



## Information

**on essential characteristics of the Consumer Loan Service “DEPOSIT SECURED LOAN” (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 based on the information received from the Customer and on other sources, if there are 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 information

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<br># 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<br>For other countries:<br>+38 (0482) 305-905<br>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 a new car   |
| 10 | Target Customer group               | <ul style="list-style-type: none"> <li>• Individuals, citizens of Ukraine, residents of Ukraine</li> <li>• Bank depositors</li> <li>• Age of the Customer - from 18 (at the time of application) up to 65 years (at the time of loan repayment)</li> </ul> |
| 11 | Amount / loan limit, UAH            | From 100,000 UAH to 10,000,000, UAH but not more than the amount of the bank deposit, the property rights to which are offered as collateral, at the official NBU exchange rate on the date of the decision on lending                                     |

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| 12 | Loan term, days / month / year  | Less than the term of the bank deposit by at least 1 (one) calendar day  |
| 13 | Interest rate,% per annum   | In case if the loan and the Bank deposit currency are the same, the interest rate on the loan is set at the deposit rate level:<br><br>- legal entity + 2 percentage points;<br><br>- individual + 3 percentage points<br><br>In case if the loan and the bank deposit currency do not match - 18.0% |
| 14 | Interest rate type (fixed / adjustable)   | Fixed  |
| 15 | Real annual interest rate,% per annum   | From 12,28 % up to 20,84 %<br><br>(Based on the 12 months loan term.)  |
| 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 accompanying services of the Bank, the loan intermediary (if any)] and of third parties, UAH  | From 12,820.00 UAH up to 1,919,000.00 UAH<br><br>(Based on the 12 months loan term.)   |
| 19 | Estimated total cost of the loan to the Customer for the whole loan term (loan amount and total cost of the loan), UAH  | From 112 820,00 UAH up to 11,919,000.00 UAH<br><br>(Based on the 12 months loan term.)   |
| 20 | 4. Consumer loan security   |  |
| 21 | Collateral / guarantee  | pledge   |
| 22 | Type of collateral  | Pledge of property rights under the Bank deposit agreement, while the Bank deposit cannot be cumulative, current, with partial refunds and others providing for floating balances on the deposit account   |
| 23 | The approximate minimum market value of movable property required to obtain a loan for the amount specified in column 3, line 11 of the Table in Annex 2 to the Regulation on Information Provided by Banks to Customers for Banking and Other Financial Services (hereinafter referred to as the 'Regulation') (if applicable) | Not less than 100% of the loan amount  |
| 24 | Availability of a proportional dependence of the available loan amount on the market value of the movable property (if applicable)  | No more than 100% of the deposit amount  |

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| 25 | 5. Consumer loan repayment procedure   |   |
| 26 | Repayment pattern:   |   |
| 27 | loan amount  | Comply with the schedule, on a monthly basis, in equal installments with an adjustment of the payment amount per month or with repayment of the principal debt at the end of the term.  |
| 28 | repayment of interest for the use of the loan  | Monthly in full, comply with the schedule   |
| 29 | fees   | One-time - 0.99% of the loan amount.  |
| 30 | Repayment scheme   | Standard (principal redemption in equal monthly installments along with the interest accrued monthly on the outstanding loan), or a principal redemption at the end of the term.  |
| 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   | In case of funds transfer from accounts opened with other banks - commission fee according to the other bank's rates  |
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| 36 | 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. |   |
| 37 | 6. Possible consequences in case of non-fulfillment by the Customer of obligations under the agreement   |   |
| 38 | Penalty (fine, forfeit) for late payment of:   |   |
| 39 | loan payments  | Penalty fee in the amount of double the discount rate of the National Bank of Ukraine, which was valid during the period for which the penalty fee is paid from the amount of the unpaid payment for each calendar day of delay.<br><br>In case if payment terms are violated and exceed for more than 60 calendar days - a 10% penalty of the late payment amount. |
| 40 | loan interests   | Penalty fee in the amount of double the discount rate of the National Bank of Ukraine, which was valid during the period for which the penalty fee is paid from the amount of the unpaid payment for each calendar day of delay.<br><br>In case if payment terms are violated and exceed for more than 60 calendar days - a 10% penalty of the late payment amount. |
| 41 | other payments   | N/A   |
| 42 | Penalty (fine, forfeit) for failure to   | • A fine of 1% (one percent) of the initial loan  |

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|    | comply with other terms of the agreement  | <p>amount granted to the Client by the Bank in accordance with the loan agreement, for each case of violation by the Client of the stipulated obligation in agreement with the Bank for obtaining loans from other financial institutions</p> <ul style="list-style-type: none"> <li>• A fine of 0.1% (zero point one percent) of the loan given by the Bank for each month of delay in case of violating the obligation to provide additional security in the event of cost reduction for the security provided.</li> </ul> |
| 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 the breach of 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.   |  |
| 46 | foreclosure on the pledged movable property in accordance with the legislation of Ukraine   |  |
| 47 | the Client's personal property may be subject to foreclosure for repayment of the loan in case of insufficient funds received from the sale of the pledged movable property for repayment of the claim under the consumer loan agreement  |  |
| 48 | WARNING: the Bank satisfies the claim for repayment of the loan debt at the expense of the pledged movable property out of court if there is a corresponding clause in the pledge agreement   |  |
| 49 | WARNING: the mortgage of the property is terminated in the event of full repayment of the client's debt under the agreement, the expiration of the agreement or the sale of the pledged subject.  |  |
| 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 | 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 express a desire 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 | Repudiation of the consumer loan agreement within 14 calendar days from the date of concluding this agreement (in case of such agreement repudiation 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 for by the <a href="#">Law Of Ukraine "On Consumer</a> | 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".  |

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|    | Crediting")   |                  |
| 57 | 8. Making a decision to consider an application for a consumer loan   |                  |
| 58 | The term for the Bank's decision on the application (after receiving all the required documents), days  | 7 business days  |
| 59 | The validity period for the Bank's decision on application, days  | 60 calendar days |
| 60 | 9. Submission of the Customer's appeal and terms for its consideration  |                  |
| 61 | To the Bank:  |                  |
| 62 | list of Bank's contact details is available in columns 2,4-7, Table of Annex 2 to the Regulation<br><br>The term for considering the appeal is not more than one month since the date of its receipt.<br><br>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                                  |                  |
| 63 | To the National Bank:   |                  |
| 64 | the list of contact details is available in the section "Citizens' appeal" on the official website of the National Bank of Ukraine<br><br>The term for considering the appeal is not more than one month from the date of its receipt.<br><br>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 |                  |
| 65 | To the Court:   |                  |
| 66 | 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).  |                  |

A sample contract can be found at: <https://www.mtb.ua/en/credits/get?document=592eef40-58dd-4b7a-abb2-08ec29a394e8&version=086470f4-9037-4be0-8377-077faef6fc23>