



Information
on the essential characteristics of the consumer credit service (without loan)

Credit card «Benefit_NEW»

(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	office@mtb.ua
7	Official website address	https://mtb.ua/ru
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

		<p>Ukraine, individuals - residents of Ukraine who are officially employed.</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 1 000 UAH to 100 000 UAH
12	Crediting period, day/month/year	12 (twelve) months with auto-prolongation
13	Interest rate, interest per annum	<p>0.001% per annum for the use of credit funds in the grace period</p> <p>43.2% per annum for the use of the authorized (allowed) limit</p>
14	Interest rate type (fixed / variable)	Fixed
15	Real annual interest rate, interest per annum	From 0,001% to 53,00%
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 0,01 UAH to 27 429,09 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 1 000,01 UAH to 127 429,09 UAH
20	4. Procedure for repaying a consumer credit	
21	Periodicity of repayment:	
22	credit amount	Monthly, by the 25 th day of each month, the minimum payment is 5% (five percent) of the used amount of debt at the end of the settlement cycle of the previous month
23	interest on the credit usage	Monthly until the 25 th day of the month following the month in which

		the debt is incurred.
24	commissions	Absent
25	Repayment scheme	Monthly repayment of the principal debt on the credit in the amount of not less than 5% (five percent) of the used credit limit, debt at the end of the settlement cycle of the previous month. Full repayment of the credit debt must be made by the end of the crediting period
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	Absent
35	interest on the credit usage	90% annual fee for unauthorized (overdue) credit card limit
36	other payments	Other payments are absent
37	Penalty (fine, fee) for failure to comply with other terms of the agreement	90% annual fee for unauthorized (overdue) limit
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 (credit card) 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 (credit card) 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	

	<p>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>
54	to the National Bank of Ukraine:
55	<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>
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>