

## USAGE GUIDELINES FOR VISA PAYMENT CARD

### General conditions

VISA card issued by ProCredit Bank is used for cash withdrawals from ATMs and cash desks of banks as well as for pay for goods and services at purchase locations and on the Internet. The following instructions and safety precautions will help you to avoid problems with your payment card.

- Upon receipt of the payment card, sign on the signature stripe on the reverse side of the card.
- The payment card remains valid until the last day of the month indicated on its obverse.
- Payment cards are reissued automatically. After SMS-information visit the bank branch to get the new card.
- Familiarise yourself with the fee schedule, terms and conditions of the agreement and the usage guidelines for Visa card. Use your payment card in accordance with the terms of agreement and provided recommendations.
- Payment card transactions and cash withdrawals can be made solely within the limits of the amount available on your account.
- Locations where you can pay for goods and services and withdraw money are marked with VISA logo.
- Within Ukraine, payments for goods and services at purchase locations are processed in UAH regardless of the account currency, whereas abroad such payments are processed in the currency of the country.
- In Ukraine, you may obtain only UAH cash withdrawals from the ATMs. Cash withdrawals from the accounts with the currency USD or EUR can be made in the respective currency at the cash desks of ProCredit Bank.
- Keep the slips until you check your account statement via e-Banking.
- If you object to the transactions reflected in your account statement immediately contact the Bank in writing. Please note that the timeframe allowed for claims is limited under the operating regulations of the payment system.
- If you have any questions relating to payment card transactions, call the Bank's 24-hour Support Service at: **+38 044 590 10 44 and 0 800 50 09 55.**
- For product enhancement call the ProCredit Bank's Contact Center from Monday till Friday from 9 a.m. till 6 p.m. at: **0 800 50 09 90, +38 044 590 10 00.**
- Do not respond to inquiries sent by electronic mail, post or SMS requesting you to provide your payment card details or personal information. Do not follow any of the website links indicated in such inquiries even if it is supposedly a link to the website of your Bank. This is a fraudulent way to acquire personal information. If you receive such an inquiry, refrain from replying to the inquiry and inform the Bank immediately.

## **PIN use**

- Personal Identification Number (PIN) is a four-digit code sent to a cardholder by SMS.
- Change your PIN received by SMS in the ATMs of ProCredit Bank and delete the SMS with PIN.
- PIN code is used for:
  - ATM cash withdrawals, when it is entered directly on the keyboard of the ATM;
  - cash withdrawals from the bank's cash desk, when it is entered directly on the PIN pad at the cash desk;
  - payments for goods and services at purchase locations.
- Never write your PIN down – memorise it. If nonetheless you decide to write it down, make sure you do not put a note with the PIN into your wallet. Never write your PIN down on your payment card and do not put the PIN note together with your payment card.
- To guarantee security of your funds do not hand over your payment card and do not disclose your PIN to anyone, including relatives, bank employees, law enforcement officials and cashiers at purchase locations.
- If you want any of your relatives to have access to your account, order an additional payment card in his/her name.
- If you suspect that your PIN has become known to others, change it at the Bank's ATM. Try to avoid evident and easily predictable digit combinations, such as end digits of your home telephone number, your date of birth, etc.

## **Instructions for use of the ATM**

- Give preference to the ATMs of ProCredit Bank.
- Use ATMs installed in the bank branches and well-lighted public areas.
- Prepare your payment card in advance, to avoid having to search for it at the ATM.
- If you notice any signs of the ATM malfunction or discover any suspicious devices nearby or on top of the machine, immediately inform the bank and use another ATM.
- Make sure that people queuing up behind you cannot see the PIN or amount of cash withdrawn.
- You can withdraw cash from an ATM only if the PIN code is entered correctly. If the PIN code is entered incorrectly three times, the payment card becomes blocked.
- The ATM can retain the payment card if:
  - your payment card is expired;
  - your payment card is blocked.
- Do not get distracted when withdrawing cash. Take out your cash disbursement and payment card as soon as the ATM dispenses them. If you do not promptly take out your cash and payment card within 20 seconds, the ATM will retain them.

