

FAMIGLIA

COMFORTABLE FINANCIAL
SOLUTIONS



MORE OPPORTUNITIES WITH “PRAVEX BANK” JSC

“PRAVEX BANK” JSC, being part of Intesa Sanpaolo Group since 2008, has been operating on the Ukrainian market since 1992, providing services to clients for over 30 years. Using the best practices and the international presence of Intesa Sanpaolo Group, we offer innovative solutions for clients.

We designed this product to make sure you are satisfied with our service and stay with us. We are a Bank that builds long-term relationships with clients offering comfortable financial solutions for everything that matters!



BASIC COMPONENTS OF FAMIGLIA SERVICE PACKAGE

1 Premium cards: with an option of issuing virtual cards

2 Special tariffs

3 Online banking

4 Deposit products

5 Offers for doctors and IT experts

6 Additional services

PREMIUM CARDS

in UAH, USD, EUR

COST OF THE CARD SERVICE PACKAGE is UAH 2,500 PER YEAR

The standard offer includes cards for the whole family:

- 4 Mastercard Platinum/Visa Platinum
- 3 Visa Classic
- 2 cards of the highest class in the payment systems line
Visa Signature/Mastercard World Elite*
- Premium cards for children over 4 years old



**at extra charge or when choosing Smart Pricing / UAH 450*

PREMIUM CARDS

ADDITIONAL CARDS: AT EXTRA CHARGE

VISA SIGNATURE CARD – UAH 2,000 per year

- elite service and unique privileges all around the world;
- free access to over 1,300 international Lounge Key business halls (10 times a year, and after that a USD 32 for 1 pass tariff is applied);
- Fast Track International – express flight registration at airports in Turkey, the Republic of Cyprus, Italy, Spain;
- insurance for travelers up to USD 750,000 (also valid in cases of forced migration of the client to the country of temporary residence, provided there is a document on temporary protection or refugee status abroad);
- Telemedicine is an online service aimed at supporting and caring for health (10 free consultations per year with a family doctor or specialized doctor);
- Free Visa concierge service.



WORLD ELITE MASTERCARD CARD – UAH 2,000 per year

- premium service and interesting offers from partners that will make our clients feel special;
- free and unlimited access to over 1 300 international Lounge Key business halls;
- Fast Track - free pass-through security control at airports around the world in a separate line;
- Free Mastercard concierge service.



PREMIUM CARDS

VISA PREMIUM SERVICES

SPECIAL PRIVILEGES*	VISA PLATINUM	VISA SIGNATURE
LOUNGE KEY AT INTERNATIONAL AIRPORTS	2 times a year	10 times a year
FAST TRACK INTERNATIONAL	2 times a year	10 times a year
BUSINESS & FAMILY LOUNGE	not provided	10 times a year
50% DISCOUNT ON RIDES TO/FROM RAILWAY STATION WITH BOLT	2 times a month	2 times a month
TELEMEDICINE SERVICE	5 times a year	10 times a year
INSURANCE	travel	Health and travel
YOUR FREE ACCESS TO VISA PREMIUM SWEET.TV	year	year

**please, contact your personal manager for details regarding the conditions of using the services*

PREMIUM CARDS

MASTERCARD PREMIUM SERVICES

SPECIAL PRIVILEGES*	VISA PLATINUM	VISA SIGNATURE
LOUNGE KEY AT INTERNATIONAL AIRPORTS	not provided	unlimited
DRAGONPASS FAST TRACKS	not provided	unlimited

**please, contact your personal manager for details regarding the conditions of using the services*

PREMIUM CARDS

VIRTUAL CARD

Visa Platinum /Visa Signature, UAH*

A card available in *PRAVEX ONLINE* app with no need for a visit to the branch and allows you to:

- ✓ pay for purchases using Apple Pay/Google Pay in the retail and service network
- ✓ pay online
- ✓ transfer funds from one card to another (card details are available in *PRAVEX ONLINE app*)
- ✓ receive cash funds at ATMs/cash desks of banks/terminals of retail and service network (provided that the equipment supports contactless transactions).



