

Servicing of Payment Cards Issued by AS "PrivatBank"^{1, 2}	
Type of transactions (services)	Price
VISA Electron	
Card annual fee ³	30 EUR / 45 USD
Additional card annual fee	30 EUR / 45 USD
Card replacement fee ⁴	15 EUR / 20 USD
Bank fee for urgent card issue ⁵	40 EUR
Fee for purchases	0.5% of purchase amount
Currency exchange fee ⁶	3.0%
Bank fee for display of account balance on ATMs of AS PrivatBank	without fee
Bank fee for display of account balance on ATMs of other banks	0.30 EUR/0.40 USD
Cash withdrawal fee in ATMs of AS "PrivatBank"	without fee
Cash withdrawal fee in other banks' ATMs	1.5%, min. 2 EUR / 3 USD
Reservation (holding) of transaction amounts in RUB, UAH, BYN, KZT (debiting of card account is performed according to the amount actually debited from the Bank account)	Transaction amount + 5%
Restrictions to cash withdrawal at ATMs – daily limit	1 500 EUR or equivalent in another currency
Restrictions to cash withdrawal at ATMs – monthly limit	10 000 EUR or equivalent in another currency
Monthly spending limit for online (internet) purchases	5 000 EUR
Fee for cash withdrawal at AS "PrivatBank"	<u>In accordance with the fees for cash withdrawal from settlement account</u>
Fee for cash withdrawal at other banks	1.5%, min. 4 EUR / 5.50 USD

¹ The currency of the fee (USD/EUR) is applied depending on the main currency of the card account.

² Card validity term – 2 years.

³ Card fee for the first year is debited upon issue of a card; fee for the second year is debited a year after.

⁴ Card is prepared with old validity term.

⁵ Card issue will take two business days.

⁶ To be applied if the transaction currency varies from the currency of the funds available on the Card account.
Fees and services may be paid in any currency according to the current rate of the Bank.

Servicing of Payment Card Issued by AS "PrivatBank" (continued)^{1, 2}	
Type of transactions (services)	Price
VISA Classic	
Card annual fee ³	100 EUR / 140 USD
Additional card annual fee	100 EUR / 140 USD
Card replacement fee ⁴	19 EUR / 30 USD
Bank fee for urgent card issue ⁵	40 EUR
IAPA discount card package	35 EUR / 50 USD VAT incl.
Priority Pass discount card	35 EUR / 50 USD VAT incl.
Priority Pass and IAPA discount card package	50 EUR / 70 USD VAT incl.
Visit of VIP lounge at airport by discount card Priority pass user	35 USD
IAPA discount cards replacement fee ³	15 EUR / 25 USD VAT incl.
Priority Pass card replacement fee ³	15 EUR / 20 USD VAT incl.
Priority Pass and IAPA discount card package replacement fee ³	25 EUR / 35 USD VAT incl.
Bank fee for display of account balance on ATMs of AS PrivatBank	without fee
Bank fee for display of account balance on ATMs of other banks	0.30 EUR/0.40 USD
Fee for purchases	0.5% of purchase amount
Currency exchange fee ⁶	3.0%
Cash withdrawal fee in ATMs of AS "PrivatBank"	without fee
Cash withdrawal fee in other banks' ATMs	1.5%, min. 2 EUR / 3 USD
Reservation (holding) of transaction amounts in RUB, UAH, BYN, KZT (debiting of card account is performed according to the amount actually debited from the Bank account)	Transaction amount + 5%

¹ The currency of the fee (USD/EUR) is applied depending on the main currency of the card account.

² Card validity term – 2 years.

³ Card fee for the first year is debited upon issue of a card; fee for the second year is debited a year after.

⁴ Card is prepared with old validity term.

⁵ Card issue will take two business days.

⁶ To be applied if the transaction currency varies from the currency of the funds available on the Card account.
Fees and services may be paid in any currency according to the current rate of the Bank.

