

Service tariffs applicable to the payment cards offered for the package «ELITE»

No	Service	Tariff
1.	Type of Primary card in Service Package ^(Note 0)	Visa Infinite / MasterCard World Elite
2.	Card validity	3 years
3.	Annual fee for the Service Package ^(Note 1)	UAH 10 000
4.	The Bank's monthly fee for the Service Package, for debiting and crediting the accounts, shall be paid in case of non-compliance with ^(Note 2) :	UAH 1 000
	(1) the Customer's account balance or	USD 100 000
	(2) the amount of trading transactions	UAH 100 000
5.	Additional Services in the Package:	
5.1.	Insurance when traveling abroad, including for a proxy-holder, too ^(Note 3)	Included in service cost ¹
5.2.	Concierge Services, including for a proxy-holder, too ^(Note 4)	Included in service cost ¹
6.	Servicing of Payment Cards within the Package: ^(Note 6)	
6.1.	Issuance of the Primary card in the Service Package (UAH) ^(Note 0)	1 card - Included in service cost ¹
6.2.	Issuance of primary and / or additional Visa Infinite / MasterCard WorldElite card (any currency) ^(Note 5)	2 cards - Included in the cost of service ¹
6.3.	Issuance of a primary and/or additional card of a class no higher than MC World Black Edition / Visa Platinum (any currency) ^(Note 5)	3 cards - Included in the cost of service ¹
6.4.	Issuance of the following Primary or additional Visa Infinite / MasterCard WorldElite card (any currency)	UAH 2 500 / USD 100 / EUR 100 ⁴
6.5.	Issuance of the following primary or additional card of a class no higher than MC World Black Edition / Visa Platinum (any currency)	UAH 500 / USD 20 / EUR 20 ⁴
7.	Issuance of own funds from card accounts:	
7.1.	Withdrawal of money, subject to the monthly withdrawal limit, from the first card account in hryvnias at the cash desks of the Bank, JSC UkrSotsbank, and via ATMs of any bank in Ukraine or abroad ^(Note 7)	UAH 100 000
7.2.	Withdrawal of money, subject to the monthly withdrawal limit, from the first card account in a foreign currency at the cash desks of the Bank, JSC UkrSotsbank, and via ATMs of any bank in Ukraine or abroad ^(Note 8)	UAH 100 000
7.3.	Withdrawal of money at the cash desks and ATMs of the Bank, cash desks and ATMs of JSC "UkrSotsbank" in case of exceeding the monthly limit ^(Note 9)	0,60% min 1 UAH / USD / EUR ⁴
7.4.	Withdrawal of money in ATMs of other banks in Ukraine and abroad, in case of exceeding the monthly limit ^(Note 9) , in cash desks of other banks in Ukraine and abroad	1,20% min 3 UAH / USD / EUR ^{4, 5}
8.	Issuance and transfer of credit funds from the card account in UAH:	
8.1.	Issuance of cash through ATM or cash desk of any bank (including JSC "Alfa-Bank") on the territory of Ukraine and abroad (in the case of using the funds of the Renewed credit line with grace period)	4% min UAH 20 ⁵
8.2.	Transfer of funds from a card account at the expense of a credit limit to another card of the Bank through an ATM of the Bank (in case of using the funds of the Renewed credit line) ^(Note 10)	4% min UAH 20
8.3.	Transfer of funds from a card account at the expense of a credit limit to accounts of individuals and legal entities on the territory of Ukraine (including accounts opened in JSC "Alfa-Bank")	4% min UAH 20
9.	Card account replenishment and transfer of funds:	
9.1.	Cashless crediting of the card account	Included in service cost ¹
9.2.	Replenishment of the card account in cash at the cash desk of the Bank and through cash machines of the Bank with the function Cash-in	Included in service cost ²
9.3.	Replenishment of the card account by cash through the terminals of the OSMP, I-Box (from the amount of the transaction) to replenish the card account ^(Note 10)	1%
9.4.	Non-cash transfer on the specified requisites, by debiting funds from the card account (without using the system of Internet service "My AlfaBank") ^(Note 11)	1,20% min UAH 3
9.5.	Transfer of own funds from a card account to another Bank card through an ATM of the Bank ^(Note 10)	Included in service cost ¹
10.	Providing account information:	
10.1.	Mobile Banking Service ^(Note 12)	Included in service cost ¹
10.2.	Providing copies of checks (blinds) for completed transactions (for each transaction)	Included in service cost ³
10.3.	Providing a statement on the card account by reviewing the available balance on the card account at ATMs or terminals of the Bank and other banks	Included in service cost ^{3, 5}
10.4.	Providing official account information, which is related to the RKO ^(Note 13)	UAH 100 (2 statements - included in the package price ¹)
10.5.	Issuance of the power of attorney to manage accounts at the Bank's branch (for one power of attorney)	UAH 100
11.	Other services:	
11.1.	Registration (reissue) of the main or additional card in case of loss, damage, compromise or replacement by the term of validity	Included in service cost ¹
11.2.	Design and re-issue of an additional free design card in case of loss, damage, compromise or replacement during the term of validity ^(Note 6)	UAH 500 / UAD 20 / EUR 20 ⁴
11.3.	MasterCard® PayPass MasterCard® PayPass Master Card Additional Card Support ^(Note 14)	UAH 1 500
11.4.	Making an Extra Card with MasterCard® PayPass Contactless Payment Technology ^(Note 15)	UAH 200
11.5.	Change of PIN code in ATMs of JSC "Alfa-Bank" (for operation) within the framework of payment card settlement operations	Included in service cost ¹
11.6.	Entering a card in a stop list on the application of the Client	Included in service cost ¹

