



The credit card that gives You desired independence

Both e-mail notification and on-line system are available

You may select US dollars, Euro or even **Japan Yen** as your account currency!

These are key benefits that our bank's credit card gives you:

- No credit history checking or income verification;
- Cardholder has his/her own account for direct transfers. Funds can be transferred to the card from your corporate and/or personal accounts located anywhere in the world via SWIFT wire transfer and by Checks/International Money Orders;
- You have financial privacy. Details about your card are not available to third parties due to strict confidentiality law.
- Assets protection from creditors. Your card deposits are located in other country and are unreachable by creditors;
- SMS messaging system allows you to know your card account balance and all changes happened on your account! All changes will be sent on your mobile phone or on your e-mail in few minutes;
- There is on-line system giving you possibility to review everything happened with your card

What kind of card is it?

This card is a secured credit card - a product of **MasterCard International**.

The card is intended for:

- Purchases made in shops and the Internet;
- With the card you may book tickets, rent cars and etc;
- Take cash from cash machines (ATM automatic teller machine).

We offer two grade of the card **Standard** and **Gold MasterCard**.

Since the card is secured there is guarantee pledge that insures banks risks.

Guarantee pledge is non-interest deposit held whole time while you use the cards. The pledge is refundable at the card closing.

The amount of pledges are:

- Standard MasterCard - \$1000.00
- Gold MasterCard - \$2000.00

Any funds exceeding the guarantee pledge may be used. Guarantee pledge is transferred along with payment for the order of the card.

Cost of the credit card is:

- \$1,135.00 for Standard MC
- \$1,225.00 for Gold MC
- These fees are in addition to the security deposits above.

This includes:

- MC credit card issuing;
- First year fee;
- PIN code in secure closed envelope;
- An instruction with methods of your card account replenishment;
- Notification system set up;
- Our personal attention ensuring of efficiency and rapidity of the card issuing procedure;
- Freeing from your personal appearing in the bank.

(Shipment by courier service is \$70 or €60 and is **EXTRA**. It is not included in the above cost.)

Required documents:

- Copy of your passport;
- Original of utility bill that lists your name, or copy of any other document having your photograph (Driver Licence), or photograph of your face near of your opened passport.
- **NOTE – Bank has waived this requirement for our clients.**

Tariffs on using of the card:

MasterCard payment card	Standard	Gold
Annual fee (from <u>second</u> year)	50 USD 50 EUR	120 USD 120 EUR
Annual fee for extra card	35 USD 35 EUR	100 USD 100 EUR
Fee for cash withdrawal (abroad of LR):	1.5% min. USD 4 min. EUR 5	1.5% min. USD 4 min. EUR 5
Fee for purchases	0.5%	0.5%
Charge for extraordinary card replacement in case of:		
- loss	30 USD 30 EUR	50 USD 50 EUR
- damage of card	20 USD 20 EUR	30 USD 30 EUR
Minimum guarantee pledge	1 000 USD 1 000 EUR	2 000 USD 2 000 EUR
Annual interest rate on pledge deposit	0.5%	0.5%
Annual interest rate for overdraft or overdue interest	54%	54%
Fee on consideration of ungrounded claims	30 USD 30 EUR	30 USD 30 EUR
Fee for report mailing	1 USD 1 EUR	1 USD 1 EUR
SMS message sending to an e-mail box	free of charge	free of charge

To order please proceed to our secure on-line order form.

<https://www.ptshamrock.com/order.html>

Thank you for your interest in our products and services.