

Usage Guidelines for Visa Payment Card

1. General Provisions

The VISA International payment card (hereinafter referred to as VISA) issued by ProCredit Bank JSC (hereinafter referred to as the Bank) is intended for cash withdrawals from ATMs and bank cash desks, cashless transfers and cashless payments for goods and services. By following the rules and safety precautions below, you will avoid many problems associated with your payment card.

- Upon receipt of the payment card, sign the signature strip on the reverse side of the card with a ballpoint pen.
- The payment card remains valid until the end of the last day of the month and year indicated on the front of the card.
- Once the payment card expires, it will be automatically reissued. After receiving an SMS message on your mobile phone notifying you that a new card has been issued, contact the Bank's Contact Centre and provide details of Nova Poshta LLC branch to which the Bank will send your new payment card.
- Carefully read the terms and conditions of the agreement concluded with the Bank, the Bank's fee schedule and these Guidelines. When using the card, comply with them.
- Cashless payment transactions and cash withdrawals from your current account using a payment card cannot exceed the amount of funds available in your account.
- Places where payment cards are accepted for payment for goods and services and cash withdrawals are marked with the VISA logo.
- In Ukraine, payments for goods and services are made in UAH regardless of the currency of your current account, while abroad, payments are made in the currency of the host country.
- Cash withdrawals using a payment card from a current account in any currency at ATMs in Ukraine are permitted only in UAH; cash withdrawals from a foreign currency current account in a corresponding foreign currency are permitted only at the Bank's cash desk.
- Carefully check your monthly statement of payment transactions on your current account in the e-Banking system.
- Keep slips for all payment transactions until you check them against your current account statement in the e-Banking system.
- If you dispute any payment transactions shown in your current account statement, immediately submit a written request to the Bank regarding those transactions. Please note that the time limit for disputing payment transactions made using a payment card is set by the rules of the international payment system.
- If you have any queries regarding payment transactions made using a payment card, you can contact the Bank's Contact Centre daily from 09:00 to 21:00 on +38 044 590 10 00 and 0 800 50 09 90 (free of charge within Ukraine) or *0990 via the Rakuten Viber messaging app.
- Never respond to requests/messages received by e-mail, post or telephone, including SMS messages or messages in messaging apps, and never disclose your payment card details or

personal data. Do not follow links to any websites included in such requests/messages, even if they appear to link to the Bank's website – this may be an attempt to obtain your personal data fraudulently. If you have received such a request/message, do not under any circumstances respond to it and immediately contact the Bank.

2. Using a PIN

A PIN (personal identification number) is a four-digit code that is used as follows: when withdrawing cash from ATMs – entered directly on the ATM's keypad; when withdrawing cash at bank cash desks – entered directly on a special device (PIN pad) located at the cash desk; when paying for goods and services at retail outlets.

- If you receive a PIN by SMS on your mobile phone, you must change it at the Bank's ATM or in the mobile app (for payment cards issued to individuals) and delete the SMS message.
- Never write down your PIN code – memorise it. If you do decide to write it down, do not keep it in your wallet. Under no circumstances should you write your PIN on the payment card itself, or keep the payment card and PIN together.
- Do not hand over your payment card or disclose your PIN to anyone (including relatives, bank employees, law enforcement personnel or cashiers at retail and service businesses) – this guarantees the security of your funds.

3. Usage Guidelines for ATMs

Give preference to the Bank's ATMs. Cash withdrawals can be made using either a plastic payment card or a digital wallet – a payment app on a mobile device.

Use ATMs installed in bank branches and in well-lit, busy locations.

Have your payment card ready in advance – try not to spend time at the ATM looking for your payment card in your wallet.

If you notice any external signs of an ATM malfunction, or find any suspicious devices near or on the ATM, immediately notify the Bank and use another ATM.

Make sure that people standing behind you in the ATM queue cannot see your PIN or the amount of cash. You must enter your PIN correctly to withdraw cash from an ATM using a payment card. After three unsuccessful attempts to enter your PIN, your payment card is blocked. To unblock your payment card, call the Bank's Contact Centre daily from 09:00 to 21:00 on +38 044 590 10 00 and 0 800 50 09 90 (free of charge within Ukraine) or *0990 via the Rakuten Viber messaging app.

Avoid distractions when withdrawing cash – collect your money and payment card as soon as they are dispensed. If you do not collect the money and payment card promptly, the ATM will retract them after 20 seconds.

4. Using a payment card to pay for goods and services and withdraw cash from bank cash desks

Demand that payment transactions initiated through the use of a payment card be processed in your presence.

When using a payment card to pay for goods and services or to withdraw cash from a bank cash desk, check that the amount, currency and date of the transaction are correct before signing the transaction

slip. The transaction slip serves as the basis for debiting funds from your current account. After the payment transaction is completed, you must receive a copy of the completed transaction slip.

Demand that incorrectly completed transaction slip be destroyed in your presence.

Cash withdrawals at bank cash desks can only be made if you present your passport to a cashier to identify you as a lawful cardholder.