*You can order a virtual payment card only in *PRAVEX ONLINE app*

REPLENISHMENT OF CARDS

NO FEE

You can top up cards interest-free in top-up kiosks of our partners' network is:

- ✓ City 24
- ✓ EasyPay



SPECIAL TARIFFS

CHOOSE ANNUAL OR MONTHLY PAYMENT

- Up to 2 months of free grace period of using the package, under condition that you choose monthly payment
- The monthly payment is not charged if the Smart Pricing conditions are met:
 - ✓ **for package based on Platinum level cards:** average daily card balances from UAH 25,000 equivalent or the amount of card purchases from UAH 7,000 equivalent per month
 - ✓ **for package based on Signature/ World Elite cards:** average daily card balances from UAH 50,000 equivalent or the amount of card purchases from UAH 15,000 equivalent per month
- No currency conversion fee on cards
- Free account replenishment including by card number in top-up kiosks of our partners' network City 24, Easy Pay
- Free transfer of foreign currency and hryvnia by non-cash method
- Free cash withdrawals in branches and ATMs of the Bank, in ATMs and other banks networks in Ukraine and ATMs of Intesa Sanpaolo Group banks abroad within the following limits:
 - ✓ **up to UAH 150 000 within the territory of Ukraine**
 - ✓ **in ATMs of Intesa Sanpaolo banks abroad:** unlimited from card accounts in USD, EUR and UAH 50 000 equivalent from card accounts in UAH

* the analysis reflects balances/trade transactions on all card accounts opened within the package, including those in foreign currency.

ONLINE BANKING











PRAVEX ONLINE – INNOVATIVE BANK IN YOUR SMARTPHONE

- Cards/accounts management: issuance of cards (including virtual cards), payment of service packages, opening/closing accounts/cards;
- Online reidentification;
- Activation of cards, setting/changing the card PIN, viewing/copying card details, access to the archive of transactions;
- Registration/payment of insurance policies;
- Registration of deposits (with the possibility of withdrawal, cancellation of longevity and replenishment)
- Purchase of foreign currency on deposit;
- Loan repayment option;
- Transfer from card to card between your own cards and cards of other banks;
- Saving cards of other banks;
- Transfers in foreign currency between your own cards;
- Transfers by phone number;
- Apple Pay and Google Pay support;
- Payments by details:
 - ✓ payment templates setup;
 - ✓ making regular payments for automatic bill payment;
 - ✓ free payment of utility services and cellphone top-up;
 - ✓ free replenishment of cards from other banks' cards;
- Possibility to log in to the system with a pin code;
- Simple search in the transaction archive;
- 3DSecure 2.0 transaction confirmation technology for secure online payments;
- Secure chat with the Bank with file transfer feature.



ONLINE BANKING

TO BECOME A BANK CUSTOMER USING PRAVEX ONLINE YOU NEED TO*:

-  PRAVEX ONLINE mob app download
-  verify mobile phone and email
-  get acquainted with the benefits of a virtual Visa Platinum card
-  share e-documents via Diia
-  take a real-time selfie
-  complete a standard form for a new client
-  select a bank branch
-  sign an agreement using an electronic signature Diya
-  receive feedback from the Bank in the form of a push notification
-  when the card appears in the mobile application, it must be activated by setting of PIN code in the mobile application

