Russian): • Standard references *11 (provided within one banking day) • Non-standard references. (provided within two banking days) • Non-standard urgent certificates (provided within one banking day)	
Issuing a power of attorney to dispose of accounts *12 the service is not provided	
Sale/purchase of foreign currency on the interbank foreign exchange market *13 the service is not provided	
Sale of currency on the interbank foreign exchange market at the initiative of the Bank *14 the service is not provided	
Currency conversion on the interbank foreign exchange market the service is not provided	
Purchase of foreign currency in the interbank foreign exchange market by individuals for funds returned from deposit accounts JSC "PIRAEUS BANK MKB" 15 the service is not provided	
Additional commission for sale / purchase / conversion of non-cash foreign currency on the interbank foreign exchange market *14 the service is not provided	
Operations by payment orders	
Issuance of an order for periodic transfer of funds from account *16 the service is not provided	
Commission for transfer by order for periodic transfer of funds the service is not provided	
Other services	
Issuance of a document regarding encumbrance of the client's 5% of the encumbrance amount (min account UAH)	n 2000
Transfer of funds according to the collection document for an encumbered account 1% of the recovery amount (min 100)	0 UAH)

^{*1} The tariff does not apply in case of reissuance of the card by the Bank's decision in accordance with the Bank's internal regulatory documents.
*2 On the 3rd day after ordering a card for Kyiv and regional centers (Dnipro, Odesa, Kharkiv, Cherkasy, Lviv.
Charged as an additional fee to the standard tariff for issuing/reissuing/issuing a payment card.
*4 The tariff does not apply to payment cards issued through the winbank remote service



- *4 This category also includes any transactions with the Quasi cash risk category.
- *5 Bank commission for payment on the account (if the currency of the transaction is different from the currency of the account)
- *6 The service is provided only for phone numbers of Ukrainian mobile operators. Regardless of the date of connection to the service, there is no charge for the first month).
- *7 The grace period is granted subject to full repayment by the Client of the total amount of the Overdraft/Credit
- *8 The fine does not apply if the amount of the overdue debt is equal to or less than UAH 10.
- *9 Except for transfers within the "Above the Borders" service. The tariff does not apply to crediting funds received through the iPay.ua service.
- *10 The fee is charged monthly on the last business day of the month for the total amount of outstanding debt as of the last business day of the month, excluding non-cash transactions made with the card.
- **11 The power of attorney can be placed at the disposal of a current, deposit account. The commission is paid for a copy of the power of attorney each time it is executed without the involvement of a notary.
- *12 The commission is paid at the time of concluding an additional agreement to the bank account agreement. If it is necessary to make changes to the details of the order for the periodic transfer of funds, a new order is drawn up at the initiative of the client, and the previous one is canceled. *13 Fee of 0.5% for purchase of foreign currency on the interbank foreign exchange market is a commission of the Bank and is paid in addition to the current contributions to the Pension Fund.
- *14 In accordance with clause 11 of the General Terms and Conditions of JSC "PIRAEUS BANK ICB" Tariffs Services for individuals.
- *15 The amount of the commission as of the relevant date is determined by the Treasury Department of JSC "PIRAEUS BANK ICB" within the limits specified in the Tariffs as of the beginning of each trading day on the basis of the relevant order of the Head of the Treasury Department.
- *16 The fee is paid at the time of signing an additional agreement to the bank account agreement. If it is necessary to make changes to the details of the order for periodic transfer of funds, a new order is issued at the initiative of the client, and the previous one is canceled.
- ** Individuals who opened the first account with the Bank in branch №36 after 01.10.2016