



Information
on the essential characteristics of the consumer credit service,
secured by mortgage

«Consumer credit secured by mortgage»

(this information contains the general terms and conditions for provision of consumer credit services by the bank and is not an offer for providing these services. The proposed individual terms and conditions will depend on the results of the bank's creditworthiness assessment conducted on the basis of information received from the customer and from other sources if there are legal grounds, and are provided to the customer before concluding a consumer credit agreement in the form of a consumer credit passport)

I. General information

Table

Sl.No.	Type of information	Information to fill in by the bank
1	2	3
1	1. Bank information	
2	Name	MTB BANK PJSC
3	Bank license number and date	NBU License No. 66 as of 19.03.2018
4	Address	68003, Ukraine, Odessa region, Chornomorsk city, Myru Avenue, bldg. 28
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 conditions of consumer credit	
9	Purpose of obtaining a credit	Consumer needs
10	Target client group	<ul style="list-style-type: none"> • Individuals - citizens of Ukraine,

		<p>individuals - residents of Ukraine, whose work experience at the last place of work is not less than 6 (six) months on the date of application to the Bank for a credit</p> <ul style="list-style-type: none"> • Age of a Client - from 18 (at the time of application) to 65 years (at the time of credit repayment)
11	Credit amount/limit, UAH	From 100 000 UAH to 5 000 000 UAH
12	Crediting period, day/month/year	From 12 (twelve) months to 120 (one hundred twenty) months.
13	Interest rate, interest per annum	16,2%
14	Interest rate type (fixed / variable)	Fixed
15	Real annual interest rate, interest per annum	From 20,07% to 39,55%
16	Client's own payment, interest on the credit amount	From 30% value of the property, the credit amount is not more than 70% of the value of the property
17	3. Information on the estimated total cost of a consumer credit for a client	
18	Total credit costs [including interest on the credit, bank fees and other client costs for accompanying services of the bank, credit intermediary(if any) and third parties], UAH	From 17 612,10 UAH to 4 586 832,70 UAH
19	Estimated total credit cost for the client for the entire term of the credit use (credit amount and total credit costs), UAH	From 117 612,10 UAH to 9 586 832,70 UAH
20	4. Consumer credit support	
21	Loan / security	Yes
22	Type of loan	Mortgage of real estate
23	Indicative minimum market value of movable property required to obtain a credit in the amount specified in column 3 of line 11 of the table in Annex 2 to the Regulation on	From 150 000,00 UAH to 8 000 000,00 UAH

	information support by banks for clients on banking and other financial services (hereinafter - the Regulation) (if applicable)	
24	Existence of a proportional dependence of the available credit amount on the market value of movable property (if applicable)	Not more than 70%
25	5. Procedure for repaying a consumer credit	
26	Periodicity of repayment:	
27	credit amount	Monthly
28	interest on the credit usage	Monthly
29	commissions	<ul style="list-style-type: none"> • One-time 0,99% of the initial credit amount; • One-time 0,1% of the initial credit amount (min - 1000 UAH) for evaluation by an employee of the Bank; • Annually, starting from the second year of crediting from 1000 UAH up to 3000 UAH, incl. VAT – 100 UAH; • One-time from 0,3% to 0,5% of the initial credit amount for cash withdrawal / non-cash transfer of funds - 0.1% of the transfer amount (max - 300 UAH to accounts of the PJSC MTB BANK, or 3000 UAH to accounts of other banks of Ukraine)
30	Repayment scheme	<p>Standard (repayment of the principal debt on a monthly basis in equal parts including the interest accrued monthly on the balance of the Credit), or</p> <p><u>Annuity repayment schedule</u> – monthly principal and interest repayment by equal installments.</p>

31	Repayment method:	
32	through the self-service terminal	No-fee
33	through the cash register	No-fee
34	through the remote service system	No-fee
35	another method of repayment	In case of transfer of funds from accounts opened in other banks - commission fee according to the tariffs of another bank
36	Warning: a client repays the credit amount, commission and interest for its use in accordance with the terms of the agreement and the requirements of the legislation of Ukraine	
37	6. Possible consequences in case of client's non-fulfillment of obligations under the agreement	
38	Неустойка (штраф, пеня) за прострочення сплати:	
39	credit payments	<p>Fee for delay of the monthly commission for settlement and cash service in the amount of double discount rate of the National Bank of Ukraine, which was in force in the period for which the penalty of the amount of unpaid payment is paid, for each calendar day of delay.</p> <p>In case of violation of payment terms more than 60 calendar days - a fine of 10% of the amount of overdue payment is paid</p>
40	interest on the credit usage	<p>Fee in the amount of double discount rate of the National Bank of Ukraine, which was in force during the period for which the penalty of the amount of unpaid payment is paid, for each calendar day of delay;</p> <p>In case of violation of payment terms for more than 60 calendar days - a fine of 10% of the amount of overdue payment is paid</p>
41	other payments	Fee for delay of the monthly commission

