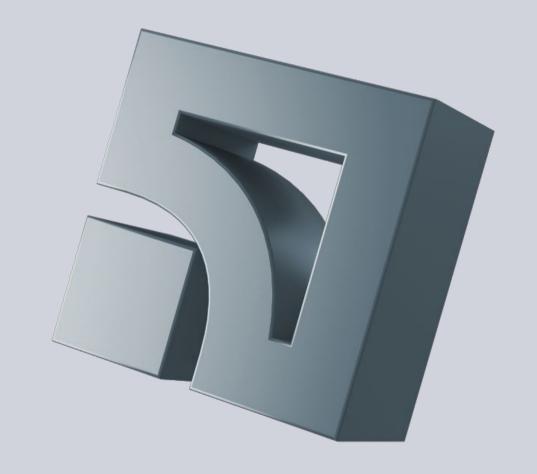
Premium Banking Packages

Quickly. Easy. Profitably.









Choose your premium package







Premium:

- Free opening
- Free service if there is turnover from UAH 25,000 or UAH 200/month
- Digital, instant or personal card
- Basic service set abroad

Premium PLUS:

- Free opening
- Free service if there is turnover from UAH 30,000 or UAH 400/month
- Digital or personal card
- Additional cards for family members
- Active travelers service set

Premium MAX:

- Free opening
- Free service if there is turnover from UAH 50,000 or UAH 600/month
- Digital or personal card
- Additional cards for family members
- Unlimited active travelers service set



Premium Banking service benefits



- Free opening
- Digital cards instant issuance
- Personal banker
- Concierge service in Ukraine and abroad
- Comfortable and priority servicing in bank branches
- Premium services in Ukraine and abroad
- Unique promotions and offers from the Bank and partners
- **Discounts from the Bank** and partners in Ukraine and abroad



Contactless payments

Add the card to your wallet using the Privat24 app





and pay even on the plane!

We have custom card skins to add a smile to every payment ;-)

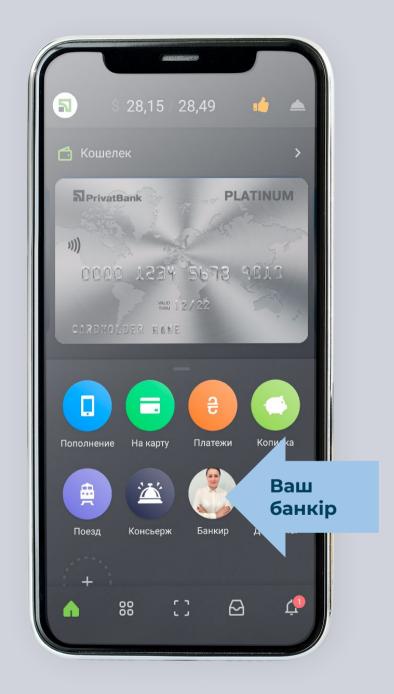




Personal banker

A financial assistant will help you make payments and transfers, order cash, find an operating branch and advise you on any other banking issues in Ukraine and abroad.

PrivatBank and its assistants are available 24/7 in the Privat24 app!





Premium support

Premium support ensures high-quality and quick solutions to your banking issues



Your Benefits:



We will perform the transaction on your behalf or teach you, how to do it yourself.



Smart assistant Maria on the hotline in the Premium package.



Premium PLUS, Premium MAX and Private Banking packages propose easy direct connection with a support specialist.



Performing transactions, consulting on additional benefits: airport services, loyalty programs, discounts, etc.

Contacts:

- +38 (073, 050, 098) 900 00 02;
- <u>Privat24</u> (please, chat or call directly from the app)



Concierge service

Concierge service ensures high-quality and quick solutions to your personal issues





Your Benefits:



You have time for important matters while we are resolving your personal issues.



We work according to international standards and have partners.



We are experts at doing things that can be difficult for you or require more efforts: booking hotels, renting a car, delivery from foreign sites, shopping, etc.

