

Servicing of Payment Cards Issued by AS "PrivatBank"¹

Type of transactions (services)	Price
VISA Electron², Visa Classic Debit	
Card annual fee ³	30 EUR
Card replacement fee ⁴	15 EUR
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	0.50 EUR
Cash withdrawal fee in ATMs of AS "PrivatBank"	without fee
Cash withdrawal fee in other banks' ATMs	1.5%, min. 3.5 EUR
Fee for cash withdrawal at other banks	2.5%, min. 5 EUR
Reservation (holding) of transaction amounts in RUB, 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
Restrictions to cash withdrawal at ATMs – monthly limit	10 000 EUR
Monthly spending limit for online (internet) purchases	5 000 EUR
Fee for cash withdrawal at AS "PrivatBank"	In accordance with the fees for cash withdrawal from settlement account
Commission for the storage of funds in USD currency ⁷	500 USD per month

¹ Card validity term – 3 years.

² Only for existing, already issued cards.

³ Fee for the card is debited once per year, for the first year is debited upon issue of a card.

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 The fee applies if there are funds in USD currency on the Customer's account (-s) on the last working day of the month.

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

Type of transactions (services)	Price
VISA Classic Credit	
Card annual fee ²	100 EUR
Card replacement fee ³	19 EUR
Bank fee for urgent card issue ⁴	40 EUR
Priority Pass discount card	35 EUR VAT incl.
Visit of VIP lounge at airport by discount card Priority pass user	35 EUR
Priority Pass card replacement fee ³	15 EUR 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	0.50 EUR
Fee for purchases	0.5% of purchase amount
Currency exchange fee ⁵	3.0%
Cash withdrawal fee in ATMs of AS "PrivatBank"	without fee
Cash withdrawal fee in other banks' ATMs	1.5%, min. 3.5 EUR
Fee for cash withdrawal at other banks	2.5%, min. 5 EUR
Reservation (holding) of transaction amounts in RUB, BYN, KZT (debiting of card account is performed according to the amount actually debited from the Bank account)	Transaction amount + 5%
Commission for the storage of funds in USD currency ⁶	500 USD per month
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"	In accordance with the fees for cash withdrawal from settlement account
Annual interest rate for allowed credit ⁷	14%
Annual forfeit interest rate	36%

¹ Card validity term – 3 years.

² Fee for the card is debited once per year, for the first year is debited upon issue of a card.

³ Card is prepared with old validity term.

⁴ Card issue will take two business days.

⁵ To be applied if the transaction currency varies from the currency of the funds available on the Card account.

⁶ The fee applies if there are funds in USD currency on the Customer's account (-s) on the last working day of the month.

⁷ The available credit limit may be determined individually by agreement with the Bank.

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

Minimal guarantee deposit ¹	1000 EUR
Annual % rate paid for guarantee deposit ²	0.7%
Travel insurance for card user	50 EUR / 70 USD

¹ Guarantee deposit amount in particular cases may be changed upon decision of the Bank's Credit Committee.

² 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

Type of transactions (services)	Price
VISA Gold	
Card annual fee ²	150 EUR
Card replacement fee ³	32 EUR
Bank fee for urgent card issue ⁴	40 EUR
Priority Pass discount card	35 EUR VAT incl.
Visit of VIP lounge at airport by discount card Priority pass user	35 EUR
Priority Pass card replacement fee ³	15 EUR 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	0.50 EUR
Fee for purchases	0.5% of purchase amount
Currency exchange fee ⁵	3.0%
Cash withdrawal fee in ATMs of AS "PrivatBank"	without fee
Cash withdrawal fee in other banks' ATMs	1.5%, min. 3.5 EUR
Fee for cash withdrawal at other banks	2.5%, min. 5 EUR
Reservation (holding) of transaction amounts in RUB, BYN, KZT (debiting of card account is performed according to the amount actually debited from the Bank account)	Transaction amount + 5%
Commission for the storage of funds in USD currency ⁶	500 USD per month
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"	In accordance with the fees for cash withdrawal from settlement account
Annual interest rate for allowed credit ⁷	14%
Annual forfeit interest rate	36%

¹ Card validity term – 3 years.

