



Information

on essential characteristics of the service for providing a consumer loan secured by a mortgage / for the purchase of housing

"Mortgage loan (secondary housing market)"

(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, as well as on other sources, subject to availability of legitimate reasons for this, and are provided to the Customer prior to concluding the Consumer Loan Agreement in the form of a consumer loan passport)

I. General data

Table

| No | Type of information | Information to be completed by the Bank |
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| 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 | Purchasing an apartment on the secondary housing market |
| 10 | Target Customer group | <ul style="list-style-type: none"> Individuals - citizens of Ukraine, individuals - residents of Ukraine, whose term of work at the last place of employment is not less than 6 (six) months as of the date of applying to the |

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| | | <p>Bank for a loan.</p> <ul style="list-style-type: none"> Age of the Customer - from 18 (at the time of application) up to 65 (at the time of loan repayment) |
| 11 | Amount / loan limit, UAH | From 100,000 UAH up to 20,000,000 UAH |
| 12 | Loan term, days / month / year | From 12 (twelve) months up to 180 (one hundred eighty) months |
| 13 | Interest rate,% per annum | 24,7% |
| 14 | Interest rate type (fixed / adjustable) | Fixed |
| 15 | Effective annual interest rate,% per annum | From 30,42% up to 72,77% |
| 16 | Customer's own payment, % of the loan amount | From 30% |
| 17 | 3. Information on the estimated total cost of a consumer loan for a Customer | |
| 18 | Total loan costs [including interest on the use of the loan, bank fees and other expenses of the Customer for additional and/or related Bank services, the loan intermediary (if any) and of third parties], UAH | From 27,122.84 UAH up to 39,701,020.13 UAH |
| 19 | Estimated total cost of the loan to the Customer for the whole loan term (loan amount and total loan costs), UAH | From 127,122,84 UAH up to 59,701,020.13 UAH |
| 20 | 4. Consumer loan security | |
| 21 | Collateral / guarantee | YES |
| 22 | Type of the collateral | Mortgage of the real estate purchased with credit funds on the secondary market. |
| 23 | Estimated minimum market value of the property / property rights required to obtain a loan for the amount indicated in column 3, line 11, of the table in Annex 3 to the Regulation on the information support of clients by banks in relation to banking and other financial services (hereinafter referred to as the 'Regulation') (if applicable). | From 150,000.00 UAH up to 30,000,000.00 UAH |
| 24 | The availability of a proportional dependence of the available loan amount on the property market value / property rights (if applicable) | Not more than 70% |
| 25 | 5. Consumer loan repayment procedure | |
| 26 | Repayment period: | |
| 27 | Loan amount | Monthly |
| 28 | Loan interest | Monthly |

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| 29 | fees | <ul style="list-style-type: none"> ● One-off: 0.99% of the original loan amount ● One – off: 0.1% of the original loan amount (min - 1000 UAH) in case of an assessment performed by the Bank employee ● Annually, starting from the second year of lending, from 1000 UAH up to 3,000 UAH, including VAT - 100 UAH, for loan monitoring ● One - off: from 0.1% 0.1% of the transfer amount for non-cash transfer of payment for the purchase of real estate (max-300 UAH to such real estate Seller’s account opened with MTB BANK PJSC, or 3,000 UAH - to such real estate Seller’s account opened with other banks of Ukraine) ● One - off: 100 UAH for opening a currentaccount |
| 30 | Repayment scheme | <p><u>Standard</u> (principal redemption on a monthly basis in equal shares together with interest accrued monthly on the loan balance), or</p> <p>Annuity repayment scheme - monthly repayment of the principal amount and interests on the loan in equal installments.</p> |
| 31 | Repayment method: | |
| 32 | through ATM | No fee |
| 33 | through the cash desk | No fee |
| 34 | through a remote service system | No fee |
| 35 | another way of repayment | Fee charged in case of funds transfer from accounts opened with other banks – comply with rates of another bank |
| 36 | WARNING: the Customer returns the loan amount, fees and interest for its use in accordance with terms of an agreement and requirements of the legislation of Ukraine | |
| 37 | 6. Possible consequences in case of non-fulfillment by the Customer of obligations under the agreement | |
| 38 | Penalty (fine, forfeit) for late paymentof: | |
| 39 | loan payments | <p>A penalty in the amount of a double discount rate of the National Bank of Ukraine, effective within the period for which the penalty is paid from the amount of an unpaid payment, for each calendar day of delay.</p> <p>In case of violating payment terms and exceeding more than 60 calendar days - a 10% penalty of the late payment amount.</p> |