Servicing of Payment Card Issued by AS "PrivatBank" (continued)	
Type of transactions (services)	Price
VISA Classic (continued)	
Restrictions to cash withdrawal at ATMs – daily limit	2 500 EUR or equivalent in another currency
Restrictions to cash withdrawal at ATMs – monthly limit	10 000 EUR or equivalent in another currency
Monthly spending limit for online (internet) purchases	5 000 EUR
Fee for cash withdrawal at AS "PrivatBank"	<u>In accordance with the fees for cash withdrawal from settlement account</u>
Fee for cash withdrawal at other banks	1.5%, min. 4 EUR / 5.50 USD
Annual interest rate for allowed credit ¹	14%
Annual forfeit interest rate	36%
Minimal guarantee deposit ²	1000 EUR
Annual % rate paid for guarantee deposit ³	0.7%
Travel insurance for card user	50 EUR / 70 USD

¹ The available credit limit may be determined individually by agreement with the Bank.

² Guarantee deposit amount in particular cases may be changed upon decision of the Bank's Credit Committee.

³ As of 1 March, 2014 – 0.7% per annum.

Fees and services may be paid in any currency according to the current rate of the Bank.

Servicing of Payment Card Issued by AS "PrivatBank" (continued)^{1, 2}	
Type of transactions (services)	Price
VISA Gold	
Card annual fee ³	150 EUR / 200 USD
Additional card annual fee	150 EUR / 200 USD
Card replacement fee ⁴	32 EUR / 45 USD
Bank fee for urgent card issue ⁵	40 EUR
IAPA discount card package	35 EUR / 50 USD VAT incl.
Priority Pass discount card	35 EUR / 50 USD VAT incl.
Priority Pass and IAPA discount card package	50 EUR / 70 USD VAT incl.
Visit of VIP lounge at airport by discount card Priority pass user	35 USD
IAPA discount cards replacement fee ³	15 EUR / 25 USD VAT incl.
Priority Pass card replacement fee ³	15 EUR / 20USD VAT incl.
Priority Pass and IAPA discount card package replacement fee ³	25 EUR / 35 USD VAT incl.
Bank fee for display of account balance on ATMs of AS PrivatBank	without fee
Bank fee for display of account balance on ATMs of other banks	0.30 EUR/0.40 USD
Fee for purchases	0.5% of purchase amount
Currency exchange fee ⁶	3.0%
Cash withdrawal fee in ATMs of AS "PrivatBank"	without fee
Cash withdrawal fee in other banks' ATMs	1.5%, min. 2 EUR / 3 USD
Reservation (holding) of transaction amounts in RUB, UAH, BYN, KZT (debiting of card account is performed according to the amount actually debited from the Bank account)	Transaction amount + 5%

¹ The currency of the fee (USD/EUR) is applied depending on the main currency of the card account.

² Card validity term – 2 years.

³ Card fee for the first year is debited upon issue of a card; fee for the second year is debited a year after.

⁴ Card is prepared with old validity term.

⁵ Card issue will take two business days.

⁶ To be applied if the transaction currency varies from the currency of the funds available on the Card account.
Fees and services may be paid in any currency according to the current rate of the Bank.

Servicing of Payment Card Issued by AS "PrivatBank" (continued)	
Type of transactions (services)	Price
VISA Gold (continued)	
Restrictions to cash withdrawal at ATMs – daily limit	3 000 EUR or equivalent in another currency
Restrictions to cash withdrawal at ATMs – monthly limit	10 000 EUR or equivalent in another currency
Monthly spending limit for online (internet) purchases	10 000 EUR
Fee for cash withdrawal at AS "PrivatBank"	<u>In accordance with the fees for cash withdrawal from settlement account</u>
Fee for cash withdrawal at other banks	1.5%, min. 4 EUR / 5.50 USD
Annual interest rate for allowed credit ¹	14%
Annual forfeit interest rate	36%
Minimal guarantee deposit ²	2000 EUR
Annual % rate paid for guarantee deposit ³	0.7%
Travel insurance for card user	free

¹ The available credit limit may be determined individually by agreement with the Bank.