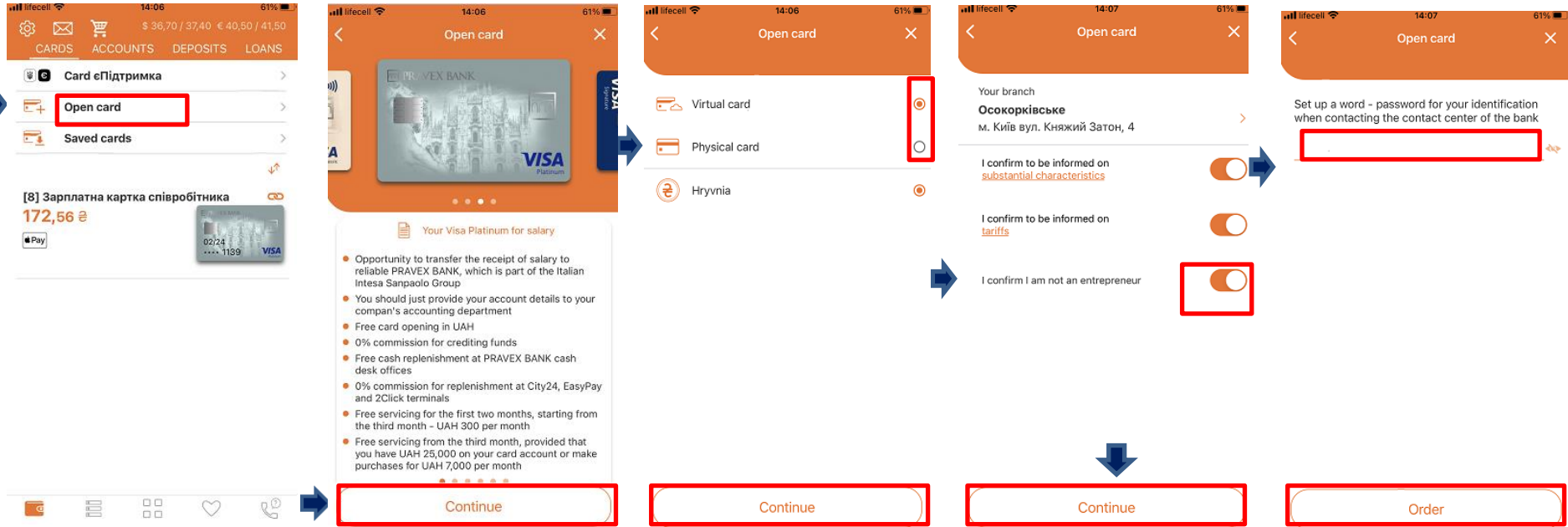
PRAVEX ONLINE mob app download



**The customer issues Visa Platinum cards as part of the "Cappuccino" package.*

ONLINE BANKING

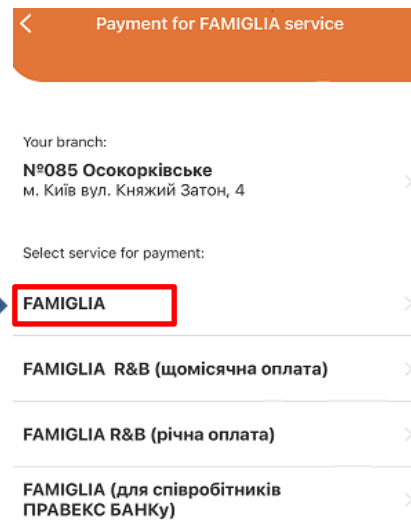
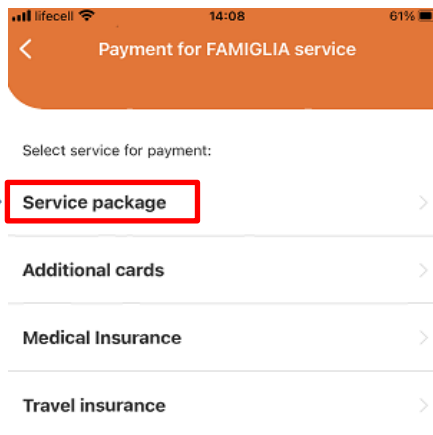
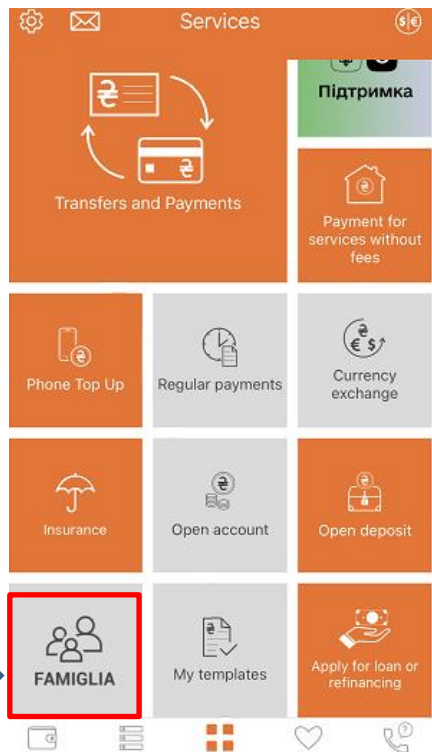
ISSUING PREMIUM CARD USING PRAVEX ONLINE*