VISA	Concierge	
<u>Viber</u>		<u>Viber</u>
<u>Telegram</u>		<u>Telegram</u>
<u>WhatsApp</u>	(9)	<u>WhatsApp</u>
+38 (044) 300 05 03	1	+38 (067) 401 77 95

Choose contacts depending on your card payment system. If you have cards of both systems, you can contact both Visa and Mastercard services.

Premium. Simply. Commission free.



Enjoy the benefits of Premium Banking absolutely free.

It is very simple!

- Make everyday purchases (in outlets and/or Internet shops) with your card for the specified amount per month – and get the service for free:
 - Premium from UAH 25,000
 - Premium PLUS from UAH 30,000
 - Premium MAX from UAH 50,000
- Enjoy the benefits of your premium card, while the Bank pays the monthly fee for you. Save from UAH 3,000 per year.



Investments in military government bonds

Invest and help the Armed Forces with PrivatBank!

The banker will help you buy, sell government bonds, open a securities account and control your investment portfolio.



Fraud protection service

- Additional protection against financial fraud
- Guaranteed return of your own or credit funds in case of fraud



Fraud protection programs

	Insurance amount	Price per month
Premium	100 000 грн	70 грн
Exclusive	200 000 грн	140 грн

Key advantages:

- concluding the insurance agreement in the Privat24 app even when you are abroad;
- the agreement is valid worldwide;
- damage reimbursement up to UAH 200,000 for popular types of fraudulent events.



The service can be activated in the Privat24 app (menu «Services → Insurance») or with your personal banker.



How to choose a premium package?

Answer several questions:

- Approximate number of trips abroad per year
- Do you need access to services for the whole family (family trips)?
- Are additional benefits important – discounts, special conditions, etc.?

Premium

For clients who appreciate comfort, but do not plan many trips abroad. The use of services is available only to the cardholder.

Premium PLUS

For clients who travel more than twice a year and appreciate comfort. Services can be used by the whole family using one card, but with certain restrictions.

Premium MAX

For clients who travel often and appreciate comfort. Unlimited access to services for the whole family.



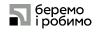
Premium package services

	Mastercard Platinum	Visa Platinum
LoungeKey business halls	_	✓ 2 free
Flight Delay Pass	✓	_
MC Lounge business halls	-	
Family visits to business halls	-	_
Fast Track International	_	V
Telemedicine	_	V
Travel insurance	-	_
Purchase protection	_	V
Shopping discounts/shopping packages and transfers at Bicester Village Malls	from 10%	
Privatbank Library in Yakaboo	_	
Car rental services Avis and others	up to 10%	
Cashback for transportation	_	
Cashback without borders	V	_



Premium PLUS package services

	Mastercard World Black Edition	Visa Signature
LoungeKey business halls	✓ 10 free	
MC Lounge business halls	_	
Family visits to business halls	_	✓ 2 guests free
Fast Track International	✓ more than 70 locations	V
Telemedicine	_	V
Travel insurance	_	V
Purchase protection	_	V
Shopping discounts/shopping packages and transfers at Bicester Village Malls	from 10%	
Privatbank Library in Yakaboo	_	V
Car rental services Avis and others	up to 20%	up to 35%
Cashback without borders	V	_

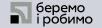


Premium MAX package services

	Mastercard World Elite	Visa Infinite Premium
LoungeKey business halls	✓ unlimited	
MC Lounge business halls	V	_
Family visits to business halls	✓ guests unlimited	√ 2 guests free
Fast Track International	✓ more than 70 locations	V
Telemedicine	_	V
Travel insurance	_	V
Purchase protection	_	V
Shopping discounts/shopping packages and transfers at Bicester Village Malls	from 10%	
Privatbank Library in Yakaboo	_	V
Car rental services Avis and others	up to 20%	up to 35%
Cashback without borders	V	_



What do you need to know before using our services?