11.7.	Recalculation of funds from operations to account currency by payment card (conversion)	Included in service cost ¹
11.8.	Financial risk insurance service for a payment card (Note 16)	Included in service cost ¹
11.9.	Internet service "My AlfaBank"	Included in service cost ¹
12.	Fee for using unauthorized overdraft:	
12.1.	Percentage for using an unauthorized overdraft (from the amount of unauthorized overdraft, for each day of using an unauthorized overdraft)	0,20%
12.2.	Fine overdue repayment of arrears by unauthorized overdraft (for each day of delay, from the amount of arrears)	0,20%
12.3.	Penalty for untimely repayment of the amount of the minimum payment, one time for each delayed payment (Note 17)	UAH 200

¹ The service is included in the price of item 3.

² The service is included in the price of item 7.3.

³ The service is included in the price of item 10.4.

⁴ The fee is charged in the currency of the respective card account on which the transaction is carried out.

⁵ In addition to the remuneration of the Bank, the Client shall pay to the Bank the amount of remuneration of the bank that issued the cash if such rebate is provided by the tariffs of the latter and was written off by the IPU from the Bank.

Notes:

Note 0. The Primary card in the Service Package is the main payment card when opening the first EPA account in UAH in the package of services, registration of which is mandatory at the time of registration of the Service Package. The Lounge Key service or the Customer's Priority Pass service card provided by Visa / MasterCard is included in the cost of servicing the Primary card. During the visit to the VIP-hall, using the Lounge Key or Priority Pass cards, a commission is provided according to the tariffs of international payment systems.

Note 1. The commission is paid annually for the opening, closing of any accounts of Clients in the national currency of Ukraine and foreign currencies, registration and lending of payment cards. The annual fee for the Service Package is charged from the EPI Account in UAH on the last operational day of the month in which the first account of the SPI in the hryvnia was opened in the framework of the Services package.

Note 2. The fee specified in Clause 4 of the Tariffs is calculated and deducted monthly by the 10th of the month following the month following the provision of banking services under the Service Package if the balance of own funds is less than 100,000.00 USD or the amount of trading operations is less 100,000.00 UAH. The first charge is due for the second month of servicing the Service Package. The charge is deducted from SPI within the Service Package. In case of insufficiency (absence) of funds on the EPI accounts in hryvnias, the charge is deducted from the SPI account in foreign currency, while the commission fee in UAH is converted into the equivalent of the foreign currency at the official NBU rate on the date of the commission's cancellation.

