

Tariffs for servicing premium cards Visa Infinite and Mastercard World Elite



1. Card type	Mastercard World Elite*, Visa Infinite	
2. Card currency	UAH, USD, EUR	
3. Service fee		
	3.1. The first three main cards for the client	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 / year
	3.3. Supplement card for the child age under 14th	500 UAH
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 /month
5. Reissue of a card	Included in the service fee ¹	
6. Cash withdrawal		
	6.1. from own funds, within the monthly limit ³ UAH 150,000 (USD, EUR equivalent amount) at Bank's ATMs, ATMs and cash access points of other banks in Ukraine and abroad	1.5%
	over the bank's counter	1%
	6.2. using a loan	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%
8. Foreign exchange fee⁴	Included in the service fee ¹	
9. Unauthorized overdraft interest charge on the account with 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:⁶	Included in the service fee ¹	
- Concierge Service		
- A-HUB		
14. Maintenance fee for inactive card account⁷	UAH 100.00	
15. Interest on average monthly balances on the account "Profitable safe"^{***}	6,25%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 purchase operations in the payment card accounts does not meet the requirements. The fee is deducted from the Client's accounts till the 10th of each month. 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.

Purchase 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 client has the opportunity to connect to the concierge service of the IPS Visa International and Mastercard Worldwide. It is also possible to use the range of services in accordance with the terms of the AHUB Program located at 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 only in USD, UAH

** 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.

Terms of provision of Revolving Credit Line Funds for Visa Infinite and Mastercard World Elite Premium Cards



Type of product or payment card	Card product A-Club, Salary product A-Club, (Visa Infinite / Mastercard World Elite)
Revolving credit line currency	UAH
The term of the revolving credit line	12 months with the possibility of prolongation of the revolving credit line for a new period, but not longer than the validity period of the payment card, subject to the Client's compliance with the terms of the Agreement
Grace period for repayment of debt arising from a purchase transactions ¹	Up to 62 days
Interests for using a revolving credit line for purchase operations and cash withdrawal operations in terminal devices (POS-terminal, ATM), % per annum	28%
Interests for using a revolving credit line for purchase transactions, subject to repayment of the full amount of debt during a grace period, % per annum	0,01%
Obligatory minimum payment, which is the amount of the obligatory minimum payment that must be paid on a monthly basis in the event of a debt (of the amount of the actual debt that occurred in the billing period) (Note. 2)	7%
Interest for the use of overdue debt under a revolving credit line (of the amount of overdue debt for each day of such debt)	0,20%
Cash withdrawal at the expense of a revolving credit line through an ATM or cash desk of any bank (including OJSC Alfa-Bank) on the territory of Ukraine and abroad	4% ¹
Transfer of funds from a card account at the expense of a revolving credit line to another card of the Bank	4%
Transfer of funds from a card account at the expense of a revolving credit line to accounts of individuals and legal entities on the territory of Ukraine (including to accounts opened with OJSC Alfa-Bank)	4%

Other conditions for the use of funds under the revolving credit line:

The funds of the revolving credit line can be used for any personal needs in cash (cash withdrawals at ATMs and cash registers) and in the form of non-cash payments in the POS and service network, while the Bank does not charge any commissions for settlements in the purchase and service network, as well as makes it possible to use the grace period, during which it calculates interest.

¹ In addition to the Bank's remuneration, the Client must pay the Bank the amount of remuneration of the bank that issued the cash, if such remuneration is provided for by the latter's tariffs and was debited by the IPS from the Bank.

Notes:

Note 1. Grace period - a period of time during which, subject to the Client's full refund of the total debt under the revolving credit line that existed at the end of the last day of the Settlement Period, the Interest rate for using the revolving credit line used for payments for goods (work, services) in trade and service enterprises and / or payment of the amount of commissions / interest or other payments, the payment of which is provided for by the conditions that the Client pays for carrying out transactions on the account, is set at 0.01% of the amount of transactions for settlements for goods (works, services) in trade and service enterprises and / or payment of the amount of commissions / interest or other payments, the payment of which is provided for by the terms of the banking service agreement.

Note 2. If there is an overdue / unauthorized debt on the account, then in addition to the amount of the mandatory minimum payment, the Client must pay the amount of this overdue / unauthorized debt.

Settlement period - a period of time for which the bank generates a report on the status of the Client's account. The settlement period is one month. The date of the beginning of the first Settlement Period is the date of opening the account by the Bank (activation of the account). The start date of subsequent billing periods is the date following the date corresponding to the date of opening the account.