

## PAYMENT CARD REGULATIONS (hereinafter – THE REGULATIONS)

The international payment cards Visa Electron Instant Issue (**hereinafter – payment cards**) of Finance and Credit Bank JSC (**‘the BANK’**) is the payment instrument, which utilization is regulated by the effective legislation of Ukraine, the Operating Regulations and rules of VISA Incorporated payment systems (**hereinafter – payment system**), by this Agreement and these Regulations.

In order to keep a payment card functioning, the person who has concluded the Agreement with the Bank (**‘the CUSTOMER’**) on opening the card account and issuing and use of a payment card (**‘the Agreement’**) shall follow these guidelines:

The payment card shall be activated upon receipt. In order to activate a payment card the operation with personal identification number (**‘PIN’**) shall be conducted while withdrawing cash or checking balance of the card account (**‘CA’**) or call to the call-center and inform the operator on your intention to activate a payment card and provide on demand your full name, number of a payment card to be activated, password stated in the application for opening card account and issuing the payment card, and, if necessary, other data for your identification while contacting the BANK over the phone.

- Do not apply force to a payment card (*no bending etc.*)
- Do not expose a payment card to electromagnetic radiation (*do not keep the card close to mobile phones, magnets, home appliances and other gadgets*). High temperature or humidity may also damage the payment card.
- A payment card shall be signed upon receipt.
- A payment card’s number, its PIN and password shall not be disclosed to anyone, including members of your family.
- A payment card’s PIN shall not be kept with the payment card, neither shall the PIN be written on the card.
- You shall put your signature on bills and receipts composed in a right and full manner only.
- Keep the bills (*slips, receipts*) that prove transactions until they are represented in the monthly statement on the CA.
- A payment card’s expiration date is stated on the payment card**, and is the last day of the month of the corresponding year.
- The CUSTOMER is responsible for all of payment cards to the given CA be submitted to the Bank not later than one month upon expiration of their validity or closure.
- In the course of the purchase of goods, or making payments via **the Internet, phone, mail, fax** with a payment card, the CUSTOMER shall perform the transaction by submitting his/her name, the payment card number and its expiration term only (*in certain cases – CVV2 number – which is the last 3 digits of the number printed on the payment card’s signature strip*), which proves the execution of the transaction. Please, be attentive while submitting the payment card data.
- In case the CUSTOMER uses technologies of supplementary security of the payment card (e.g. Verified by Visa), these transactions shall be deemed by the CUSTOMER as consciously executed and shall not be impeached.

**Do not submit your PIN even if it is required while making purchases via the Internet, phone, mail or fax!**

- In case you would like to cancel services ordered via the Internet (*e.g. receipt of paid mailing the information containing monthly writings off in your CA*), do not forget to cancel the service on time.

The CUSTOMER is warned that a fraud may occur while performing such transactions in case a payment card is used by third persons. In case of writing off the funds on such transactions, the BANK reserves the right to decline any claims from the CUSTOMER. In case the CUSTOMER disagrees to the given writing off, the claim on such transactions may be performed in accordance with the Fees only.

☑ In case of withdrawing cash from the ATM or making payment via POS terminal, the PIN entered is equal to the CUSTOMER'S signature and the CUSTOMER bears full responsibility for all transactions performed with the PIN.

☑ A payment card may be confiscated from the CUSTOMER by an employee of commercial enterprise, who shall clarify the reasons for such action. The confiscation of a payment card is performed following the Bank's order in case of breach of agreement, or prevention of frauds. In case the Cardholder is confident that a payment card has been confiscated by mistake, the Cardholder shall make a telephone call to the call-center.

The Holder may withdraw cash in the BANK'S cash points or ATMs, in cash points and ATMs of other banks with relevant logos. The CUSTOMER shall submit a document, which certifies his/her identity. For the cash withdrawal the BANK has a right to limit the amount of cash and number of transactions pursuant to the payment card regulations.

**In case the funds are withdrawn from *other bank's* ATM or POS terminal or imprinter, other bank may charge additional fee, which is not included in the BANK'S Fees.**

### **Use of a payment card:**

**The payment card is admitted for service in the ATMs, cash points and outlets with logos indicating corresponding types of payment cards or payment systems.**

### **Order of actions at the ATM:**

☑ Make sure the ATM is functioning (*the screen displays advertisement or greeting*).

☑ Insert a payment card into the ATM's card slot (*the slot is located right to the screen and is indicated by arrow*) so that the front side of the card is on top and the payment card's logo is closer to you).

☑ Choose the language using buttons near the screen.

☑ Enter your PIN using keyboard and confirm it by pressing the button near the screen, which is indicated by arrow on the screen.

**In case you have entered PIN 3 times wrong, your payment card will be blocked.**

☑ Choose the description according to the transaction you need and do the following:

### *Cash withdrawal*

**The withdrawal of cash may be limited in accordance with the payment system regulations, with Ukrainian legislation, and with banks' inside instructions!**

☑ Press the button that corresponds to the option 'cash withdrawal' displayed on the screen.