² Fee for the card is debited once per year, for the first year is debited upon issue of a card.

³ Card is prepared with old validity term.

⁴ Card issue will take two business days.

⁵ To be applied if the transaction currency varies from the currency of the funds available on the Card account.

⁶ The fee applies if there are funds in USD currency on the Customer's account (-s) on the last working day of the month.

⁷ The available credit limit may be determined individually by agreement with the Bank.

Minimal guarantee deposit ¹	2000 EUR
Annual % rate paid for guarantee deposit ²	0.7%
Travel insurance for card user	free

¹ Guarantee deposit amount in particular cases may be changed upon decision of the Bank's Credit Committee.

² 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	12 EUR
Fee for online purchases	1 EUR
Currency exchange fee ²	3.0%
Reservation (holding) of transaction amounts in RUB, 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)	20 EUR
Card validity term	2 years
Commission for the storage of funds in USD currency ³	500 USD per month

¹ Tariff includes fee for Internetbank.

² To be applied if the transaction currency varies from the currency of the funds available on the Card account.

³ The fee applies if there are funds in USD currency on the Customer's account (-s) on the last working day of the month.

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

Servicing of Payment Cards Issued by AS "PrivatBank" (continued)		
Type of transactions (services)	Fee (EUR)	
VISA Platinum credit card		
Credit limit type	Renewable	
Fee for card processing and issuance	free	
Fee for re-issuance of card ¹	Due to physical damage loss or theft	20 EUR
	Due to validity expiry	free
	Upon the Bank's incentive	free
Card validity term	3 years	
Urgent card issuance ²	20 EUR	
Annual fee for card maintenance, placing large deposit ³	Free	
Annual fee for card w/o credit limit maintenance ⁴	180 EUR	
Annual fee for card maintenance ⁵	255 EUR	
Credit limit standard amount	7500 EUR	
Credit limit maximum amount	individually	
Base % rate per year (per month)	14.04% (1.17%)	
Fee for purchases in Latvia and abroad	without fee	
Currency exchange fee ⁶	3.0%	
Commission for the storage of funds in USD currency ⁷	500 USD per month	
Fee for account balance check at AS "PrivatBank" ATM's	without fee	
Fee for account balance check at ATM's of other banks	0,50 EUR	
Fee for cash withdrawal with a positive card balance (own funds):		
Fee for cash withdrawal at AS "PrivatBank" ATMs	without fee	
Fee for cash withdrawal at AS "PrivatBank" branches	In accordance with the fees for cash withdrawals from settlement account	
Fee for cash withdrawal at other banks ATMs in EU countries	3 withdrawals per month - without fee, starting from 4th withdrawal – 1% + 3,5 EUR	
Fee for cash withdrawal at other banks ATMs non-EU countries	1% min. 3,5 EUR	
Fee for cash withdrawal at other banks	2,5% min. 5 EUR	
Fee for transfer	In accordance with the Transfer Fees	

¹ The card is reissued with the old expiration date.

² The card is issued within two working days.

³ The annual fee is not deducted if client has deposit in AS "PrivatBank" for no less that 300000 EUR. Only for existing clients.

⁴ The annual fee part worth 15 EUR / 25 USD is deducted monthly starting with the month when the card was produced.

⁵ The annual fee part worth 75 EUR / 100 USD is deducted every year; the annual fee part worth 15 EUR / 25 USD is deducted monthly starting with the month when the card was produced.

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

⁷ The fee applies if there are funds in USD currency on the Customer's account (-s) on the last working day of the month.

