Effective as of 28.05.2020

Information

on essential characteristics of the "RETIREMENT" Bank Deposit service [this information contains general terms and conditions for attracting customer funds by the Bank in the form of deposits and is not an offer for providing these services]

I. General information

Table

No	Type of information	Information which is 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 # 66 dated 19.03.2018
4	Address	68003, Ukraine, Odessa region, city of Chernomorsk, 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 conditions of a Bank Deposit	
9	Deposit interest rate, % per annum	UAH: from 10.4% up to 12.1%;
10	Term of Deposit	From 3 up to 18 months
11	Currency of Deposit	UAH
12	Minimum Deposit amount	100,00 UAH;
13	Period during which the client must place the amount of funds on the Deposit since the date of concluding the Agreement, days	The client must place funds on the Deposit on the day of signing the Bank Deposit Agreement (hereinafter – the 'Agreement')

14	Type of Bank Deposit Agreement	Fixed-term deposit
15	Types of confirmation for attracting a Bank deposit	Statement of accession (hereinafter - the 'Statement of accession') with the issuance of a receipt for depositing funds to a Deposit account / Payment order
16	Terms of Deposit withdrawal (partial withdrawal) during the term of the Bank Deposit Agreement)	Not provided
17	Conditions for replenishment of Deposit within the period of the Bank Deposit Agreement validity	Provided, without restrictions
18	Deposit refund procedure	In case if the Client has not agreed to the automatic extension of the Deposit storage period / if the Client who has agreed to the automatic extension of the Deposit storage period and before the expiration date has applied to the Bank with a statement of his/her intention not to extend the storage period: on the expiration date, the Bank transfers the Deposit amount and accrued interest to the Depositor's current account (including to a current account using a payment card) specified in the Statement of accession. In case if the expiration date falls on a non-business (non-operational) day for the Bank, the funds transfer is made on the next business (operational) day for the Bank.
19	Payment of interest on the Deposit	Transfer to a current account of the depositor (including to a current account using a payment card): monthly/upon the Agreement expiration. Capitalization of accrued interest on the depositor's Deposit account specified in the Statement of accession: monthly
20	Procedure to accrue interest on the Deposit amount	Interest is accrued on the actual balance of funds on the account for each calendar day, starting from the day following the day of receiving funds to the depositor's Deposit account and ending on the day preceding the day of the Deposit return from the Deposit account of the depositor. The

		actual number of days in a calendar year is the ground (basis) for accrual of interest.
21	Automatic extension of the Bank Deposit Agreement comply with the terms of the Agreement	Yes, provided at the Client's discretion
22	**Warning: any changes made by the Bank to the Bank Deposit Agreement are made only in agreement with the Client (party to the Agreement), unless otherwise stipulated by the Agreement or the legislation of Ukraine.** **Changes to the essential terms of the Agreement and supplements thereto are made by mutual consent of the Parties.** **In case if the Client has agreed to an automatic extension of the Deposit storage period, then after the end of the Deposit storage period specified in the Statement of accession, the Bank automatically extends the Deposit storage period for a new one equal to the main Deposit storage period specified in the Statement of accession. In this case, the interest rate on a new Deposit storage term is set at the interest rate amount applicable in the Bank for this Deposit type and published on the official website of the Bank on the day of the corresponding auto-renewal. Each new Deposit storage period starts counting from the day following the end date of the previous Deposit storage period.**	
23	3. Information about the Client's expenses and requirements for the Client	
24	Payments for additional and related Bank services required for concluding the Bank Deposit Agreement:	
25	opening a current account	Free
26	other services required for entering into a Bank Deposit Agreement	Not provided
27	Taxation of income received from investment (deposit) operations:	
28	personal income tax, UAH.	18.0 % of accrued interest on the Deposit
29	military fee, UAH.	1.5 % of accrued interest on the Deposit
30	**Warning: the Client submits documents confirming the sources of funds, if the Deposit amount is equal to or exceeds the amount (the one specified by the legislation of Ukraine) or is equal to or exceeds such an amount in foreign currency, Bank metals, equivalent to the official UAH exchange rate to foreign currencies and Bank metals**	

