



Information

on essential characteristics of the Consumer Loan Service "WEALTH" (this information contains general terms and conditions for providing consumer loan services by the Bank and is not an offer for granting these services.

The offered individual terms will depend on results of the creditworthiness assessment performed by the Bank and based on the information received from the Customer and on other sources, if there are legal grounds for this, and are provided to the Customer prior to concluding the Consumer Loan Agreement in the form of a consumer loan passport)

Table

No	Type of information	Information to be completed by the Bank
1	2	3
1	1. Information on the Bank	
2	Name	MTB BANK PJSC
3	Bank license number and date	NBU License # 66 dated 19.03.2018
4	Address	68003, Ukraine, Odessa region, city of Chornomorsk, 28 Prospect Mira
5	Contact Number (s)	0 800 500 255 For other countries: +38 (0482) 305-905 Fax: +38 (0482) 301-302
6	Email address	office@mtb.ua
7	Official website address	https://mtb.ua
8	2. Basic terms of the consumer loan	
9	The purpose of obtaining a loan	Consumer needs
10	Target Customer group	<ul style="list-style-type: none"> • Individuals residents of Ukraine, bank card holders within the frame of Bank's package products "MTB ELITE", "MTB GRAND". <ol style="list-style-type: none"> 1. Individuals who have been served by the Bank for more than 12 (twelve) months and are "active" Customers of the Bank - the presence of monthly turnover on the current / card account, the presence of a regular funds stream. 2. Owners of deposits registered with the Bank. 3. Natural person registered as individuals-entrepreneurs. 4. Top managers / founders / owners of companies that are served by the Bank as legal entities, including management – supervisors

		<p>of divisions (Chairman of the Board, Chief accountant, Deputy Chairman of the Board, Area Directors) of MTB BANK PJSC.</p> <p>5. Top managers / founders / owners of companies that are not Bank Customers (the company registration period is more than 12 (twelve) months).</p> <ul style="list-style-type: none"> • The borrower's age is from 18 to 65 years (at the time of loan repayment). • Experience in the company as a Manager (p. 4, p. 5) – at least 6 (six) months.
11	Amount / loan limit, UAH	up to 300,000 UAH
12	Loan term, days / month / year	12 (twelve) months with automatic extension comply with the terms of the Agreement on the provision and use of a personal payment card or the Agreement on the provision of a credit limit to the card account concluded between the Bank and the Borrower.
13	Interest rate,% per annum	<p>0.001% for using the credit limit during the grace period.</p> <p>38.00 %, if the Customer uses the credit limit for more than a grace period, and only makes a mandatory minimum payment of 5% of the used credit limit amount by the 25th day of the month following the one in which the debt arose.</p>
14	Interest rate type (fixed / adjustable)	fixed
	Fee, %	In case of cash withdrawal - 4% of the withdrawal amount; transfer of credit funds under non-cash transactions that were made by transferring funds to other accounts (transfers from card to card) - 3.2%, min. 20 UAH.
15	Real annual interest rate,% per annum	45.5%
16	Customer's own payment,% of the loan amount	N/A
17	3. Information on the estimated total cost of a consumer loan for a Customer	
18	Total cost of the loan [including interest on the use of the loan, bank fees and other expenses of the Customer for additional and related services of the Bank, the loan intermediary (if any)] and of third parties, UAH	Up to 186,000.00 UAH (considering % when receiving cash loan funds in ATMs and Bank branches)
19	Estimated total cost of the loan to the Customer for the whole loan term (loan amount and total cost of the loan), UAH	Up to 486,000.00 UAH (considering % when receiving cash funds in ATMs and Bank branches)
20	Loan intermediary services	N/A
21	Payments for additional and related services of the Bank and / or third parties:	
22	WARNING: conclusion of a Consumer Loan Agreement is related to the need in obtaining additional and related services of the Bank and / or third parties, indicated in column 3, lines 23 - 27, table of Annex 1 to the Regulation on providing information to Bank's Customers with regard to banking and other financial services (hereinafter –	

	<p>‘Regulation’).</p> <p>The legislation of Ukraine provides for as follows:</p> <p>the Customer’s right to enter into an Agreement for providing additional or related services with a third party chosen by him/her, which is included in the list of those services that meet requirements of the Bank (if such list defined by the bank is available), except when only the Bank provides the relevant service;</p> <p>the right of the Customer to independently select a person, providing consumers with additional or related services, among persons not included in the list specified by the Bank, if the specified by the Bank list of third parties providing consumers with additional or related services linked to conclusion of the Consumer Loan Agreement includes less than three people for each type of service.</p>	
23	insurer services	N/A
24	state registrar services	N/A
25	notary services	N/A
26	appraiser services	N/A
27	other mandatory services	Registration of the Customer’s (Borrower's) card account, which is subject to a credit limit – there is no fee for opening a card account.
28	4. Consumer loan security	
29	Collateral / guarantee	N/A
30	Type of collateral (if applicable)	N/A
31	Estimated minimum cost of property / property rights required to obtain a loan for the amount indicated in column 3, line 11, of the table in Annex 1 to the Regulation (if applicable).	N/A
32	Ratio of the available loan size relative to the property / property rights value (if applicable)	N/A
33	<p>WARNING: Comply with the Law of Ukraine "On Mortgage", the mortgagee is obliged to take at his own expense all necessary measures for the proper preservation of the real estate transferred to the mortgage, unless otherwise stipulated by law or mortgage Agreement, and to provide the bank with physical access to the mortgage subject immediately upon the bank's request (applies to a mortgage-backed consumer loan and a housing consumer loan)</p>	
34	5. Consumer loan repayment procedure	
35	Repayment period for as follows:	
36	loan amount	The grace period (for a period of up to 55 calendar days) is valid from the date of payment for goods and services, including via the Internet, until the 25th day of the month following the one in which the debt arose.
37	interest on the loan	0.01% for using the credit limit during the grace period. 38.00 %, if the Customer uses the credit limit for more than a grace period, and only makes a mandatory minimum payment of 5% of the used credit limit amount by the 25th day of the month

