

## General service tariffs for customers of «A-CLUB» (owners of Club, Elite packages)

№	Service	Tariff per service package	
		Club	Elite
1.	Type of Primary card in Service Package (UAH) <sup>(Note. 0)</sup>	MasterCard World Black Edition	Visa Infinite / MasterCard WorldElite
2.	Card validity	3 years	
3.	Annual fee for the Service Package <sup>(Note. 1)</sup>	UAH 5,500	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 <sup>(Note. 2)</sup> :	UAH 500	UAH 1,000
	(1) the Customer's account balance	\$50,000	\$100,000
	or (2) the amount of trading transactions	UAH 70,000	UAH 100,000
<b>5.</b>	<b>Bank services of Payment Cards covered by the Service packages:</b> <sup>(Note. 4)</sup>		
5.1.	Issuance of the Primary card in the Service Package (UAH) <sup>(Note. 0)</sup>	1 card included in the package price	
5.2.	Issuance of a primary and/or additional card of a class no higher than MC World Black Edition / Visa Platinum (any currency) <sup>(Note.3)</sup>	3 cards included in the package price	
5.3.	Issuance of primary and / or additional Visa Infinite / MasterCard WorldElite card (any currency) <sup>(Note. 3)</sup>	service is not available	2 cards included in the package price
5.4.	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 *	
5.5.	Issuance of the following Primary or additional Visa Infinite / MasterCard WorldElite card (any currency)	service is not available	UAH 2,500 / USD 100 / EUR 100 *
5.6.	Withdrawal of money, subject to the monthly withdrawal limit, from the first card account in hryvnias at the cash desks of the Bank, JSC Ukrasotsbank, and via ATMs of any bank in Ukraine or abroad <sup>(Note. 5)</sup>	UAH 50,000	UAH 100,000
5.7.	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 Ukrasotsbank, and via ATMs of any bank in Ukraine or abroad <sup>(Note.6)</sup>	UAH 50,000	UAH 100,000
5.8.	Withdrawal of money at the cash desks and ATMs of the Bank, cash desks and ATMs of JSC "Ukrasotsbank" in case of exceeding the monthly limit <sup>(Note.7)</sup>	0,80% min UAH 1.00 / USD 1.00 / EUR 1.00 **, **	0,60% min UAH 1.00 / USD 1.00 / EUR 1.00 **, **
5.9.	Withdrawal of money in ATMs of other banks in Ukraine and abroad, in case of exceeding the monthly limit <sup>(Note.7)</sup> , in cash desks of other banks in Ukraine and abroad	1,50% min UAH 3.00 / USD 3.00 / EUR 3.00 **, **	1,20% min UAH 3.00 / USD 3.00 / EUR 3.00 **, **
5.10.	Cashless crediting of the card account	included in the package price	
5.11.	The fees for converting the currencies	included in the package price	
<b>6.</b>	<b>Banking services for current accounts covered by Service packages:</b>		
6.1.	Opening of an account and processing the current accounts in national / foreign currency	included in the package price	
6.2.	Opening of an account and processing the current accounts in national / foreign currency for a non-resident-investor	included in the package price	
6.3.	Crediting the current accounts, and transit accounts in a national currency / foreign currency	included in the package price	
6.4.	Outgoing transfers from current accounts in national currency	1% of amount, min UAH 50 max UAH 5,000	
6.5.	Outgoing transfers from current accounts in foreign currency	0,80% of amount, min USD 10; max USD 1,000 ***	0,60% of amount, , min USD 10; max USD 1,000 ***
6.6.	Cash withdrawal from the Client's account	0,80%	0,60%
6.7.	Purchase or sale of a foreign currency for hryvnia at the interbank market	0,50%	0,40%
<b>7.</b>	<b>Providing information:</b>		
7.1.	Internet service «My Alfa Bank»	included in the package price	
7.2.	"Mobile Banking" service	included in the package price	
7.3.	Issuing an official statement for the accounts, the information is associated with cash and settlement services <sup>(Note. 8)</sup>	UAH 100	UAH 100 (2 statements - included in the package price)
7.4.	Sending documents to the Client 's postal address within Ukraine	UAH 50 inc. VAT amounting to UAH 8.33	
7.5.	Sending documents to the Client's postal address outside Ukraine	UAH 500 inc. VAT amounting to UAH 83.33	
7.6.	Issuing a registered letter, the information is not associated with cash and settlement services	UAH 100 inc. VAT amounting to UAH 16.67	
7.7.	Issuing a power of attorney to manage a bank account, at the bank branch	UAH 150 inc. VAT amounting to UAH 25	UAH 100 inc. VAT amounting to UAH 16.67
<b>8.</b>	<b>Other services:</b>		
8.1.	Interest on the "Profitable Safe" account balance	determined by the Bank's collegiate body	
8.2.	Deposit bonus program for Service Packages owners	service is not available	determined by the Bank's collegiate body
8.3.	The revolving line of credit with the card account <sup>(Note. 9)</sup>	included in the package price	
8.4.	Management of credit line, secured by property rights to deposits <sup>(Note. 10)</sup>	UAH 2,500	UAH 1,250
8.5.	Opening a securities account	UAH 500	
8.6.	Leasing of an individual safe deposit box for a year with a discount from the standard rate (provided for one contract during the year)	service is not available	10% of the rental fee for a safe deposit box, including VAT
<b>9.</b>	<b>Additional services:</b>		
9.1.	Service Lounge Key / Priority Pass card, by Visa / MasterCard company <sup>(Note. 11)</sup>	included in the package price	