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| 40 | loan interest | <p>A penalty in the amount of a double discount rate of the National Bank of Ukraine, effective within the period for which the penalty is paid from the amount of an unpaid payment, for each calendar day of delay.</p> <p>In case of violating payment terms and exceeding more than 60 calendar days - a 10% penalty of the late payment amount.</p> |
| 41 | other payments | <p>A penalty in the amount of double the discount rate of the National Bank of Ukraine, which was valid during the period for which the penalty from the unpaid payment amount is paid, for each calendar day of delay (penalty for delay of the monthly fee for cash desk services).</p> <p>In case of violating payment terms and exceeding more than 60 calendar days - a 10% penalty of the late payment amount.</p> |
| 42 | Penalty (fine, forfeit) for failure to comply with other terms of the agreement | <ul style="list-style-type: none"> • A fine in the amount of 25% (twenty-five percent) of the loan amount used by the Customer not for the intended purpose provided for in the loan agreement • A fine in the amount of 0.1% (zero point one tenth of a percent) of the remaining debt amount on the loan in case of violating the obligation; annually provide the Bank with documents confirming: condition of the subject of mortgage/collateral; the financial status of the Customer; documents on the intended use of the loan (payment documents, civil agreements, construction estimates, etc.). • A fine in the amount of 1.0% (one percent) of the initial loan amount granted to the Customer by the Bank in accordance with the loan agreement, for each case when the client violates the stipulated obligation to coordinate obtaining loans from other financial institutions with the Bank • A fine in the amount of 0.1% (zero point one tenth of a percent) of the loan provided by the Bank for each month of delay in violation of the obligation to provide additional collateral in the event of a decrease in value of the collateral provided. |
| 43 | Other activities: | |
| 44 | 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 breaching the obligations | |
| 45 | 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. | |

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| 46 | foreclosure on housing transferred to a mortgage, property rights to an uncompleted housing construction object or other immovable property comply with the legislation of Ukraine | |
| 47 | 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 | |
| 48 | 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 | |
| 49 | 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 comply with the Law of Ukraine "On Mortgage" | |
| 50 | 7. Customer's rights under the legislation of Ukraine | |
| 51 | Prior concluding the agreement: | |
| 52 | receiving explanations from the Bank in order to evaluate the agreement based on the Customer's needs and financial status | |
| 53 | free receipt of the draft agreement copy, 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 | |
| 54 | 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 | |
| 55 | After concluding the agreement: | |
| 56 | 8. Making a decision on considering an application for a consumer loan | |
| 57 | The term for the Bank's decision on the application (after getting all the necessary papers), days | 7 business days |
| 58 | The validity period for the Bank's decision on the application, days | 60 calendar days |
| 59 | 9. Submitting the request by the client and terms for its consideration | |
| 60 | To the Bank: | |
| 61 | List of the Bank's contact details is indicated in lines 2, 4 - 7 of the table in Appendix 3 to the Regulation. The deadline for considering the application is no more than one month since the date of its receipt. The total period for considering the appeal (if it is extended, and if it is impossible to resolve the issues raised in the appeal within one month) should not exceed forty-five days, or | |
| 62 | To the National Bank of Ukraine: | |
| 63 | List of contact details is available in the section "Citizens' Appeals" on the page of the official Internet representative office of the National Bank of Ukraine. The term for considering the appeal is not more than one month from the date of its receipt. 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. or | |
| 64 | In court: | |

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| 65 | 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). |
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Model agreement can be viewed using the following web reference address:

<https://www.mtb.ua/credits/get?document=0436501a-66da-4d43-a2d6-e0c3f0ce36d3&version=6f2ea887-0167-43bd-bbc8-9f8a0345e95b>