*There is a possibility of issuing Visa Platinum cards (300 UAH/month in case of failure to meet the requirements for payments or average daily balances) or Visa Signature (450 UAH/month in case of failure to meet the requirements for payments or average daily balances) Compliance to the requirements, the use of cards is free of charge

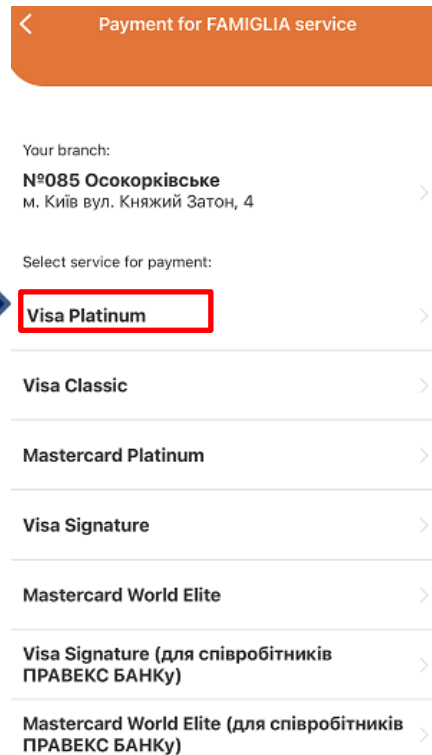
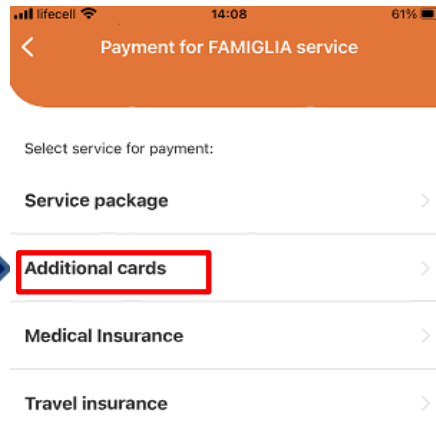
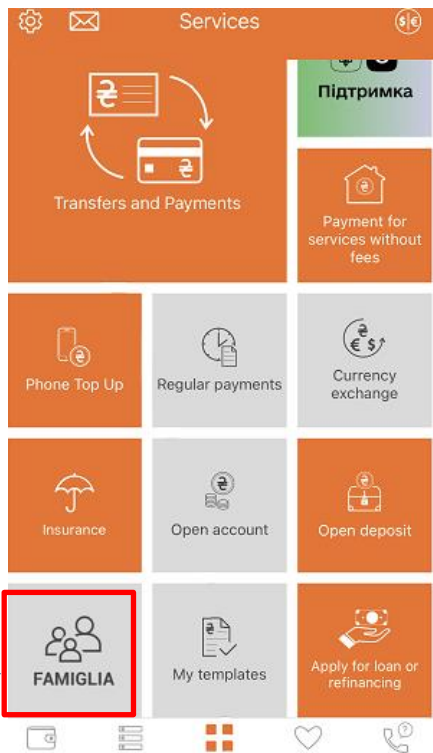
ONLINE BANKING