9.2.	Concierge Services <sup>(Note. 12)</sup>	included in the package price	included in the package price, for a proxy-holder, too
9.3.	Insurance when traveling abroad <sup>(Note. 13)</sup>	included in the package price	included in the package price, for a proxy-holder, too
9.4.	Insurance against financial risks, for the payment card <sup>(Note. 14)</sup>	included in the package price	
9.5.	Voluntary health insurance <sup>(Note 16)</sup>	service is not available ****	included in the package price
<b>10.</b>	<b>Advisory services:</b>		
10.1.	Providing advice and information services with respect to banking and financial services <sup>(Note. 15)</sup>	UAH 10,000 per quarter, VAT amounting to UAH 1,666.67	UAH 5,500 per quarter, VAT amounting to UAH 916.67

**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 business day of the month in which the first account of the EPL in the hryvnia was opened in the framework of the Services package.
- Note 2. The Bank's monthly commission fee is paid by the Client if the amount of the balance of own funds in the accounts of the Client / Family of the Client or the amount of trading transactions in the EPA accounts does not meet the requirements, depending on the type of Service package. The charge is deducted from EPIs within the Service Package. In case of insufficiency (absence) of funds in the EPL accounts in hryvnias, the write-off of the fee is from the account of the EPI 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 on the territory of Ukraine for individuals for the previous calendar month. In order to calculate the amount of balances on the 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 EPI Accounts (with the exception of 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 at the commercial rate of the Bank for payment cards on the date of cancellation of the account operation.
- Note 3. Issuance of the specified number of payment cards is included in the cost of the Service Pack, excluding the first Primary Card in the Service Package.
- Note 4. The total number of basic cards (accounts) cannot exceed 5 (five) within the Service Package.
- Note 5. Monthly Limit - the amount of funds within which the issuance of cash within a calendar month from the card account is not charged, the cost is included in p.5.8.-5.9. The limit is available for the first card account in UAH service package.
- Note 6. Monthly Limit - the amount of funds within which the issuance of cash within a calendar month from the card account is not charged, the cost is included in p.5.8.-5.9. 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 hryvnias in the equivalent of the corresponding foreign currency at the commercial rate of the Bank.
- Note 7. The fee is not charged for issuing funds within the limits set in clauses 5.6.-5.7., In case if the type of withdrawal operation and type of card account meet the conditions specified in p.5.6.-5.7.
- Note 8. 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 9. The size of the credit limit is established and may be changed by the decision of the collegial body of the Bank. The credit limit (UAH 100,000) for package «Elite» is established at the request of the Customer (for residents) without decision of the collegial body in accordance with the Bank's credit policy.
- Note 10. The fee for management of a credit line is paid once on the day of signing the agreement on opening of the credit line.
- Note 11. The Lounge Key service or the issuance of a Priority Pass customer service provided by Visa / MasterCard to the Client is included in the cost of servicing the Primary card in the Service Package. For visiting the VIP-hall with a Lounge Key or Priority Pass card, a commission is made according to the tariffs of international payment systems.
- Note 12. 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 «Club» - 350,00 UAH, including VAT, 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 the «Club» package - 600,00 UAH including VAT 100,00 UAH, for «Elite» package - 1400,00 UAH, incl. VAT 233.33 UAH.