## **Using payment card to obtain cash from bank cash desks and pay for goods and services at purchase locations**

- Demand that the payment card transactions be processed in your presence.
- When paying for goods and services at purchase locations or obtaining cash disbursements from the bank's cash desks with your payment card, first check whether the payment/withdrawal slip states the correct amount, currency and date of transaction before signing it. By signing the slip, you acknowledge that the amount stated therein is correct and instruct the bank to debit your account. Do not forget to take a copy of the slip after the transaction has been completed.

- Demand that non-conforming receipts be destroyed in your presence.
- Cash disbursements are obtained from the bank cash desks only upon presentation of your passport to a cashier to identify you as the legal holder of the account or payment card.
- If goods have been returned or services have not been provided in full, you have to personally contact the purchase location. An employee of the purchase location must give you a credit voucher to return the respective amount to your account. Your account is then credited with the respective amount, usually within two weeks.

### **PayWave - contactless payments for goods and services**

- Visa payWave is a payment feature that lets customers use their enabled Visa cards or mobile device at the point of sale (POS). The customer simply waves his card or mobile device in front of the secure reader at checkout, instead of swiping it or handing it to a cashier.

#### **How it works**

- Look for the symbol at checkout.
- No swiping necessary.
- Wave your card or device in front of the reader and wait for confirmation.
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#### **Convenience and security**

- With Visa payWave, you don't even need to enter your PIN number to pay. Since you keep hold of your device throughout, there is lower risk of fraud than with traditional swipe technology.
- Visa payWave transactions are just as secure as magnetic stripe transactions and are processed through the same reliable payment network. And, because you remain in control of your payment device during Visa payWave transactions, the risk of fraud is reduced.
- You can use Visa payWave at any merchant displaying the Visa payWave symbol on the terminal readers.

### **Using payment card for Internet transactions**

- Always purchase at secure and reliable websites. To check the website's reputation pay attention to the following:
  - *confidential data protection rules* – rules about protecting private information associated with online transactions are always available on trustworthy websites;
  - *ordering information* – make sure that all the ordering information is available, including delivery date, after-sales commitments and rules concerning the rejection of goods;
  - *online shop information* – make sure that the company's postal address and contact telephone numbers are available.
- Do not use your payment card on websites without data encoding. The URL should start with "https", rather than "http".
- Under no circumstances should the PIN code be used during online transactions.
- Give preference to websites displaying "\*" or other substitute characters when the payment card number and other confidential data are entered.

### Actions in the event of loss or theft of the payment card

- In the event of loss or theft of the payment card immediately call the payment card 24-hr Support Service at: **+38 044 590 10 44 and 0 800 50 09 55** and block the payment card. You can also block your card via e-Banking or Mobile Application.
- In the event of loss or theft of the payment card, the Client shall be held financially liable for all the transactions performed with such lost or stolen payment card before it is blocked.
- To request reissue of the card contact the Bank's Contact Centre and complete the identification procedure.

### Payment card transaction limits

- To reduce the risk of payment card fraud the bank has established the following daily transaction limits:

Transaction	Visa Classic/ Visa Business, UAH	Number of transactions	Comments
Cash withdrawal from ATMs of ProCredit Bank	50 000	10	In ATMs of ProCredit Bank you may change daily transaction limits but no more than UAH 300 000 per month
Cash withdrawal from ATMs of third party Banks			The third party Banks can individually limit the cash withdrawal transactions
Cash withdrawal from cash desks of ProCredit Bank	Cash withdrawals at the cash desks of ProCredit Bank are accomplished from the current account without use of a payment card on the condition of the prior order in accordance with the operational schedule of the bank		
Payment at purchase locations	50 000	10	
Internet transactions	30 000	7	
Card to card money transfer	15 000	3	The limit can be changed but no more than UAH 30 000 per day

- It is not required to enable additionally Internet transactions or card transactions abroad.
- If you need to change the daily transaction limits:
  - set individual limits in mobile application;
  - call the payment card 24-hr Support Service at **+38 044 590 10 44 and 0 800 50 09 55**, or the Bank's Contact Centre at: **0 800 50 09 90 and +38 044 590 10 00**.
- Card to card money transfer limitations\* in mobile application :

	Maximum amount, UAH	Number of transfers
Single transfer	25 000	-
Daily transfers limit	30 000	10
Monthly transfers limit	150 000	25

**\*limitations cannot be changed**

Compliance with our recommendations ensures convenient and safe use of your payment card.