The amount of the balance of own funds is the average daily balance of own funds placed on the card, current and deposit (deposit) accounts of the Client / Family of the Client opened with the Bank and other banks within the framework of one banking group in the territory of Ukraine for individuals for the previous calendar month. In order to calculate the amount of balances on accounts of the Client / Family of the Client, the Bank of Ukraine and other banks opened within the same banking group on the territory of Ukraine for individuals shall use the equivalent in US Dollars, if any, at the official NBU rate as of the first trading day The month following the month of provision of banking services.

Trading Transactions - Transactions performed on EPI accounts within the Service Package using a payment card in a trade network or the Internet (excluding transfers from card to card / account, credit blinds, reversal, purchase of traveler's checks). The amount of debited trading transactions is collected on all EPZ Accounts (except for blocked amounts) within the Service Package for the previous calendar month. When taking into account the amount of trading operations on accounts in foreign currencies the equivalent in hryvnias is used according to the commercial rate of the Bank for payment cards on the date of cancellation of the operation from the account.

Note 3. The service is provided by IC "Alfa Insurance", IC "UNIQA", IC "INGO" - at the choice of the Client. The insurance premium sum is determined by the insurance company in accordance with the terms and conditions of the Comprehensive Insurance Contract for Individuals Traveling Abroad concluded between the Client and the insurance company and included in the cost of the annual maintenance of service packages and is subject to full reimbursement under the conditions specified in Agreement in favor of the insurance company (1) IC "Alfa Insurance" EDRPOU 30968986, current account 26504010601605, opened in JSC "Alfa Bank" MFO 300346; (2) IC "UNIQA", EDRPOU 20033533, current account 26500011089101, opened at JSC "Alfa Bank" MFO 300346; (3) IC "INGO" EDRPOU 16285602, current account 26504101493001, opened in JSC "Alfa Bank" MFO 300346. For the Elite package the amount of insurance payment is (1) IC "Alfa Insurance" - 1339,07 UAH (not including VAT); (2) IC "UNIQA" - 1100,00 UAH (without VAT); (3) Insurance company "INGO" - UAH 1675.24 (excluding VAT), this tariff is calculated at the official exchange rate of the National Bank of Ukraine of hryvnia to the US dollar (27.02) and as of 10.01.2017 is equivalent to USD 62.00, the tariff is to be converted and calculated in the national currency of Ukraine in the equivalent of the US dollar in accordance with the official NBU rate on the date of the policy conclusion. The cost of the insurance policy for the trustee is (1) Insurance Company "Alfa Insurance" - UAH 525.64 (excluding VAT); (2) IC "UNIQA" - 800,00 UAH (without VAT); (3) INGO Insurance Company - UAH 600.81 (excluding VAT), this tariff is calculated at the official exchange rate of the National Bank of Ukraine of hryvnia to the EURO (28.61) and as of 10.01.2017 is equivalent to EUR 21.00, the tariff is subject to recalculation And is calculated in the national currency of Ukraine in the equivalent of the EURO according to the official NBU rate on the date of the policy conclusion.

Note 4. Concierge-Service is provided at the option of the Client: (1) The cost of the connection service is included in the package price, and is: for the package "Elite" - 968.40 UAH, including VAT; or (2) MasterCard Concierge Service is provided to holders of Mastercard World Black Edition, Mastercard World Elite in UAH, for a period of one year. The cost of the connection service is included in the package price, and is: for "Elite" package - 1400,00 UAH, incl. VAT 233,33 UAH.

Note 5. Registration of the specified number of payment cards is included in the cost of the Service Package, excluding the first Primary Card in the Service Package.

Note 6. The total number of basic cards (accounts) can not exceed 5 (five) within the Service Package.

Note 7. Monthly limit - the amount of funds within which the issuance of cash within a calendar month from the card account is not charged, the value is included in p. 7.3. -7.4. The limit is available for the first card account service in UAH.

