

1. Card type	Mastercard World Elite, Visa Infinite
2. Card currency	UAH, USD, EUR*
3. Service fee	
	3.1. The first three main cards issued in the client's name Included in the service fee ¹
	3.2. The fourth main card and succeeding cards, additional cards for the client and for a third party UAH 500.00 / year
4. Maintenance fee²	Not charged Included in the service fee specified in p. 7.1, if
	4.1. Positive account balance USD 20,000
	4.2. Turnover of the business in the card account UAH 50,000 /month
	4.3. If none of the requirements is met UAH 500.00 /month
5. Reissue of a card	Included in the service fee ¹
6. Cash withdrawal	
	6.1. from own funds
	a) over the bank's counter 2 transactions free of charge without transaction limits, next operation 1%
	b) at Bank's ATMs, ATMs of other banks in Ukraine and abroad over the monthly limit ³ UAH 150,000 (USD, EUR equivalent amount), cash access points in Ukraine and abroad 1.5%
	6.2. using a credit line 4%
7. Money transfer	
	7.1. Bank transfer using payment details, in the national currency 1%
	7.2. Bank transfer using payment details, using a loan ⁴ 4%
8. Foreign exchange fee⁴	1%
9. Unauthorized overdraft interest charge by the account with the credit line (charged on the amount of overdraft per day)	0.2%
10. Information on the card:	Included in the service fee ¹
- account statement	
- SMS messaging	
- official account statement	
- issuance of a power of attorney to manage the account	
- copies of transaction receipts	
11. Card account replenishment:	Included in the service fee ¹
- non-cash transfer	
- cash replenishment over the bank counter and terminals	
12. A line of credit linked to a card account⁵	Included in the service fee ¹
13. Additional services:	Included in the service fee ¹
- Travel insurance (abroad) ⁶	
- Voluntary health insurance ⁶	
- Financial risks ⁶	
- Concierge Service	
- A-HUB ⁷	
14. Maintenance fee for inactive card account ⁸	UAH 100.00
15. Interest on average monthly balances on the account "Profitable safe"^{***}	7%UAH/0,01% USD/0,01% EUR

Notes:

1. Other charges do not apply; it is included in the fee specified in clause 7.1.
2. A monthly commission fee charged by the Bank is paid by the Client if the balance of own funds in the accounts of the Client / Client's family or the amount of trading operations in the payment card accounts does not meet the requirements. The fee is deducted from the Client's accounts. If the client's accounts in hryvnia have insufficient (absent) funds, the fee is deducted from the Client's account in a foreign currency, and the commission fee in hryvnia is converted into the equivalent amount of a foreign currency at the official NBU rate on the account debit date.

The balance of own funds - average daily balances of own funds held on the card, current and deposit (savings) accounts opened with the Bank by the Client / Client's family, for the previous calendar month. To calculate the balance of accounts opened with the Bank by the Client / Client's family, the US dollar equivalent applies, if available, at the official rate of the NBU on the first business day of the month following the month in which the banking services have been provided.

Trading operations - operations carried out in the Client's account using a payment card via trade and service network or the Internet (excluding card-to-card / card-to-account transfers, credit slips, reversal, purchase of traveler's checks). The debit trading operations are summed up across all payment card accounts of the Client (excluding blocked amounts) for the previous calendar month. To calculate the amount of trading operations in the accounts in foreign currencies, the hryvnia equivalent applies at the Bank's commercial rate for payment cards, on the account debit date.

The first payment is charged off, which is set at clause 4.3. of Tariffs, to be sent for another month of service.

3. Monthly limit – the total amount of cash that can be withdrawn from the card account during a calendar month is not subject to additional charges, it is included in the fee specified in clause 7.1. The monthly limit applies to all Clients' accounts in all currencies.
4. Foreign exchange - the purchase of a foreign currency of the 1st group currency of the Classifier in the interbank fx market of Ukraine using other foreign currency of the same group of the Classifier. The payment for the exchange during settlements is not separately charged, the cost is included in clause 7.1, in case of installing a renewable credit line on the card account.
5. The size of the credit limit is set and can be changed by decision of the collegiate body of the Bank, while a credit limit of UAH 100,000 is set at the Client's request (for residents) without approval of the relevant collegiate body in accordance with the Bank's credit policy presently applied.
6. The service is provided by IC Alfa Insurance (financial risks are only by IC Alfa), IC Uniqa, IC INGO - at the client's choice. The insurance premium is determined by the insurance company in accordance with the terms of the Comprehensive Insurance Contract for Individuals that is signed between the Client and the insurance company, which is paid by the Bank to the insurance company in full according to the terms and conditions specified in the Agreement.
7. To use AHUB programm according to rules named by the link <http://www.ahub.alfabank.ua>
8. An inactive Account is an Account on which no more than 180 calendar days from the date of the last business day of the current month, no financial transactions on the Account and the balance on the Account on the date of debiting the commission did not exceed UAH 5000 for hryvnia accounts, USD 200 and EUR 200 for foreign currency accounts / account on which the Client has issued an application for closing the Account, provided that 30 days have elapsed from the date of such application. If on the day of debiting the commission the balance on the account is lower than the commission specified in the tariffs, the commission is established and debited within the balance of personal funds on the account

*Mastercard cards issue only in USD, UAH currency

** Interest for the account "Profitable safe" is calculated as follows:

- The calculation and payment of interest for the Income Safe account for interest on the balance of funds recorded in the Income Safe accounts at the end of the business day is carried out for the actual number of days in the period (28-29-30-31 / 365-366) s taking into account days off (non-working) days, on the last working day of the current month.
- The accrued interest is paid by the Bank on a monthly basis until the 5th (fifth) day of each month by increasing the amount of funds that is recorded in the Profitable Safe accounts.
- In case of closing the "Profitable Safe" account before the end of the current payment cycle (on any day of the current month, except the last business day of the current month), interest on the balance of the funds in the "Profitable Safe" Account for this Settlement month is not charged and is not paid.
- If a credit line is established before the end of the current billing cycle (on any day of the current month, except for the last business day of the current month), interest on the balance of the Account "Profitable Safe" for this Settlement month is not charged and not paid, but "Profitable Safe" closes.