		following the one in which the debt arose.
38	fees	In case of cash withdrawal - 4% of the withdrawal amount; transfer of credit funds under non-cash transactions made by transferring funds to other accounts (transfer from card to card) - 3.2%, min. 20 UAH.
39	Repayment scheme	Monthly payment of the mandatory minimum payment – 5% of the amount owed and accrued interest on the amount owed, no later than the 25 th (twenty-fifth) day of the month following the month in which such debt arose, otherwise such debt will be transferred to the overdue debt account.
40	Repayment method:	
41	through ATM	No fee
42	through the cash desk	No fee
43	through a remote service system	No fee
44	another way of repayment	Non-cash credit of funds received from other banks - 0.6 % of the amount, min. 5 UAH / 1 USD / 1 EUR
45	WARNING: the Customer returns the loan amount, fees and interest for its use in accordance with terms of the Agreement and requirements of the legislation of Ukraine, taking into account the following:	
46	repayment of the loan amount, fees and payment of interest for using it within the terms specified and according to payments schedule stipulated in the Consumer Loan Agreement (the payment schedule may not be provided in case of loaning in the form of loaning the account and the loan line)	
47	early repayment of the consumer loan in full at any time and without additional payment related to early repayment or increase of the periodic payments amount for its repayment	
48	WARNING: A Consumer Loan Agreement may provide for cases where an increase in periodic loan payments occur. It is possible to change the order of repayment of requirements under a Consumer Loan Agreement in case of insufficient payment made to fulfill obligations under this Agreement in full (if applicable).	
49	6. Possible consequences in case of non-fulfillment by the Customer of obligations under the Agreement	
50	Penalty (fine, forfeit) for late payment of:	
51	loan payments	Unauthorized / overdue debt – 80% per annum of the overdue debt + 300.00 UAH fine, one time.
52	loan interests	N/A
53	other payments	N/A
54	Penalty (fine, forfeit) for failure to comply with other terms of the Agreement	N/A
55	Other activities:	
56	the right of the Bank in cases specified in the Agreement to demand early repayment of the loan payments and compensation of losses caused to it by the breach of obligations	
57	foreclosure on housing transferred to a mortgage, property rights to it or other real estate	

	comply with the legislation of Ukraine	
58	in case of insufficient funds received from the sale of real estate transferred to a mortgage to pay off a claim under a consumer loan Agreement, the Customer's personal property may be foreclosed on for the loan repayment	
59	entering information into the loan bureau / loan registry of the National Bank of Ukraine and generation of a negative loan history that may be taken into account by the Bank when deciding whether to grant a loan in the future.	
60	WARNING: comply with requirements of the Civil Code of Ukraine, the Customer repays the debt under the Agreement in full within 30 calendar days from the date the bank receives a notice on the increase in the amount of the adjustable interest rate and disagreement with the increase in this rate (except if parties to the Agreement, comply with the Code requirements, derogated from these provisions and settled their relations at their discretion).	
61	WARNING: the Bank satisfies the requirement to repay the loan debt at the expense of the real estate transferred to the mortgage out of court if there is a corresponding clause in the mortgage Agreement or in a separate Agreement concluded with the bank (applied for consumer loans secured by a mortgage and a housing consumer loan)	
62	WARNING: mortgage of the property shall be terminated in case of full repayment of the Customer's debt under the Agreement, expiration of the mortgage Agreement term or realization of the mortgage subject in accordance with the Law of Ukraine "On Mortgage" (applied to consumer loan secured by a mortgage and a housing consumer loan).	
63	7. Customer's rights under the legislation of Ukraine	
64	Provision of consent to the Bank for processing, including the collection, of personal data for purposes incompatible with the ones preceding the Agreement conclusion, or those entrusted to its execution, unless otherwise provided by the Law of Ukraine "On Personal Data Protection", as well as the withdrawal of this consent at any time.	
65	Obtaining information on terms for providing access to personal data, information about third parties to whom personal data of the Customer are transferred.	
66	Prior concluding the Agreement:	
67	receiving explanations from the Bank in order to evaluate the Agreement based on the Customer's needs and financial status	
68	receipt of the draft Agreement copy free of charge, upon request of the Customer in a paper or electronic form (at his/her choice), except when the Bank does not want to proceed with concluding an Agreement with the Customer	
69	appeal to the Bank aimed at being familiarized with the information based on which the Customer's creditworthiness is evaluated, taking into account the information contained in the loan bureau / National Bank's Loan Register	
70	After concluding the Agreement:	
71	cancellation of the Consumer Loan Agreement within 14 calendar days from the date of concluding this Agreement (in case of such Agreement cancellation the Customer pays interest for the period from the day of receiving funds until the day of their repayment at the interest rate set by this Agreement, and takes other actions provided by the Law Of Ukraine "On Consumer Crediting" or the Agreement)	The Customer has the right to withdraw from the Consumer Loan Agreement within 14 calendar days comply with the procedure and on terms specified by the Law of Ukraine "On Consumer Crediting".
72	the consumer loan repayment by increasing the amount of periodic payments and adjusting	