		<p>for settlement and cash service in the amount of double discount rate of the National Bank of Ukraine, which was in force in the period for which the penalty of the amount of unpaid payment is paid, for each calendar day of delay.</p> <p>In case of violation of payment terms more than 60 calendar days - a fine of 10% of the amount of overdue payment is paid</p>
42	Penalty (fine, fee) for failure to comply with other terms of the agreement	<ul style="list-style-type: none"> • A fine of 25% (twenty-five percent) of the credit amount used by the Client for other purposes than provided for in the credit agreement • A fine of 0.1% (zero point, one tenth of percent) from the amount of the debt balance on the credit in case of breach of the obligation to provide the Bank annually with documents confirming: the condition of the subject of the mortgage/loan; financial condition of the Client; documents on the intended use of the credit (payment documents, civil agreements, etc.). • A fine of 1.0% (one percent) of the initial credit amount provided to the Client by the Bank in accordance with the credit agreement, for each case of breach by the Client of the obligation to agree with the Bank to obtain credits from other financial institutions • A fine of 0.1% (zero point, one tenth of percent) of the credit provided by the Bank for each month of delay in case of breach of the obligation to provide additional collateral in case of a decrease in the value of collateral provided.

43	Other activities:	
44	the right of the bank to demand early repayment of credit payments and compensation for damages caused to it in breach of obligation in the cases specified in the agreement	
45	entering information into the credit bureau / Credit Register of the National Bank of Ukraine and forming a negative credit history, which may be taken into account by the bank when making a decision on granting a credit in the future	
46	foreclosure on mortgaged housing, property rights to an unfinished residential building or other real estate in accordance with the legislation of Ukraine	
47	in case of insufficiency of funds received from the sale of mortgaged real estate to repay the claim under the consumer credit agreement, the client's personal property may be subject to foreclosure to repay the credit	
48	Warning: the bank satisfies the requirement to repay the debt on the credit at the expense of mortgaged real estate out of court in the presence of a relevant clause in the mortgage agreement or in a separate agreement concluded with the bank	
49	Warning: the mortgage of the property is terminated in case of full repayment of the client's debt under the contract, expiration of the mortgage agreement or sale of the subject of the mortgage in accordance with the Law of Ukraine "On Mortgage"	
50	7. Client's rights in accordance with the legislation of Ukraine	
51	Prior concluding the agreement:	
52	receiving explanations from the bank in order to assess the agreement taking into account the needs and financial condition of the client	
53	free receipt of a copy of the draft agreement in paper or electronic form (of his choice) at the request of the client, except when the bank does not want to continue the process of concluding an agreement with the client	
54	appeal to the bank to get acquainted with the information on the basis of which the assessment of the client's creditworthiness is carried out, including the information contained in the credit bureau / Credit Register of the National Bank of Ukraine	
55	After concluding the agreement:	
56	8. Decision making by the bank on consideration of an application for a consumer credit receiving	
57	Term for the bank to make a decision on the application	7 working days

	(after receiving all the necessary documents), days	
58	Validity of the bank's decision on the application, days	60 calendar days
59	9. Submission of the application by the client and terms of its consideration	
60	To the bank:	
61	<p>the list of contact data of the bank is indicated in lines 2, 4 - 7 of the table of Annex 1 to the Regulation on information provision by banks of clients on banking and other financial services (hereinafter - the Regulation). The term for consideration of the application by the bank is not more than one month from the date of its receipt. 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) should not exceed forty-five days or</p>	
62	to the National Bank of Ukraine:	
63	<p>The list of contact details is posted in the section "Citizens' Appeals" on the page of the official Internet website of the National Bank of Ukraine. The term for consideration of the appeal is not more than one month from the date of its receipt. 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>	
64	to court:	
65	<p>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)</p>	

A sample contract can be found at:

<https://www.mtb.ua/en/credits/get?document=8016b914-ce81-4efc-9557-263f4714a5f3&version=2ce0b6ec-762e-4aad-8f61-a129a0608df7>