PAYMENT FOR THE SERVICE PACKAGE USING PRAVEX ONLINE



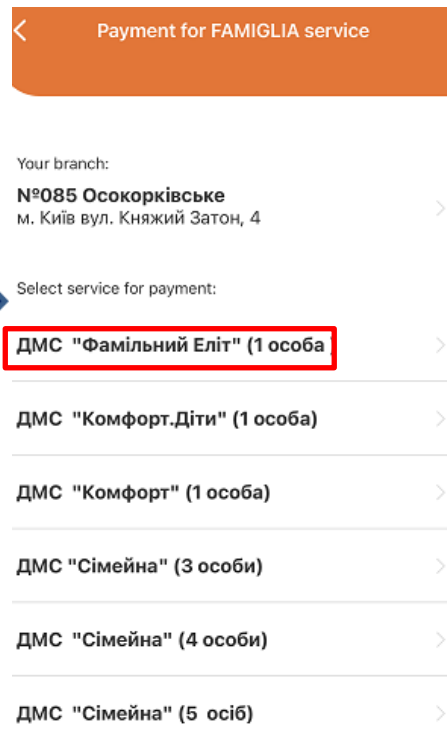
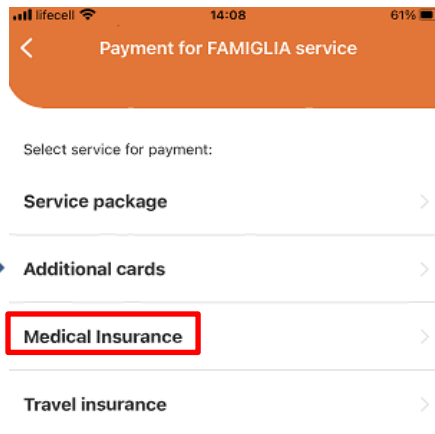
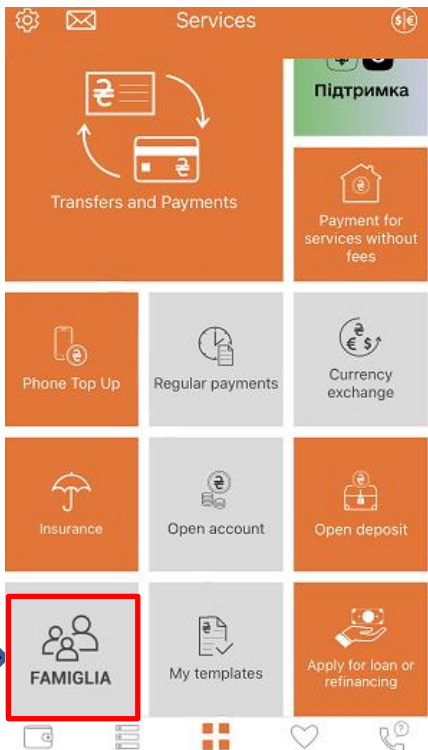
ONLINE BANKING

