**PrivatBank: its services and capabilities**

**Today there are a lot of banks and choose one of them is not so easy so we suggest you read about PrivatBank and make the right choice.** So, we will talk about one of the largest banks in Ukraine. In our article you will read:

• What is PrivatBank?

• PVT 24

• Plastic card receipt

• Junior card

• Сredit card

• Сonditions and tariffs

• Рroducts of the bank

• Customer reviews and opinions

***What is PrivatBank?***

***PrivatBank –*** The largest and most reliable bank in Ukraine, ranked 1st in the top of the most profitable banks and 16th in the ranking of the largest banks in Europe. The first in Ukraine connected Apple Pay.

The pros of this bank are incredibly many, but we will list the most basic

1. Convenient application that will master everyone

2. Payment of utilities without leaving home

3. Contactless payment from any smartphone model

4. More than 4,000 branches throughout Ukraine

5. Reliable payment system

PrivatBank was registered in 1992 and has since been in the leading position in all key financial indicators. It is easy to use by customers of absolutely any age category including children ( we will tell you about the junior card later). The Bank provides many opportunities including: deposit and credit products, payment and cash services, interbank transactions, securities transactions, documentary operations, acquisition services, pre-paid cards and salary projects.

Privat 24 is the official service of PrivatBank.The service is suitable for business, both small and large, allows you to accept payments for the online store with security payments, notification of payments and many other functions at any time and anywhere. Private 24 customers have long understood and appreciated the convenience of this service. With its help, you can always be aware of the business on their accounts. It allows you to pay utility bills, transfer money from a card to a card, both to your own and to other people’s cards, replenish Internet and mobile bills, buy various tickets, pay for purchases on the Internet and make many other transactions. Do not need to go to the bank or look for a terminal, just choose in the menu of the site page repayment of loans, choose your financial or credit organization and on the credit contract number and the name of the payer to perform payment. You can create a payment template in your account and will not need to fill in the form every time.

 ***Registration***

Register on the site is very simple, you just need to perform several actions :

 Step 1. Go to the Privat 24 website and click on <Registration>

Step 2. Automatically you enter the registration page. Enter the required data.

 Step 3.If all the data you entered in the previous form were correct, your phone number will receive a password. Enter this password into the form and click "Continue". All, registration is complete! Now you can use Private without restrictions.

In just 3 steps you can register on the site. Now we will tell you how to register in the app :

 Step 1. Download the app Privat 24

 Step 2. Press the «Register» button, which is located under the login and password windows

 Step 3.Next, enter the login and mobile phone that will be used to log in to the system

 Step 4.Confirm operation by receiving a call or entering a one-time password from an SMS-notification

 Step 5.Confirm registration by entering PIN code of PrivatBank card on the virtual keyboard

 Step 6. Invent and enter a password of at least six characters (maximum 15) consisting of letters and numbers

 Step 7.Enter a valid email address (e-mail)

 Step 8. Agree to the terms and conditions of banking services by clicking on the appropriate check box. Done! Now you can use all the services of the application.

***Plastic card receipt***

Where and how to get a plastic card? Let’s first figure out why it is needed at all

Bank cards are used for non-cash payments, including through the Internet, as well as for cash withdrawals or account replenishment through an ATM or cash dispensing point

And unlike the monobank, cash from PrivatBank can be withdrawn in absolutely any ATM.

***How to draw your own card in Privat24***

Log in to Privat24;

In the menu «Wallet» click «Add» and select «Digital карту»;

Choose the card type you plan to issue («Credit» or «Debit»), payment system and currency;

You will see a new card in your wallet within 10 minutes.

The card can be ordered with delivery, or picked up in the bank branch. It also has various beautiful designs. For example, it can be a card with strawberries, shopping or just colored.

***Junior card*** 

JuniorBank from PrivatBank is a real way to teach your child to use banking services and services. It is especially important that the cardholder will realize that he is already old enough and responsible. After all, the Junior card has the same functions as an adult user.

