

Information  
on the essential characteristics of the consumer credit service (without loan)  
«Credit Light»

(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 client and from other sources if there are legal grounds, and are provided to the client 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	<a href="mailto:office@mtb.ua">office@mtb.ua</a>
7	Official website address	<a href="https://mtb.ua/ru">https://mtb.ua/ru</a>
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"> <li>Individuals - citizens of Ukraine, individuals - residents of Ukraine who are officially employed.</li> <li>Age of a Client - from 18 (at the time of application) to 65 years (at the time of credit repayment)</li> </ul>
11	Credit amount/limit, UAH	From 5 000 UAH to 300 000 UAH
12	Crediting period, day/month/year	From 12 (twelve) months to 36 (thirty six) months.
13	Interest rate, interest per annum	0,01%

14	Interest rate type (fixed / variable)	Fixed
15	Real annual interest rate, interest per annum	From 65,31% to 78,24%
16	Client's own payment, interest on the credit amount	Not provided
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 additional and related services of the bank, credit intermediary (if any) and third parties], UAH	From 2 128,89 UAH to 296 768,39 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 7 128,89 UAH to 596 768,39 UAH
20	4. Procedure for repaying a consumer credit	
21	Periodicity of repayment:	
22	credit amount	On a monthly basis in equal parts, adjusting the amount of payment in the last month
23	interest on the credit usage	Monthly
24	commissions	Monthly
25	Repayment scheme	Standard (repayment of the principal debt on the Credit on a monthly basis in equal parts including the interest accrued monthly on the balance of the principal debt on the Credit and the commission accrued monthly on the Credit amount)
26	Repayment method:	
27	through the self-service terminal	Not provided
28	through the cash register	No-fee
29	through the remote service system	No-fee
30	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
31	Warning: the 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	
32	5. Possible consequences in case of client's non-fulfillment of obligations under the agreement	
33	Penalty (fine, fee) for delayed payment:	
34	credit payments	Fee in the amount of double the discount rate of the National Bank of Ukraine, which was in

		<p>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>
35	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>
36	other 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>
37	Penalty (fine, fee) for failure to comply with other terms of the agreement	Penalties - 1.0% of the Credit amount for breach of the obligation to agree with the Bank to obtain credits from other financial institutions.
38	Other activities:	
39	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	
40	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 loan in the future	
41	6. Client's rights in accordance with the legislation of Ukraine	
42	Prior concluding the agreement:	
43	receiving explanations from the bank in order to assess the agreement taking into account the needs and financial condition of the client	
44	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	
45	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	
46	After concluding the agreement:	
47	withdrawal from the consumer credit agreement within 14 calendar days from the date of conclusion of this agreement (in case of withdrawal from such an agreement, the client pays interest for the period from the date of receipt of funds to the date of their return at the interest rate established by this agreement, and performs other actions provided by the Law of Ukraine "On Consumer Crediting" or agreement)	The client has the right to withdraw from the consumer credit agreement within 14 calendar days in the manner and under the conditions specified by the Law of Ukraine "On Consumer Crediting".
48	7. Decision making by the bank on consideration of an application for a consumer credit receiving	
49	Term for the bank to make a decision on the application (after receiving all the necessary documents), days	1 working day
50	Validity of the bank's decision on the application, days	60 calendar days
51	8. Submission of the application by the client and terms of its consideration	
52	To the bank:	
53	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	
54	to the National Bank of Ukraine:	
55	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	
56	to court:	
57	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)	

The public offer is available: <https://mtb.ua/Public-Offer-Banking-Services>