- Note 13. The service offers UK "Alfa Insurance" Insurance Company "UNIQA" Insurance "INGO" - the customer's choice. The sum of the insurance payment is determined by the insurance company in accordance with the provisions of the Comprehensive Insurance Contract for Individuals Traveling Abroad concluded between the Client and the insurance company and included in the cost of annual maintenance of the Service Packages and is subject to full transfer, under the conditions specified in Agreement , in favor of the insurance company (1) PRAT SC Insurance Company "Alfa Insurance" EDRPOU 30968986, current account 26504010601605, opened in JSC "Alfa-Bank" MFO 300346; (2) JSC IC "UNIQA" EDRPOU 20033533, the current account 26500011089101 opened in JSC "Alfa Bank" MFO 300346; (3) JSC IC "INGO" EDRPOU 16285602, the current account 26504101493001 opened in JSC "Alfa Bank" MFO 300346.  
For the Club package, the sum of the insurance payment 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.  
For the Elite package, the amount of the insurance payment is (1) Insurance Company "Alfa Insurance" - UAH 1339.07 (excluding 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 62.00 USD, 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 similar to the rates for the Club package.
- Note 14. The service is provided by the Insurance Company "Alfa-Insurance". The amount of insurance payment is determined by the insurance company in accordance with the terms and conditions 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 cost of annual maintenance of the Service Packages and makes up for the "Club" package 250,00 UAH (excluding VAT) For Elite package 250,00 UAH (without VAT) and subject to interception in favor of JSC SC "Alfa Insurance" of the USREOU 30968986, current account 26504010601605, opened at JSC "Alfa Bank" MFO 300346.
- Note 15. The service includes advisory and information services for the opening and maintenance of customer accounts, trust management of financial assets, securities market operations and other services. The cost of the service is included in the cost of the Package of services and is 10 000,00 UAH incl. VAT 1,666.67 UAH. In case of commission transfer by cashless, the commission for the incoming transfer is not charged.
- Note 16. The service is provided by SC "Alfa Insurance" - at the request of the Client. The sum of the insurance payment is determined by the insurance company in accordance with the terms of the Contract of medical insurance of individuals concluded between the Client and the insurance company and included in the cost of annual maintenance of the Elite Package, and in case of registration of the insurance policy, it is subject to transfer in full, under the conditions specified in clause 8.4.14 Agreement on comprehensive banking services of individuals - clients of A-CLUB, in favor of the insurance company PRAT SC Insurance Company "Alfa Insurance", USREOU 30968986, p / p 26504010601605, MFO 300346 JSC "Alfa Bank". For the package Elite The amount of the insurance payment is provided by the Insurance Company "Alfa Insurance" - 1500,00 UAH (without VAT).
- \* The fee is charged in the currency of the corresponding card account, on which the transaction is carried out.
- \*\* In addition to the remuneration of the Bank, the Client shall pay to the Bank the amount of the remuneration of the bank that issued the cash, if such remuneration is provided by the tariffs of the latter and was written off by the IPU from the Bank.
- \*\*\* 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 (deficiency) 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.
- \*\*\*\* It is understood that the service of voluntary health insurance is not included in the cost of the Club package. The service may be separately paid by the Client in accordance with the applicable tariffs determined by the Insurance Company "Alfa Insurance" at the request of the Client.
- Other:**
- Tariff Package "A-CLUB" (hereinafter - the Package), intended only for individuals-Clients "A-CLUB".
  - The list of services included in the Package and the amount of tariffs may be amended or supplemented solely by the Bank unilaterally. The list of services and services is expanding as the Bank introduces new services and services.
  - Detailed conditions for servicing current and deposit accounts are specified in "Tariffs for maintenance and servicing of current and deposit accounts of individuals of Clients of A-CLUB (Club, Elite)". The list of services not included in the Package is priced according to the Bank's standard tariffs, act at the time of the transaction.

Service	UAH	USD	EUR
Interest on average monthly balances on the Inventory Safe account *	12%	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.