In order to adult-baby not engaged in active shopping there is a limited credit. If the child has spent all its funds, the bank credits the purchase in the amount of not more than 300 hryvnia.

The grace period is the same as for other cards - 55 calendar days. The main thing is that the credit card has all the functional features, as well as its «adult» analogue. In addition, it gives its owner the following privileges:

Interest on the balance of own funds is calculated at 10% per annum.

Free service and release, with SMS connection - banking.

Information about all financial transactions comes not only to the phone of a young user, but also to one of the parents.

Zero commission for online purchases.

* Registration will require the following documents:
* The birth certificate of the child.
* The civil passport of the accompanying parent.

Mobile phone of young customer Privat Bank.

The bank staff will give a standard contract for reading and signing. After it is issued card. Credit card can be ordered on PrivatBank’s official website.

 ***Сredit card***

One of the best credit cards, with tens of millions of satisfied customers.

A person facing the problem of choosing a credit card for the first time can experience serious difficulties due to the huge number of offers on the market of banking products. The task can be significantly reduced if you read the terms on one of the best credit cards.

Advantages of credit card PrivatBank "Universal"?

 Free registration and maintenance

10% interest per annumОтличный интернет-банкинг

Pin code change

Sms-banking

Bonus plus

Cheque lottery

Credit period at 0%

Access to Internet -banking Privat 24

< ***Universal Gold >***

Card «Universal Gold»

With a Gold credit card you can use both your own money on the card and credit facilities. Your relatives, acquaintances or partners can transfer money to this card. Money on the «Universal Gold» card as personal and credit available to you anywhere in the world at any time of the day.

The higher the level, the more services the bank provides together with the card, but at the same time the service cost premium cards for the client is more expensive. That is, in essence, Gold-card is the same payment instrument as usual, only with additional advantages.

***Other services***

**Personnel security**

PrivatBank is ready to offer a new solution to ensure personnel security of the enterprise to corporate clients. PrivatBank managed to minimize the risk of fraud among its employees in a short time. If you also want to protect your business from this problem, contact the bank’s experts, they know how to do it.

**CSPR policies**

The ESGPO is a compulsory liability insurance policy. The policy provides compensation for damage suffered in an accident on the territory of Ukraine, in case of damage to property, life and health.

**PayPass Sticker**

The latest technology allows you to make purchases without contact with paper money. To make the transaction payment, you need to attach the PayPass sticker to the reader installed on the cashier.

**PrivatBank Deposit**

This is a profitable investment of money, a guarantee of their safety and the opportunity to receive additional income absolutely without effort. First of all, the customer will not only keep his money, but also receive additional profit in the form of accrued interest.

**Storage service "Piggy bank"**

As a rule, when the time comes to put aside planned funds - immediately there is a need to spend them. «Privatbank» offers you to save money without noticing it.

**Payment in instalments. No overpayment**

Nowadays, more and more people face the problem of overpayment. Various companies in a hurry offer their allegedly incredible conditions and as a result do not realize your expectations. Therefore PrivatBank will provide you with payment in instalments without overpayment.

 ***Products of the bank***

**Pension card**

«PrivatBank» offers the elderly advantageous conditions for receiving pensions. Very convenient but,will have to visit the bank branch only once without the need to spend time on a trip to the Pension Fund.

**Name card "Universal"**

«PrivatBank» offers its customers to open an additional payment card with a photo. Name card Universal with a photo is supplemented with a special chip with a high level of security, so it is impossible to fake it because on the map you are listed with your name and a photo.

**Mini Card**

«PrivatBank» offers its clients MiniKARTU. Mini PrivatBank card is a stylish accessory and a practical international-class card for various payments.

 ***Reviews***

Today we told you about the prospects, amenities and benefits of PrivatBank. In conclusion, we would like to read some reviews from the bank’s clients.