LoungeKey business halls



Over 1300 business lounges around the world at your service!

All you need is your premium card to access the lounge. You can even do this without a card, previously having registered in the LoungeKey app (<u>iOS</u>, <u>Android</u>).

What is required during the visit?

- Tell the lounge administrator the LoungeKey program you use to visit the lounge.
- Check the specified number of guests on the terminal and warn the administrator if there is an error.



LoungeKey free access requirements





Free – if there are expenses of UAH 10,000 or more in outlets and/or Internet shops paid with the Mastercard World Black Edition/World Elite card in 30 + 5 banking days before departure.

VISA

Free – if there are specified expenses in outlets and/or Internet shops:

- from UAH 5,000 paid with Visa Platinum card;
- from UAH 10,000 paid with Visa Signature card;
- from UAH 20,000 paid with Visa Infinite Premium card.

How to check funds circulation by yourself? In the Visa chatbot

You can always contact our support team, we will be happy to advise you! \circ



Fast Track International



VISA

Fast Track International service is available for Visa Platinum, Visa Signature and Visa Infinite cardholders on the international and domestic flights in the at the most popular airports in Turkey, Italy, Spain, Poland, France and other countries.

Check the full list of available locations in the <u>Visa chatbot</u>.



Family trips with Visa

Use Fast Track International and LoungeKey business halls with one card



Visa Signature

Visa Infinite Premium

10 free visits per year (2 guests allowed for free)

Unlimited free visits per year (2 guests allowed for free)

Free access requirement – expenses paid with Visa card in 30 + 5 days before departure:

from UAH 10,000

from UAH 20,000



Family trips with World Elite





Use airport services as a whole family using one card.

You can take the whole family to the LoungeKey business halls absolutely free.

How it works?

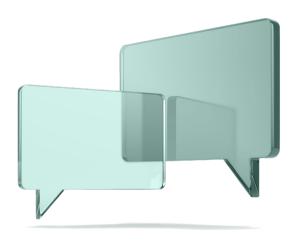
Show the lounge administrator your card and check the number of guests.

Free access requirement

No additional requirement, like always: expenses of UAH 10,000 or more paid with World Elite card in 30 + 5 days before departure.



Take advantage of the Visa Chatbot



What can you do:

- check the circulation and availability of airport services;
- get Visa advice on insurance and buyer protection;
- order extra services (FastTrack International, promotions and other offers);
- use the Telemedicine service.

Log in via a messenger convenient for you using the <u>link</u> from your financial number.



Telemedicine service

A handy way to take care of your health &



The telemedicine package with your premium Visa card includes free:

- medical support consultations of particular specialty doctors for the whole family:
 - Platinum card 5 consultations;
 - Signature card 10 consultations;
 - Infinite Premium card 10 consultations;
- psychological support 5 consultations from specialists of the Association of Psychologists of Ukraine;
- online health lectures

Use the service through the Visa <u>chatbot</u>, and click the Telemedicine button in the main menu.



Visa Buyer Protection: You Buy, We Insure Worldwide

	Visa Platinum	Visa Signature	Visa Infinite Premium
Terms and conditions	 Annual limit - \$20,000 Limit per one insured event - \$5,000 Valid within 90 days of purchase 	 Annual limit - \$20,000 Limit per one insured event - \$6,000 Valid within 365 days of purchase 	 Annual limit - \$20,000 Limit per one insured event - \$7,500 Valid within 365 days of purchase
What is covered	Loss, theft, damage to an item purchased for personal use only (including gifts) and not used for commercial purposes		
Requirements	 100% payment by card (not in installments or credit) Minimum item value – \$100 		
What documents are required	 Purchase receipt Account statement Warranty certificate Store denial of warranty see Repair payment receipts 	ervice	

Do you have any questions? We will be happy to answer all your questions and help you in the Visa <u>chatbot</u>, Concierge button.