31	**Consequences of returning a fixed-term Bank Deposit upon the Client's demand before the expiration of the Bank Deposit Agreement: early refund of a fixed-term Bank Deposit is not provided for by terms of the Agreement.**	
32	**Warning: the income from the fixed-term Deposit may be reduced in accordance with terms of this Agreement in case of early termination of the Bank Deposit Agreement at the Client's demand.** **Comply with the legislation of Ukraine:** **return of the fixed-term Deposit and the accrued interest on this Deposit to the depositor at his/her demand before the expiration of the term or before other circumstances determined by the Agreement occurred is possible only in cases stipulated by terms of the fixed-term Bank Deposit Agreement;** **in case if the Client / Depositor does not require the return of the fixed-term Deposit amount upon expiry of the period specified in the Bank Deposit Agreement or repayment of the Deposit made on other repayment conditions, after the circumstances determined by the Agreement occurred, the Agreement is considered extended on the Demand Deposit terms except as otherwise provided for in the Agreement: after the expiration of the term established by the Agreement, the Deposit amount is returned in the order specified in clause 18 of this Table**	
33	Return of a fixed-term Bank Deposit to the Client upon the Client's demand before the Bank Deposit Agreement is expired	Not available (not provided for by terms of the Agreement)
34	Interest rate at an early termination of the Bank Deposit Agreement upon the Client's demand, % per annum	Early refund of a fixed-term Bank Deposit is not provided for by terms of the Agreement
35	4. The Client's rights according to the legislation of Ukraine	
36	Providing the Bank with the consent to process, including the collection of personal data for purposes incompatible with those preceding the conclusion of the Bank Deposit Agreement, or which are assigned to its execution, unless otherwise provided by the Law of Ukraine "On personal data protection", as well as revoking this consent at any time.	
37	Obtaining information about conditions for granting access to personal data, information about third parties to whom the Client's personal data is transmitted: The procedure of access to personal data of third parties is determined by terms of the personal data subject consent to process these data provided to the personal data holder, or comply with requirements of the law. The Client has the right to obtain any information on him/herself from any subject of relations linked to personal data, provided that the request submitted by the Client specifies as follows: last name, first name and patronymic, place of residence	

	(current location) and details of the document certifying the individual submitting such a request, except in cases established by law. The Bank does not transfer the Client's personal data to third parties, except in cases where such transfer is required by law, at the Client's demand, or in other cases stipulated by applicable law or the Agreement.
38	Familiarization with the information on the Bank's website related to the Bank's participation in the Deposit Guarantee Fund for Individuals and with the content of the Certificate on the Deposit Guarantee System for Individuals: https://mtb.ua/ru/FGV
39	5. Submitting the Client's application and terms for its consideration:
40	In the Bank:
41	Name: MTB BANK PJSC Адрес: 68003, Ukraine, Odessa region, City of Chernomorsk, 28 Prospect Mira Contact phone numbers: 0 800 500 255 For other countries: +38 (0482) 305-905 Fax: +38 (0482) 301-302 E-mail address: office@mtb.ua Official website: https://mtb.ua/ru Term for the application to be considered is no more than one month from the date of its receipt. The total term for considering the application (in case of its extension, if it is impossible to resolve issues raised in the application within a month) should not exceed forty-five days, or
42	at the National Bank:
43	list of contact details is available in the section "Citizen Appeals" on the page of the official Internet representative office of the National Bank https://bank.gov.ua/contacts-details#section-2 The term of considering the application: no more than one month from the date when it has been received. The total period for considering applications (in case of its extension, if it is impossible to resolve issues raised in the application within a month) should not exceed forty five days, or
44	at the court:
45	the Client applies to the judicial authorities in the manner determined by the legislation of Ukraine (clients - consumers of financial services are exempt from paying the court fee for claims related to violation of their rights as consumers of services).

The Public offer can be found by reference below:
https://mtb.ua/ru/Public-Offer-Bank-Deposit