	the contractual obligations by the Bank towards their reduction with the receipt of a new payment schedule taking into account requirements of the Law of Ukraine "On Consumer Crediting"	
73	ownership and use of real estate transferred to the mortgage according to its intended purpose, unless otherwise specified by the Law of Ukraine "On Mortgage" (applicable to consumer loan secured by mortgage and a housing consumer loan)	
74	the possibility of transferring real estate to a subsequent mortgage only after obtaining the Bank's consent (applicable for consumer loan secured by a mortgage and a housing consumer loan)	
75	alienation of the real estate transferred to a mortgage and the possibility of transferring it to a joint activity, leasing, rent or use to another person only after obtaining the Bank's consent (applicable to a consumer loan secured by a mortgage and a housing consumer loan)	
76	erection, destruction or overhaul of a building (structure) located on the land plot, if the loan is secured by the land plot, or the substantial improvement of this land plot only after obtaining the Bank's consent (applicable for consumer loan secured by a mortgage and a housing consumer loan)	
77	bequeath a real estate transferred to a mortgage (applicable for consumer loan secured by a mortgage and a housing consumer loan)	
78	contacting the Bank for free receipt of such information, but not more than once a month:	
79	the current debt amount	
80	the amount of loan repaid to the Bank	
81	statements of account (s) (if any) for debt repayment, including information on payments under this Agreement that have been paid / payable, date of payment or time periods and terms for payment of such amounts (if such information is possible to be included in the statement)	
82	other information, which free provision is stipulated by the legislation of Ukraine and the consumer loan Agreement	
83	8. List of documents required by the Bank to assess the Customer's creditworthiness	
84	WARNING: Comply with the legislation of Ukraine, the Bank has the right to refuse a Customer in concluding a Consumer Loan Agreement in case if the Customer fails to provide documents or information on him/herself and his/her financial status required by the legislation or internal documents of the Bank.	
85	WARNING: Comply with the legislation of Ukraine, in the event of the fact that the Customer provided false information during identification and / or verification (in-depth verification of the Customer) or provided the information in order to mislead the Bank, the Bank is obliged to refuse such a Customer in granting services, including by termination of business relations	
86	9. Making a decision to consider an application for a consumer loan	
87	The term for the Bank's decision on the application, days	1 business day
88	The validity period for the Bank's decision on application (after receiving all necessary papers), days	60 calendar days
89	WARNING: Comply with the legislation of Ukraine, in the event the Bank refuses to conclude a Consumer Loan Agreement based on the information received from official sources, taking into account data from the credit bureaus, the Customer is provided with relevant information free of charge, indicating such sources, at his/her request - in writing	
90	WARNING: the lack of consent of the Customer - individual on transferring the	

	information specified by the Law of Ukraine "On Banks and Banking" to the Credit Register of the National Bank entails the Bank's refusal in concluding an Agreement and carrying out loan transactions
91	10. Submission of the Customer's appeal and terms for its consideration
92	To the Bank:
93	<p>name: MTB BANK PJSC Address: 68003, Ukraine, Odessa region, Chornomorsk, 28 Prospect Mira Contact phone numbers: +38 0 800 500 255 For other countries: +38 (0482) 305-905 Fax: +38 (0482) 301-302 E-mail: office@mtb.ua Official website address: https://mtb.ua</p> <p>The term for considering the appeal is not more than one month from the date of its receipt.</p> <p>The total term for considering the appeal (in the case of its extension, if it is impossible to resolve issues raised in the appeal within one month) should not exceed forty-five days.</p>
94	To the National Bank:
95	<p>the list of contact details is available in the section "Citizens' appeal" on the official website of the National Bank of Ukraine https://bank.gov.ua/contacts-details#section-2</p> <p>The term for considering the appeal is not more than one month from the date of its receipt.</p> <p>The total term for considering the appeal (in the case of its extension, if it is impossible to resolve issues raised in the appeal within one month) should not exceed forty-five days.</p>
96	To the Court:
97	The Customer appeals to the judicial authorities comply with the procedure established by the legislation of Ukraine (Customers - consumers of financial services are exempted from paying court fees for claims related to violation of their rights as consumers of services).

You can find the Public offer (Offer) by the following reference:
<https://mtb.ua/Public-Offer-Issuing-Servicing-Card>