



Information
on the essential characteristics of «OWN NEEDS CARD «CLASSIC», « OWN NEEDS CARD «GOLD», « OWN NEEDS CARD «PLATINUM» packages on current account maintenance using payment card [this information contains the general conditions of issuing a payment card by the bank and current account maintenance using these payment card services]

I. General information

Table

N з/п	List	Information to be filled in by the bank
1	2	3
1		1. Information about the bank
2	Name	MTB BANK PJSC
3	Number and date of issuance of the banking license	License of the NBU No. 66 dated 19.03.2018
4	Address	68003, Ukraine, Odesa region, Chornomorsk city, Myru Avenue, 28
5	Contact phone	0 800 500 255 For other countries: +38 (0482) 305-905

	number(s)	Fax: +38 (0482) 301-302		
6	E-mail	office@mtb.ua		
7	Address of the official website	https://mtb.ua/		
8	2. Characteristics of packages with the possibility of comparison:			
9	Name of the pricing package	«OWN NEEDS CARD «CLASSIC»	«OWN NEEDS CARD «GOLD»	«OWN NEEDS CARD «PLATINUM»
10	Card type	MasterCard Debit Standard Contactless / Visa Classic	MasterCard Debit Gold Contactless / Visa Gold	VISA Platinum
11	Client segment	Clients are individuals		
12	Purpose	For personal use (for own needs not related to the implementation of entrepreneurial and independent professional activity)		
13	Account currency	hryvnia (UAH), US dollar (USD), euro (EUR)		
14	Card expiration period	3 years		
15	Terms and procedure for the client to purchase a package of services	Upon presentation of a passport or other identity document. In addition, resident individuals must present a document issued by the supervisory authority certifying their registration in the State Register of Individual Taxpayers. The full list of documents can be found here .		

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Advantages of banking services

<ul style="list-style-type: none"> • free non-cash enrollment; • free cash replenishment; • free receipt of cash within the limit (more information in line 30); • SMS-Banking, Internet-Banking, Mobile Banking, E-mail-Banking; • contactless payment for purchases from GooglePay / ApplePay; • 3D Secure secure online payment service; • conducting non-cash payments in retail outlets and the Internet without a fee; • issuance of an additional card for a family member; • no minimum balance on the card; 		
<ul style="list-style-type: none"> • participation in the bonus program – MasterCard – більше (for cards MasterCard); 		
	<ul style="list-style-type: none"> • privileges program from Visa / MasterCardWorldwide - special discount programs and privileges from payment systems. Providing special premium offers, discounts and rebates in the trade and service network in Ukraine and abroad 	<ul style="list-style-type: none"> • privileges program VISA - special discount programs and privileges from payment systems. Providing special premium offers, discounts and rebates in the trade and service network in Ukraine and abroad
	<ul style="list-style-type: none"> • Concierge-service « Service program Gold», « Service program Platinum» - a way to quickly obtain the necessary and reliable information in the main areas of life and activities of the client, as well as order booking services 24 hours a day, 365 days a year. 	<ul style="list-style-type: none"> • «Concierge-service from Visa » - a way to quickly obtain the necessary and reliable information in the main areas of life and activities of the client, as well as order booking services 24 hours a day, 365 days a year;
		<ul style="list-style-type: none"> • «Priority Pass» service - comfortable space

in more than 1,300 VIP-lounges of airports in more than 600 cities of the world.

- Protection of purchases and extended warranty on the goods paid by the card to the Visa Platinum card - insurance against loss, theft of the goods within 90 days from the date of purchase. Additional warranty period up to 24 months before the manufacturer's warranty period;

- «Lounge Key» service - comfortable waiting for flights, safe stay at airports, possibility to hold meetings in conference halls, free access to the Internet in more than 820 lounges in 450+ cities, the number of which is constantly growing. The service is provided with a Visa Platinum card <https://www.loungekey.com> (2 visits per year are provided free of charge, subject to card costs in the amount determined by the Visa payment system);

- Luggage packing service - possibility of free packing of a suitcase (Boryspil Airport, Terminal D) 2 times in 1 calendar year, provided that the card

				costs for the amount determined by the Visa payment system.
17	Warning:	<p>The Client (Payment Card Holder) has no right to transfer the payment card for use to third parties, as well as to disclose the PIN code, card number, its validity and CVV2 code. The Client should not keep the PIN code together with the card, write it on the card.</p> <p>In case of loss/theft of the payment card or if it became known about its illegal use, the Client must immediately inform the bank to block the account and put the payment card in the stop list. To place a payment card in the stop list, you need to call the bank to identify you as the Payment Card Holder by one of the phones: (0482) 305-905, 0-800-500-255 (toll-free), (044) 290-93- 10, 0-800-50-555-50 (toll-free). After the call, you must confirm your oral request to the bank in writing, by fax (or by submitting an application to the bank in person) within five banking days.</p> <p>The Payment Card Terms of Use can be found here.</p> <p>The Bank is prohibited from requiring the Client to purchase any goods or services from the bank or a related person as a mandatory condition for the provision of these services (except for the provision of services included in the package of banking services).</p>		
18	Possible consequences for the client in the case of using the banking service	<p>For unauthorized overdraft (excess of the amount of the expense transaction over the amount of the balance on the payment card) the interest rate on the amount of the excess is accrued — 50% per annum in UAH and 24% per annum in US dollars and euros.</p> <p>In case of non-compliance with the Payment Card Terms of Use (including non-compliance with the security recommendations posted on the bank’s website), the Client may suffer financial losses and damages.</p>		
19	Registration of the main card within the package of services	50 UAH	100 UAH	150 UAH
20	Estimated	12 UAH	25 UAH	100 UAH

