



Information

on essential characteristics of the “**PATRIOTIC**” 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	USD: 0.01%;
10	Term of Deposit	6 months
11	Currency of Deposit	USD
12	Minimum Deposit amount	1 000,00 USD

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’). Placement of a deposit involves purchase of non-cash foreign currency (USD) using the UAH-denominated funds deposited on the Depositor's current account, at the official exchange rate of the National Bank of Ukraine prevailing on the transaction date, for further depositing of the purchased foreign currency with the Bank for a fixed period, without submission by the Depositor of the foreign currency purchase application.
14	Type of Bank Deposit Agreement	Fixed-term deposit
15	Terms of Deposit withdrawal (partial withdrawal) during the term of the Bank Deposit Agreement)	Not provided
16	Conditions for replenishment of Deposit within the period of the Bank Deposit Agreement validity	Not provided
17	Deposit refund procedure	Repayment of a deposit at maturity date thereof, shall be in UAH; the amount in foreign currency (USD) is to be sold at the NBU's official exchange rate at the deposit repayment date, without submission by the Depositor of the foreign currency sale application, with the UAH equivalent of the respective amount to be credited to the current account in national currency specified in the application for accession to Bank Deposit Agreement.
18	Payment of interest on the Deposit	The interest on the deposit principal is capitalised on a monthly basis. Upon deposit maturity date, the interest accrued shall be paid in the UAH; the foreign currency (USD) is to be sold at the NBU's official exchange rate at the deposit repayment date, without submission by the Depositor of the foreign

		currency sale application, with the UAH equivalent of the respective amount to be credited to the current account in national currency specified in the application for accession to Bank Deposit Agreement.
19	The procedure for calculating interest on the amount of the deposit: from the day following the day of receipt of cash or bank metals to the bank, until the day preceding the day the cash or bank metals are returned to the depositor or debited from the depositor's deposit account for other reasons	
20	Automatic extension of the Bank Deposit Agreement comply with the terms of the Agreement	Yes / no - at the client's choice (determined by the terms of the agreement)
21	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	
22	3. Information about the Client's expenses and requirements for the Client	
23	Payments for accompanying Bank services required for concluding the Bank Deposit Agreement:	
24	opening a current account	Free
25	other services required for entering into a Bank Deposit Agreement	Not provided
26	Taxation of income received from investment (deposit) operations:	
27	personal income tax, UAH.	18.0 % of accrued interest on the Deposit
28	military fee, UAH.	1.5 % of accrued interest on the Deposit
29	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 the terms of the Agreement

30	<p>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.</p> <p>Comply with the legislation of Ukraine:</p> <p>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;</p> <p>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</p>	
31	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)
32	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
33	4. The Client's rights according to the legislation of Ukraine	
34	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	
35	5. Submitting the Client's application and terms for its consideration:	
36	In the Bank:	
37	<p>the list of contact details of the bank is specified in lines 2, 4 - 7 of the table of Annex 4 to the Regulations on providing to clients information on banking and other financial services by banks. Term for the application to be considered is no more than one month from the date of its receipt.</p> <p>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</p>	
38	at the National Bank:	

39	<p>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</p> <p>The term of considering the application: no more than one month from the date when it has been received.</p> <p>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</p>
40	at the court:
41	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 Invitation to entering into Integrated Banking Service Agreement is available at: <https://www.mtb.ua/public-offer-mtb>