Monobank credit card with cashback: how to order, rates, conditions and reviews.

Hello, dear friends! Today everyone is faced with a choice - what bank to give preference, how to get a card quickly, what credit card to choose, what is better than visa or mastercard? The first question you should ask yourself: do you really need a credit card?

If you've decided that you really need a credit card, consider propositions of different banks. From the huge selection of banks in Ukraine, I would give preference to Monobank.

What is a Mono card?

Why is it a Monobank card? I'll tell you the answer. Monobank is one of the banking products of Universal Bank (UniversalBank). You can really get a Monobank card instantly without leaving your home, being at any place, having only your phone with you. Now you do not have to meet the representative of the bank. Monobank works on favorable terms for the client. The bank offers a wide range of cards, as they say, for all tastes and colors. People are most interested in cashback, installments and interest rates on loans.

Monobank is becoming increasingly popular among young people. Young people like minimalistic design, gift stickers, convenient mobile applications, cashback on purchases - and other modern little things. They are also attracted by the format itself: the "bank without a bank", where the bank fits into the smartphone and gives you an incredible number of possibilities. For example, you can top up your mobile account, transfer money from card to card, and top up the card itself, all for free and without commissions.

Monocard credit card from Monobank

Monobank has many interesting payment cards. But in this review below, we'll talk more about one of the most common - the black card.

Fees and conditions on the card

Let me talk in more detail about the terms and conditions of the "black" card from Monobank:

International payment system card - Mastercard / Visa

Free registration and service

Free delivery of cards by courier: Kiev, Dnepr, Odessa, Kharkiv, Lviv and Zaporizhzhya.

Cashback up to 20% on certain categories of purchases

Own funds withdrawal fee 0,5% at any ATM in Ukraine.

Real annual interest rate on the card is 44,12% per annum

Monthly credit fee 3.1%

Grace period interest rate 0.00001%

Penalty for overdue payment:  
From 1 to 30 days - 50 UAH.   
From 31 to 90 days - 100 UAH.   
From 91 to 120 (210) days - calculated according to the formula: 100 UAH. + 6.2% of the total debt arose as of the first day of the relevant calendar month. At that the rate of 0,00001% per annum is applied.

Compulsory monthly payment makes 4% of the debt (not less than UAH 100, but not more than the outstanding amount).

Lack of commissions and transparent tariffs make Monobank card one of the best credit cards in the Ukrainian market.

Pros and cons

Any product has both positive and negative sides. Let me tell you in detail what I have noticed while writing this review.

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1.Best exchange rates on the Ukrainian market

2. Adequate exchange rate for payments in foreign currency

3. No commission for recharging

4. No commission for paying utility bills  
5. Cashback

6. Interest on the balance of funds - 7%.

7. Convenient application.

8. Minimalistic design

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1. No smartphone payment

2.Volumes of transactions and balances of the virtual card

Many Ukrainian banks offer quite favorable credit conditions. As you see, the Monobank team managed to offer the best rates for banking services in Ukraine. A special analysis confirms that the most profitable way to order the card is with them.

Cashback

Here we get to what our readers are most interested in - it is a cashback. So what is a cashback in simple words? It's very simple - it's a cashback.The service is that the bank returns a certain amount to the client for purchases and services paid with the card. Every month you need to choose two categories for which you will get a refund of up to 20% when you pay with your card. This can be the purchase of goods, payment at a gas station, a visit to a beauty salon, paying for a cab and much more.

The credited money will be credited instantly to your account after you pay by card in the category. Minimum amount that can be cashed in from 100 to 500 UAH per month.

How to order Monocard

Any Ukrainian citizen aged 14 or older can apply for a Monocard. To order a Monocard you need only to hold a smartphone, it does not matter what system you have: Android or iOS from Apple. The application is available both on Play Market and Apple Store.

Hurry up and join the sign-up procedure and become one of the first lucky few who will appreciate the advantages of the ultra-modern monobank card.

Order the card now and get UAH 50!

Download and install Monobank applications on Google Play or Apple. The first thing the app offered me was to apply for the card. The registration process took me 10 minutes. Download the application on your smartphone and fill in the form, answering the questions honestly and truthfully.

Here is the list of documents for getting a Monobank card:

* Passport
* TIN
* Statements of employment (optional)
* Additional documents for increasing the credit limit (optional)

\* Now you can also get a monobank card using the application "Dlya" + UIC of Ukraine

As in any other Ukrainian banks, you need to provide the following documents to open an account: passport of a citizen of Ukraine, TIN. Even in the most innovative banks you have to visit a branch.