Effective as of 18.09.2023

Information

on essential characteristics of the "MOBILE CAPITAL" 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	Banking License № 66 subject to the Extract from the State Register of banks d/d 16.08.2021 №ДРБ - 000018 issued by the NBU
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: 5%
10	Term of Deposit	Demand
11	Currency of Deposit	UAH
12	Minimum deposit amount	Missing
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 Agreement on issuing and servicing a personal payment card, providing an authorized overdraft and remote banking services (hereinafter - the 'Agreement')

14	Type of Bank Deposit Agreement	Demand deposit with the issuing of a payment card
15	Terms of Deposit withdrawal (partial withdrawal) duringthe term of the Bank Deposit Agreement)	Upon the first demand of the Client, in the amount of the balance
16	Conditions for replenishment of Deposit within the period of the Bank Deposit Agreement validity	Provided, without restrictions
17	Deposit refund procedure	Refund upon demand at the Bank's cash desk or ATM. Ability to settle in the retail and service network, and online.
18	Payment of interest on the Deposit	Transfer to a current account using a payment card: monthly (on the next to last business day of the month).
19	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.
20	Automatic extension of the Bank Deposit Agreement comply with the terms of the Agreement	Not provided (demand Deposit)
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 services of the bank, which are necessary for the conclusion of 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**	**The Demand Deposit is returned upon the first depositor's demand without loss of interest**
30	**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 in the Agreement**	
31	Return of a fixed-term Bank Deposit to the Client uponthe Client's demand before the Bank Deposit Agreement is expired	Available; the Demand Deposit is returned at the first Depositor's demand
32	Interest rate at an early termination of the Bank Deposit Agreement upon the Client's demand, % per annum	No loss of interest UAH: 5%
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	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. 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
38	at the National Bank:
39	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 five days, or
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