	maintenance of the main card, per month:	(free of charge in case of fulfillment of the card payment limit via POS-terminal and Internet in the amount from 1 500 UAH or 8 transactions per month)	(free of charge in case of fulfillment of the card payment limit via POS-terminal and Internet in the amount of 3 000 UAH per month)	(free of charge in case of fulfillment of the card payment limit via POS-terminal and Internet in the amount of 10 000 UAH per month)
21	Estimated maintenance of the main card, within the package of services, per year:	Not charged		
22	Reissuance of the card after the expiration of the term and during the action at the initiative of the bank	Included in the cost of settlement and cash service package		
23	Registration of an additional card	60 UAH	100 UAH	150 UAH
24	Estimated maintenance of an additional	Not charged		

	card, per month:			
25	Estimated maintenance of an additional card, per year:	Included in the cost of settlement and cash service package		
26	Minimum size of the permanent balance	Absent		
27	Interest accrued on the account balance	Not charged		
28	Cash replenishment of the bank account	Included in the cost of settlement and cash service package		
29	Non-cash crediting of funds	Not charged		
30	Cash withdrawal at ATMs and branches of MTB BANK	within the limit of 3 000 UAH per month. - not charged, over the limit of 0.9% min 5 UAH	within the limit of 5 000 UAH per month. - not charged, over the limit of 0,7% min 5 UAH	within the limit of 10 000 UAH per month. - not charged, over the limit of 0,5% min 5 UAH

	PJSC, at ATMs of PUMB partner bank (Radius network)			
31	Commission for conversion of funds	Included in the cost of settlement and cash service package		
32	Warning:	Maintenance of an inactive card account by the client in UAH, USD, EUR (for which there were no income / expenditure transactions for 12 (twelve) months) - 30 UAH (eq. 1,00 USD/EUR) per month		
33	You can get acquainted in detail with the current rates:	<u>Rates</u>		
34	3. Additional services of packages with a possibility of comparison:			
35	SMS-Banking, per month	10 UAH		
36	Internet-Banking, Mobile Banking, E-mail-Banking	Included in the cost of settlement and cash service package (service outside the package is not provided)		
37	Concierge Service	Not provided	Service program Gold - 220 UAH, incl. VAT;	Included in the cost of settlement and cash service package (service outside the package

			Service program Platinum - 450 UAH incl. VAT	is not provided)
38	Priority Pass Service	Not provided	Optionally, the Client has the opportunity to connect to the service (the service outside the package is not provided)	Service cost: 1200 UAH per year
39	Insurance of individuals traveling abroad from Respect IC (special offer)	Not issued		The Client has the opportunity to take advantage of a special offer on favorable terms (service outside the package is not provided) Cost: 70 UAH Validity of insurance: 14 days Insurance period: 365 days Sum insured: 30,000 euros Area of validity: Europe
40	Minimum total cost of the package per year:	50,00 UAH in case of fulfilling the conditions of card payments (according to item 20) and without connection of additional paid services	100,00 UAH in case of fulfilling the conditions of card payments (according to item 20) and without connection of additional paid services	150,00 UAH in case of fulfilling the conditions of card payments (according to item 20) and without connection of additional paid services
41	Maximum total cost of the package per year (when choosing all paid additional services):	314 UAH in case of non-fulfillment of card payment conditions (according to item 20) and connection of additional service platforms: SMS banking (item 35).	2 170 UAH in case of non-fulfillment of card payment conditions (according to item 20) and connection of additional paid services: SMS-banking, Concierge service, Priority Pass service (items 35,37,38)	2 740 UAH in case of non-fulfillment of card payment conditions (according to item 20) and connection of additional paid services: SMS-banking, Priority Pass service and special insurance offer (items 35,38,39)

42	4. Client's rights in accordance with the legislation of Ukraine
43	Acquaintance with the information on the bank's website on the bank's participation in the Individuals' Deposit Guarantee Fund and the content of the certificate on the Individuals' Deposit Guarantee System: https://mtb.ua/FGV
44	5. Submission of the Client's application and terms of its consideration
45	To the bank:
46	<p>the list of contact data of the bank is specified in lines 2, 4 - 7 of table of appendix 4 to the Regulations on information support of clients by banks concerning banking and other financial services. The term for consideration of the appeal is not more than one month from the date of its receipt.</p> <p>The total term for consideration of the appeal (in case of its extension, if it is impossible to resolve the issues raised in the appeal within a month) shall not exceed forty-five days, or</p>
47	To the National Bank:
48	<p>The list of contact details is posted in the section "Citizens' Appeals" on the page of the official website of the National Bank: https://bank.gov.ua/contacts-details#section-2</p> <p>The term for consideration of the appeal is not more than one month from the date of its receipt.</p> <p>The total term for consideration of the appeal (in case of its extension, if it is impossible to resolve the issues raised in the appeal within a month) shall not exceed forty-five days, or</p>
49	To the court:
50	the Client applies to the courts in the manner prescribed by the legislation of Ukraine (clients - consumers of financial services are exempt from paying court fees for lawsuits related to the violation of their rights as consumers of services)

[Public Offering for conclusion of the Agreement on Issuance and Maintenance of Personal Payment Card, Provision of Authorized Overdraft and Remote Banking Services.](#)