PAYMENT FOR ADDITIONAL CARDS USING PRAVEX ONLINE



ONLINE BANKING

PAYMENT OF MEDICAL INSURANCE USING PRAVEX ONLINE

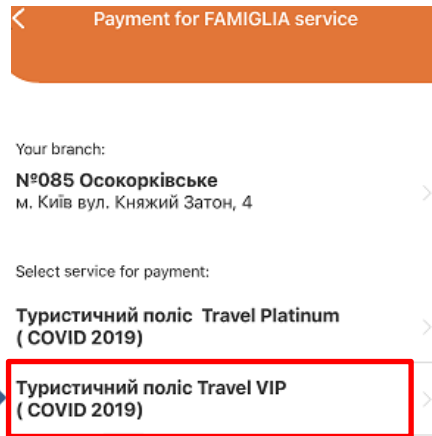
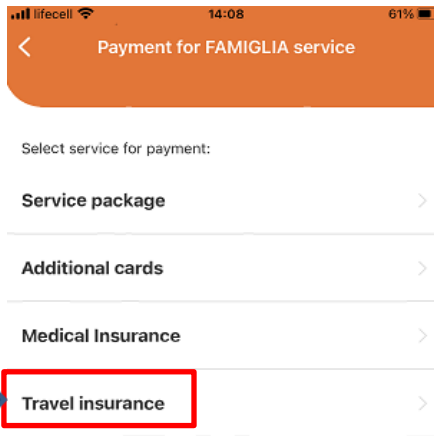
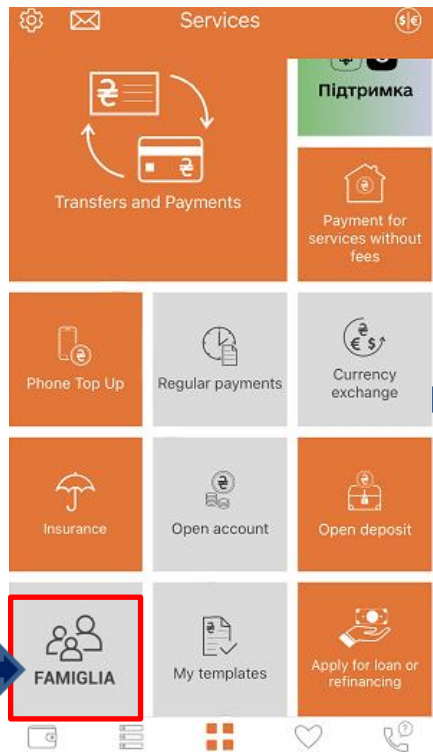


ДМС "Фамільний Еліт" (1 особа)



ONLINE BANKING

PAYMENT OF TRAVEL INSURANCE USING PRAVEX ONLINE



DEPOSIT PRODUCTS

SAVE AND STORE



SAVINGS ACCOUNT

possibility of receiving additional income and quick management of idle funds:

- ✓ 4% per annum in UAH for the FAMIGLIA service package and all its options (except FAMIGLIA R&B)
- ✓ 5% per annum in UAH for the FAMIGLIA R&B service package



INCREASED DEPOSIT INTEREST RATE

Under condition that the deposit is opened in PRAVEX ONLINE - up to 14% per annum in UAH
(in the case the deposit is opened in a Bank branch, the rate will be up to 12,5% per annum in UAH)

SPECIAL OFFERS

FOR INDIVIDUAL ENTREPRENEURS



FOR DOCTORS:

- up to 3 months of free use of the FAMIGLIA DOCTOR service package (for new contracts)
- free opening of up to 3 corporate Visa Platinum Business cards, within the framework of one service package*
- free opening and maintenance of 2600 account in UAH, USD, EUR
- managing an account for medical practice and family accounts in one Internet banking *ONLINE PRAVEX*
- free cash withdrawal from the 2600 account up to UAH 250,000 per month.
- 7% on current 2600 account balances.



FOR IT experts:

- up to 3 months of free use of the FAMIGLIA IT service package (for new contracts)
- free opening of up to 3 corporate Visa Platinum Business cards, within the framework of one service package *
- free opening and maintenance of 2600 account in UAH, USD, EUR
- free currency transfer without exchange rate loss
- non-cash sale of foreign currency on the Interbank foreign exchange market of Ukraine without fee
- free cash withdrawal from the 2600 account up to UAH 250,000 per month.
- 7% on current 2600 account balances in UAH from UAH 30,000

** is issued under a separate Application Form and according to the Corporate Payment Cards tariff, provided that there is a valid main payment card issued as part of the FAMIGLIA service package*

ADDITIONAL SERVICES



TAX FREE RETURN:

up to 19% on Global Blue checks from the cost of purchases abroad



BANK VAULT

personal vault discount



CONCIERGE SERVICE

assistance in solving everyday issues from Visa/Mastercard



INSURANCE

on favorable terms

ADDITIONAL SERVICES



Visa Concierge

assistance in personal and business matters, 365 days per year, 24/7.