Note 8. Monthly limit - the amount of funds within which the issuance of cash within a calendar month from the card account is not charged, the value is included in p. 7.3. -7.4. The limit is available for a card account in foreign currency, which is opened first among other card accounts in foreign currency as part of the Services package. The limit for an account in foreign currency is calculated in UAH equivalent in the corresponding foreign currency at the Bank's commercial rate.

Note 9. The fee is not charged for issuing funds within the limits of the monthly limit set forth in clauses 7.1 to 7.2, in case if the type of withdrawal operation and type of card account meet the conditions specified in clauses 7.1. -7.2.

Note 10. It is foreseen to replenish only national currency card accounts. The commission is charged at the time of replenishment.

Note 11. The service is not charged separately, the cost is included in clause 3, for the transfer of funds to accounts for repayment of credit debt and to accounts of individuals lent in the Bank and JSC "Ukrsofsbank". For any other transfers, the commission is charged in the national currency at the official NBU rate on the day of the transaction. In the case of the absence (insufficiency) of funds on the accounts of the Client in UAH for payment of the commission, the Client entrusts the Bank with the sale of the foreign currency of the client to the IMF in accordance with the requirements of the current legislation under the existing Tariffs, to transfer the equivalent of the currency sold to the current account in UAH and to write off the commission on this account.

Note 12. The fee is charged for each phone number for which the service is provided. The service "Mobile Banking" includes: - the message of the Holder in the mode of on-line SMS statement on the implementation of any transaction on the card account on the mobile phone; - issuing a statement on the card account when receiving SMS requests (about the last transaction, the balance of the account) - placing a card in a stop-page upon receipt of a request sent to the Bank by the SMS-message from the Holder, - daily provision of a statement on the card account by sending a SMS message to the Holder by the Bank.

Note 13. The fee is not charged for the issuance of an official certificate of opening an account on the day of its opening, and a certificate of prolongation of the bank deposit.

Note 14. This package includes a MasterCard® Paypass-enabled smartcard and a MasterCard® Paypass contactless payment card (as a clock). The rebate is deducted only in the first year and must be paid on the day the respective service is provided.

Note 15. This tariff includes a MasterCard® Paypass contactless smartcard.

Note 16. The service is provided by Insurance Company "Alfa-Insurance". The amount of insurance payment is determined by the insurance company in accordance with the terms of the Agreement on voluntary insurance of financial risks of payment card holders concluded between the Client and the insurance company and included in the annual maintenance cost of the Service Package and is UAH 250.00 (excluding VAT) and is subject to congestion in favor of IC "Alfa Insurance" EDRPOU 30968986, current account 26504010601605, opened at JSC "Alfa Bank" MFO 300346.

Note 17. The tariff applies only to card accounts in national currency.

Service	UAH	USD	EUR
Interest accrued on the average monthly remaining balances of cash assets on the «Profitable safe» account *	12,00%	0,20%	0,01%

* Accrual of interest for the «Profitable safe» account shall be conducted as follows:

- Accrual and payment of interest for the «Profitable safe» account on the remaining balance of cash assets, available on the «Profitable safe» accounts as of the end of the appropriate business day, shall be performed for actual number of days in the period (28-29-30-31 / 365-366) inclusive of days off (non-business days), on the last business day of the current month.

- The accrued interest shall be payable by the Bank on the monthly basis, before the 5 (fifth) day of each month by way of increasing the amount of cash assets, available on the «Profitable safe» accounts.

- In case of closing the «Profitable safe» account before the end of the current calculation cycle (on any day of the current month, except the last business day of the current month), no interest shall be accrued or payable on the remaining balance of assets, available on the «Profitable safe» account for this particular Calculation month

- In case of establishing the loan facility before the end of the current calculation cycle (on any day of the current month, except the last business day of the current month), no interest shall be accrued or payable on the remaining balance of assets, available on the «Profitable safe» account for this particular Calculation month, which would otherwise be applicable to the closing the «Profitable safe» account.