☑ Enter the amount you wish to withdraw, and press the button near the screen that corresponds to this amount or to the option indicated 'Other amount' (*the screen will then display inscription 'Enter the amount multiple of 10 (5, 20...)' and the window, in which the needed amount is typed on the ATM's keyboard. For instance, if you need to withdraw UAH30, you will type '3' and '0'*).

☑ Take the cash (if you chose the amount displayed on the screen) from the cash slot.

**The ATM dispenses the required amount, if it contains relevant banknotes (*in this case in order to dispense UAH 30, the banknotes of '10' and '20', or '10', '10', '10' are needed*). When the given amount is impossible to be dispensed, the ATM will indicate that your request can not be processed and will offer to enter another amount. As a rule, the ATM has limits for dispensing cash per one transaction. If you need bigger amount, press the button corresponding to 'Yes' on the request '**Do you want another transaction?**', and repeat the transaction.**

☑ Take the receipt which indicates the amount dispensed.

☑ Press the button 'Yes' or 'No' opposite the inscription 'Do you wish another transaction?', and get your payment card back if you press 'No' or you if you press 'Yes' – the ATM will suggest the options 'Cash withdrawal', 'Balance'. Enter you PIN and perform the transaction.

### *Balance or short report*

☑ Confirm your intention by pressing the key next to the inscription 'Print the receipt' / 'Show on the screen'.

In case you choose the option ‘Balance on the receipt’, take the receipt indicating your balance from the ATM.

### **Order of actions at the BANK’S cash desk**

Give your payment card and national passport to the teller for checking your identity. The teller must check details of the payment card, make authorization, and provide you with the receipt indicating requested amount for your signature.

Once you get the receipt, put your signature on it (*check the amount indicated on the receipt with the amount requested prior to signing*). In case the signature on the receipt does not fully coincide with the signature on the payment card, the teller may request your signing once again.

Once you get the cash, your payment card and the original receipt, recount the cash staying at the cash desk.

In case you withdraw cash with imprinter the teller must fill in the slip and ask you to put your signature on it. Once the teller has received the slip from you and put his/her signature on it, the teller must receive confirmation from the authorization centre indicating the transaction may be performed.

**In case the teller receives a message from the authorization centre ‘Authorization rejected’, the teller must refuse to give cash and tear the slip with your signature in your presence; in case the teller receives a message ‘Confiscate the card’, the teller must confiscate your payment card, cut it in your presence, tear the slip with your signature and give the receipt proving that your payment card is confiscated. In case of any disputes arising while authorization (*if you are assured that the amount on your CA suffice for performing transaction in the requested amount, or that your limit is not used, and that the payment card is not blocked*), please call to the call-center.**

### **Order of actions when making payments in a commercial enterprise (point of sale):**

Give your payment card to an employee of the commercial enterprise to make a payment for goods/services. The employee must check details of the payment card, perform authorization, and give the receipt with the requested amount for your signature.

**Keep your payment card in sight all of the time the payment card is with the employee. Do not allow to take the payment card out of your sight or put it in the places you can not see.**

Check attentively the receipt with the amount, provided by the commercial enterprise’s employee. The amount must coincide with the amount displayed on the terminal’s screen.

Once you have checked the amount, you must put your signature (*the signature must coincide with the signature put on the payment card*). By putting your signature you confirm accuracy of the payment, correctness of the amount and provide relevant obligations on the payment for the benefit of the given commercial enterprise.

If the goods are returned or the service is rendered not in full, the commercial enterprise shall issue a reversal (*credit*) bill/slip in the amount to be repaid. On the ground of this the BANK credits the payment card.

**We strongly advise you to keep copies of all of the checks and slips you get, which are proves of payments with the payment card. These documents may help to avoid discrepancies in charging off the funds from your payment card.**

**In case you make payments with cash after attempting to pay with the payment card, we advise you to keep the receipts on such transactions. These documents may help to avoid discrepancies in charging off the funds from your payment card.**

### **With regard to the detained payment cards:**

The payment card may be detained by employees of commercial enterprises and banks or by ATMs in the following cases:

1. In case a reply ‘Confiscate the card’ from the Bank that issued the card (*‘the issuer’*) has been received while attempting to obtain permission for transaction with the payment card (*‘authorization’*).
2. In case the details of the payment card does not conform to the standards set by the payment system.

3. In case the payment card is used by a person, who is not its legal holder.
4. In case of technical faults, that may occur in ATMs.
5. In case the time limit for extracting the card from the ATM's slot by the CUSTOMER is exceeded after the end of transaction.

In case the card is confiscated pursuant to **clauses 1-3** the card shall not be returned to the CUSTOMER. In case the card is confiscated pursuant to **clauses 4-5**, the card may be returned to the CUSTOMER. In both cases the CUSTOMER should call to the call-center for further instructions.