If goods are returned or a service is not provided in full, you must contact the retailer or service provider from which you purchased the goods or received the service yourself. An employee of the retailer or service provider must give you a refund receipt for the corresponding amount to be credited to your current account. In most cases, funds will be credited to your current account within two weeks.

5. PayWave – contactless payment for goods and services

Visa payWave is a contactless payment technology that allows you to make payment transactions with a single tap of your payment card. Similar to a chip card, a Visa payWave payment card has an advanced computer chip embedded in it, which ensures secure transactions.

How does it work?

1. First of all, make sure that the point of sale accepts Visa payWave. This is indicated by the Visa payWave symbol on the payment terminal.
2. You do not need to swipe your payment card through the terminal. Hold your payment card up to the reader and wait for confirmation.

Convenience and security

- With Visa payWave, you do not need to enter your PIN (within the payment system's limit for such transactions). Since you have your payment card with you at all times, the risk of fraud is reduced compared to traditional swipe technology.
- Visa payWave transactions are as secure as chip-reader transactions and are processed through the same trusted payment network. And since you control the payment device during Visa payWave transactions, the risk of fraud is reduced.
- You can use Visa payWave at any point of sale where the Visa payWave symbol is displayed on a terminal reader.

6. Using the card to pay for goods and services on the Internet

Buy from websites that you are sure are reliable. To check a website's reputation, look for the following information:

1. Rules for protecting confidential information: A trustworthy website always provides information about the rules that guarantee the protection of customers' personal data during online transactions;
2. Order information: Make sure you know all the information about your order, including the delivery date, warranty and cancellation policy;
3. Store information: Make sure you know the store's postal address and phone numbers.

Do not use your payment card to pay for goods and services on websites without data encryption. The website address must start with "**https**" rather than "http".

Under no circumstances should you use your PIN during online payment transactions.

Give preference to websites where your payment card number and other confidential information are masked with “*” or another character as you enter them.

7. What to do in case of loss or theft of a payment card

If your payment card or a mobile device with a digital wallet is lost or stolen, you must immediately block the payment card in the e-Banking system or in the mobile app (for payment cards issued to individuals). You can also block your payment card by calling the Bank's Contact Centre daily from 09:00 to 21:00 on +38 044 590 10 00 and 0 800 50 09 90 (free of charge within Ukraine) or *0990 via the Rakuten Viber messaging app.

If your payment card or a mobile device with a digital wallet is lost or stolen, you bear full financial liability for all payment transactions made using the lost card or mobile device until the payment card is blocked.

To have a new payment card issued, contact the Bank's Contact Centre.

8. Restrictions on transactions using a payment card

To minimise the risks of fraudulent payment transactions with payment cards, the Bank has set the following daily limits for payment transactions:

Payment transactions	Visa Classic / Visa Platinum / Visa Infinite / Visa Business, UAH	Number of Payment Transactions	Notes
Cash withdrawals from the Bank’s ATMs	50,000	12	Other banks may independently set limits on the maximum amount of cash dispensed per transaction/per day on their equipment
Cash withdrawals from ATMs/cash desks of other banks			
Cash withdrawals from the Bank’s cash desks	Withdrawals at the Bank’s cash desks are made from a current account without using a payment card, provided that the cash has been ordered in advance in accordance with the Bank’s Operating Regulations		
Payment for goods and services at retail and service businesses	50,000	30	
Internet payment transactions	30,000	30	
Card-to-card money transfer	25,000	9	The limit can be increased to a maximum of UAH 75,000 per day. The maximum amount of one transfer is UAH 25,000

- The maximum amount of cash withdrawals from your current account using a payment card at the Bank's ATMs is limited as follows: the accumulative cash withdrawal limit per calendar month is UAH 500,000 for individuals and UAH 300,000 for legal entities and individual entrepreneurs.
- Payments outside Ukraine or online do not require unblocking the payment card.
- A payment cardholder who is an individual may change the limits set by the Bank on payment transactions using the card by setting their own limits via the mobile app or by contacting the Bank's Contact Centre on +38 (044) 590 10 00, 0 800 50 09 90 (free of charge within Ukraine) or *0990 via the Rakuten Viber messaging app.

The limits for card-to-card transfers made by individuals via the mobile app are not subject to change and are as follows:

	Maximum Amount, UAH	Number
Single transfer limit	25,000	-
Daily transfer limit	75,000	10
Monthly transfer limit	150,000	25

The limit includes the Bank's fee for card-to-card transfers as specified in your service plan.

The limits for card-to-card transfers made by individuals outside the mobile app are not subject to change and are as follows:

	Maximum Amount, UAH	Number
Single transfer limit	25,000	-
Monthly transfer limit	400,000	200

The limits for receiving card-to-card transfers for individuals are not subject to change and are as follows:

	Maximum Amount, UAH	Number
Single transfer limit	29,999	-
Monthly transfer limit	400,000	100

Follow the recommendations set out in these Guidelines to make your use of the payment card convenient and safe.