Servicing of Payment Cards Issued by AS "PrivatBank" (continued)		
Type of transactions (services)	Fee (EUR)	
VISA Platinum credit card (continued)		
Fee for cash withdrawal with a negative card balance (credit funds):		
Fee for cash withdrawal at AS "PrivatBank" ATMs and branches, at ATMs of other banks in EU countries and outside EU countries	4%, min. 3,5 EUR	
Fee for cash withdrawal at other banks	4%, min. 5 EUR	
Fee for transfer	2% of amount + In accordance with the Transfer Fees	
Limits	Daily	Monthly
Cash withdrawal from ATMs	3 000 EUR	15 000 EUR
Monthly limit for online purchases	10 000 EUR ¹	
Reservation (holding) of transaction amounts in RUB, BYN, KZT (debiting of card account is performed according to the amount actually debited from the Bank account)	Transaction amount + 5%	
Amount of monthly payments	5% of the spent credit limit + 100% of the overdraft	
Grace period ²	Up to 45 days	
Deadline for monthly instalments	Up to the last day of the month following the reporting month	
Deadline for starting the calculation of the penalty	1st day of the month following the month when a regular instalment was not paid	
Penalty for late payment of the minimum monthly payment ³	1% of the total debt as of the last day of the accountable month (min. 7 EUR)	
Interest rate for a payment past due	28.08%	
Interest rate for unauthorised use of the credit limit	48%	
Travel insurance for card user	Free of charge	
Priority Pass discount card	Free of charge	
Visit of VIP lounge at airport by discount card Priority pass user	35 EUR	
Priority pass card replacement fee (VAT incl.) ⁴	20 EUR	
Closure of account	Free of charge	

¹ By default, can be changed independently in the Internet bank.

² If the amount of the credit limit used in the previous month will be repaid in full by the 15th of the following month.

³ Deducted for overdue debt exceeding 7 EUR.

⁴ The card is reissued with the old expiration date.

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

Servicing of Payment Cards Issued by AS "PrivatBank" (continued)		
Additional card VISA Gold		
Annual fee for additional card maintenance (VISA Gold)	Free of charge	
Fee for applying and issuing additional card (VISA Gold)	Free of charge	
Fee for replacement of additional card (VISA Gold) due to physical damage, loss, theft	10 EUR	
Fee for account balance check at ATM's, cash withdrawal, transfers, purchases and money exchange	According to Visa Platinum Fees	
Limits	Daily	Monthly
Cash withdrawal from ATMs	3 000 EUR	10 000 EUR
Monthly limit for online purchases ¹	10 000 EUR	
Additional card VISA Virtual²		
Annual fee	Free of charge	
Fee for purchases in internet	Free of charge	
Limit for purchases in internet, monthly	5 000 EUR	
Fee for replacement due to physical damage, loss, theft	5 EUR	
Fee for cash withdrawal at AS "PrivatBank" branches	In accordance with the fees for cash withdrawals from settlement account	
Additional card VISA Classic Debit³		
Annual fee for issuing 3 cards	Free of charge	
Card issuance fee starting with 4th card	7 EUR	
Fee for account balance check at AS "PrivatBank" ATM's	without fee	
Fee for account balance check at ATM's of other banks	0,50 EUR	
Urgent card issuance (one working day)	20 EUR	
Cash withdrawal fee in ATMs of AS "PrivatBank"	Free of charge	
Fee for cash withdrawal at AS "PrivatBank"	In accordance with the fees for cash withdrawals from settlement account	
Fee for cash withdrawal at other banks ATMs in EU countries	3 withdrawals per month - without fee, starting from 4th withdrawal – 1.5%, min. 3.50 EUR	
Fee for cash withdrawal at other banks ATMs outside EU countries	1.5%, min. 3.50 EUR	
Fee for cash withdrawal at other banks	2,5% min. 5 EUR	
Fee for purchases	Free of charge	
Fee for replacement due to physical damage, loss, theft	5 EUR	

¹ By default, can be changed independently in the Internet bank.

² A separate account is opened.

³ A separate account is opened.

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

Servicing of Payment Cards Issued by AS "PrivatBank" (continued)		
Type of transactions (services)	Fee	
Limits	Daily	Monthly
Cash withdrawal from ATMs	1 500 EUR	10 000 EUR
Monthly limit for online purchases ¹	1 500 EUR	
Credit against Deposit Coverage		
Consideration of credit against deposit coverage application	Free of charge	
Granting of credit	0.5 % of the credit amount, min. 15 EUR	
Credit use interest rates (for used credit limit)	Valid deposit interest rate + 2%	
Fee for certifying documents (per document)	35 EUR + VAT	
Execution of a power of attorney to a bank employee	28 EUR + VAT	

¹ By default, can be changed independently in the Internet bank.