² Guarantee deposit amount in particular cases may be changed upon decision of the Bank's Credit Committee.

³ As of 1 March, 2014 – 0.7% per annum.

Fees and services may be paid in any currency according to the current rate of the Bank.

Servicing of Payment Card Issued by AS "PrivatBank" (continued)	
Type of transactions (services)	Price
VISA VIRTUAL	
Card annual fee ¹	7 EUR / 10 USD
Fee for online purchases	1 EUR / 1 USD
Currency exchange fee ²	3.0%
Reservation (holding) of transaction amounts in RUB, UAH, BYN, KZT (debiting of card account is performed according to the amount actually debited from the Bank account)	Transaction amount + 5%
Monthly spending limit for online (internet) purchases	5 000 EUR
Urgent card production (within 1 business day)	10 EUR / 15 USD
Card validity term	1 year
Fee for maintenance of card account with expired card (Privat Travel Card) ³	50 USD a month

¹ Tariff includes fee for Privat24 account management system.

² To be applied if the transaction currency varies from the currency of the funds available on the Card account.
Fees and services may be paid in any currency according to the current rate of the Bank.

Servicing of Payment Card Issued by AS "PrivatBank" (continued)	
Type of transactions (services)	Price
VISA PLATINUM^{1, 2}	
Card annual fee ³	250 EUR / 350 USD
Additional card annual fee	150 EUR / 200 USD
Card replacement fee ⁴	40 EUR / 50 USD
Bank fee for urgent card issue ⁵	40 EUR
Bank fee for display of account balance on ATMs of AS PrivatBank	without fee
Bank fee for display of account balance on ATMs of other banks	0.30 EUR/0.40 USD
Fee for purchases	0.5% of purchase amount
Currency exchange fee ⁶	3.0%
Fee for cash withdrawal at AS "PrivatBank"	<u>In accordance with the fees for cash withdrawal from settlement account</u>
Fee for cash withdrawal at other banks	1.5%, min. 4 EUR / 5.50 USD
Cash withdrawal fee in ATMs of AS "PrivatBank"	without fee
Cash withdrawal fee in other banks' ATMs	1.5%, min. 4 EUR / 5.5 USD
Reservation (holding) of transaction amounts in RUB, UAH, BYN, KZT (debiting of card account is performed according to the amount actually debited from the Bank account)	Transaction amount + 5%
Restrictions to cash withdrawal at ATMs – daily limit	3 000 EUR or equivalent in another currency
Restrictions to cash withdrawal at ATMs – monthly limit	15 000 EUR or equivalent in another currency
Monthly spending limit for online (internet) purchases	5 000 EUR
Annual forfeit interest rate	36%
Minimal guarantee deposit ⁷	5000 EUR
Annual % rate paid for guarantee deposit	0.7%

¹ The currency of the fee (USD/EUR) is applied depending on the main currency of the card account.

² Card validity term – 2 years.

³ Card fee for the first year is debited upon issue of a card; fee for the second year is debited a year after.

⁴ Card is prepared with old validity term.

⁵ Card issue will take two business days.

⁶ To be applied if the transaction currency varies from the currency of the funds available on the Card account.

⁷ In some cases the amount of the security deposit can be changed based on the decision of the Credit Committee of the Bank.

Fees and services may be paid in any currency according to the current rate of the Bank.

Servicing of Payment Card Issued by AS "PrivatBank" (continued)	
Type of transactions (services)	Price
VISA PLATINUM	
Visit of VIP lounge at airport by discount card Priority pass user	35 USD
Travel insurance for card user	free
IAPA discount card package	free
Priority Pass discount card	free
Priority Pass and IAPA discount card package	free
Fee for IAPA discount cards replacement ¹	15 EUR / 20 USD VAT incl.
Priority Pass card replacement fee ²	15 EUR / 20 USD VAT incl.
Priority Pass card and IAPA discount cards package replacement fee ²	25 EUR / 35 USD VAT incl.

¹ Card is prepared with old validity term.

Fees and services may be paid in any currency according to the current rate of the Bank.