### **Rules of a hotel room reservation in accordance with the payment system regulations:**

The program of hotel room reservations embraces all hotels, which accept Visa cards. In order to make a reservation in a hotel, the CUSTOMER should make a phone call (*send a fax, an e-mail*) to the hotel providing the following data:

- CUSTOMER'S full name;
- payment card's number;
- date of the payment card's expiration;
- room description (*class, price etc.*);
- date and approximate time of arrival and departure.

On the CUSTOMER'S request the hotel shall provide the confirmation code, which is the official confirmation of the room's reservation. The CUSTOMER has a right to demand special written confirmation. It is advisable that the CUSTOMER would learn the term during which he/she may cancel the room's reservation prior to the date arranged. Generally, this period does not exceed 72 hours. If the CUSTOMER can not arrive on time arranged, he/she shall inform the hotel within the term set by the hotel, and shall get cancellation code, which must be kept in case any disputes arise. If the Holder does not arrive on the date agreed and does not cancel the reservation, the hotel will keep the room free during 1 day from the agreed time for the case of any contingent delays on the way to the hotel. In case the reserved room is not taken, the hotel has a right to charge for its services in the amount equal to 1 night stay. In case the CUSTOMER reserves the room, but it appears no free rooms are available in the hotel, the hotel shall provide the Holder with the following services free of charge:

- a room of equal class in other hotel and transporting to it;
- a 3-minute international phone call.

**The Bank is not liable for the hotel's failures in following the procedures and rules given afore.**

### **The procedure of payment for hotel's services thought a payment card:**

Upon arrival the CUSTOMER may be asked to present a payment card to the hotel manager or other authorized person for making prior authorization. The authorization is performed for approximate amount of value of hotel's services basing on the hotel's fees. The authorization results in blocking this amount. Prior to departure the CUSTOMER shall submit a payment card to the hotel manager or other authorized person for making final settlement.

**The Holder must REMIND the hotel's employee that the authorization on his/her payment card already been made, and the preliminary calculated amount of fees for hotel services has already been blocked!**

The hotel's employee shall present slip (*bill*) to the CUSTOMER for signature, which will confirm the value of hotel's services. In case the finally calculated amount of value of hotel's services is bigger than the amount blocked earlier, an additional authorization may be made on the spread between these amounts. If the CUSTOMER is indebted to the hotel, the CUSTOMER'S account will be charged with relevant amounts after his/her departure.

### **Loss of the payment card and PIN, the payment card's blocking**

In case the payment card is lost or stolen, the CUSTOMER must immediately inform the BANK by calling to the call-center. The CUSTOMER shall provide identification information to the operator (*full name, payment card number and password*). The oral notice on the loss or theft of the card shall be confirmed in written by the CUSTOMER during 24 hours after providing oral notice in the following order: to send fax or to submit personally to the BANK at the address specified in the Agreement, the written application (notice) which contains full name, payment card number, circumstances of the loss, theft or other disposal from the CUSTOMER'S use. The costs incurred under blocking the payment card are charged on the CUSTOMER. The CUSTOMER is obliged to provide the BANK in case of need with all information necessary for investigation of the payment card's loss or theft. The data on all lost and stolen payment cards are input to the electronic stop-list, and in this case the payment card's authorization will be blocked. In accordance with the rules and regulations of payment cards, certain transactions on Visa, MasterCard payment cards may be made without authorization. In order to block such transactions the CUSTOMER shall include the payment card to international published stop-list, otherwise the BANK bears no responsibility for the transactions performed by this payment card. The CUSTOMER'S application for including the payment card to the international published stop-list may be accepted by the BANK in written or by fax only, by the number specified in the Agreement. The CUSTOMER'S signature on this application means his/her consent to pay corresponding Bank's fees. A new payment card is issued by the BANK upon receipt of the CUSTOMER'S application and in accordance with the BANK'S fees.

**Contingencies:**

**You have forgotten (*lost*) the PIN:** in order to issue a new PIN the payment card shall be reissued. In order to issue a new payment card with a new PIN you should call the phone number specified in the Agreement.

**An ATM or POS-terminal can not read information from your payment card:** perhaps, the magnetic stripe on the payment card is dirty. Take any soft dry tissue and swipe the stripe properly. In case the payment card is still out of function, call to the call-center.

**In case you have not taken your payment card from the ATM in time, the payment card will be detained by the ATM after 30-second beeping.**

**In case you have left the payment card**

*In the ATM:* call to the call-center.

*In a commercial enterprise:* inform the BANK immediately over the call-center's phone to block the payment card.

**If the payment card has been at other person's disposal, we advise you not to use this payment card, to block it and get it reissued.**

*Hope you will enjoy using our cards!*

The BANK'S phone numbers:

Call-center (24 hours a day): **+38 044 495 29 00** or **0 800 302 0000**