The most popular requests

- Transportation (air, taxi, transfers);
- Travel (family vacations, individual tours, excursions off the tourist routes);
- Events (birthdays, weddings, private business activities);
- Impressions (museums, performances, parties, surprises - to surprise and excite);
- Exclusive (focus on the extraordinary requests of a particular client - to find a collector's edition of a book, a limited edition item, an elite coffee brand, etc);
- Administrative services (payment of bills, details on mobilization, getting refugee status, details on traveling abroad, information on document preparation.

App to
Visa Concierge



ADDITIONAL SERVICES



TRAVEL INSURANCE

from UAH 435 to UAH 865 per year

- Organization of emergency medical care abroad, including active recovery
- Compensation amount up to EUR 50,000;
- Provision of emergency medical care in connection with diseases associated with particularly dangerous infections;
- Reimbursement of expenses during flight or baggage delay, loss of documents.



HEALTHCARE WITHOUT BORDERS

From EUR 30 to EUR 1,470 per year

- Oncological diseases: any malignant diseases characterized by the uncontrolled growth and spread of malignant cells penetrating into tissues of various histological types.
- Cardiac surgery: surgery to correct the narrowing or blockage of one or more coronary arteries with the help of bypass surgery; replacement or repair of one or more heart valves; angioplasty surgery, stenting, heart rhythm disorders.
- Neurosurgery (intracranial and spinal surgery): any surgical intervention in the brain; treatment of benign tumors located in the spinal cord (Medulla spinalis).
- Transplantation: kidneys, heart, lungs, pancreas, liver, bone marrow.
- Examination by a doctor, diagnostics, laboratory, imaging, endoscopic studies, functional diagnostics, medical intervention, medications.
- Payment of expenses for flight, accommodation, treatment, return.
- ✓ Annual limit of EUR 500,000.
- ✓ Treatment territory: Spain, Israel, Poland, Turkey, Ukraine.

ADDITIONAL SERVICES

MEDICAL SECURITY

INSURANCE PROGRAMS COMPONENTS	BRONZE	SILVER	GOLD
AMOUNT OF COVERAGE	UAH 100 000	UAH 200 000	UAH 500 000
AGE OF INSURED PERSON	from 18 to 75 years	from 1 to 75 years	from 1 to 75 years
COST OF CERTIFICATE OF INSURANCE PER YEAR	from UAH 1,356	from UAH 5,280	from UAH 9,216
MEDICAL CONCIERGE	+	+	+
REMOTE CONSULTATION WITH DOCTOR	+	+	+
EMERGENCY MEDICAL AID (5 TIMES PER YEAR)	+	+	+
EMERGENCY HOSPITAL CARE	+	+	+
DEFERRED IN-HOSPITAL TREATMENT	-	-	70% coverage of costs by the insurance company
PCR TEST IN THE PRESENCE OF MEDICAL INDICATIONS FOR HOSPITALIZATION	+	+	+
DOCTOR'S CONSULTATIONS AT THE POLYCLINIC	-	70% coverage of costs by the insurance company	70% coverage of costs by the insurance company
LABORATORY RESEARCH	-	70% coverage of costs by the insurance company	70% coverage of costs by the insurance company
Small instrumental studies other than CT/MRI, studies with anesthesia and contrast	-	70% coverage of costs by the insurance company	70% coverage of costs by the insurance company
PCR TEST 2 times a year in the presence of medical tests in the clinic	-	-	70% coverage of costs by the insurance company
PASSIVE WAR RISKS	UAH 10,000	UAH 20,000	UAH 50,000