



**Information**  
**on the essential characteristics of «CARD FOR SEAFARERS GOLD» and «CARD FOR SEAFARERS PLATINUM» packages on current account maintenance using payment card [this information contains the general conditions of issuing a payment card by the bank and current account maintenance using these payment card services]**

**I. General information**

Table

N 3/Π	List	Information to be filled in by the bank	
1	2	3	
1	1. Information about the bank		
2	Name	MTB BANK PJSC	
3	Number and date of issuance of the banking license	License of the NBU No. 66 dated 19.03.2018	
4	Address	68003, Ukraine, Odesa region, Chornomorsk city, Myru Avenue, 28	
5	Contact phone number(s)	0 800 500 255 For other countries: +38 (0482) 305-905 Fax: +38 (0482) 301-302	
6	E-mail	<a href="mailto:office@mtb.ua">office@mtb.ua</a>	
7	Address of the official website	<a href="https://mtb.ua/">https://mtb.ua/</a>	
8	2. Characteristics of packages with the possibility of comparison:		
9	Name of the pricing package	<b>CARD FOR SEAFARERS GOLD</b>	<b>CARD FOR SEAFARERS PLATINUM</b>
10	Card type	Visa Gold	Visa Platinum
11	Client segment	Clients - seafarers	
12	Purpose	To receive salary of seafarers	
13	Account currency	US dollar (USD), euro (EUR), UAH	
14	Card expiration period	3 years	
15	Terms and procedure	Upon presentation of a passport or other identity document. In	

	for the client to purchase a package of services	<p>addition the Seafarer must present the seafarer's passport. In addition, resident individuals must present a document issued by the supervisory authority certifying their registration in the State Register of Individual Taxpayers. The full list of documents can be found <a href="#">here</a>.</p>	
16	Advantages of banking services	<ul style="list-style-type: none"> <li>• connection of RB Services: SMS-Banking, Internet-Banking, Mobile Banking, E-mail-Banking;</li> <li>• contactless payment for purchases from <a href="#">GooglePay/ ApplePay</a>;</li> <li>• <a href="#">3D Secure</a> secure online payment service;</li> <li>• issue of an additional VisaGold card for a family member;</li> <li>• conducting non-cash payments at points of sale and the Internet without a fee;</li> <li>• <a href="#">Concierge-service from «UkrAssist»</a> - a way to quickly obtain the necessary and reliable information in the main areas of life and activities of the client, as well as order booking services 24 hours a day, 365 days a year;</li> </ul>	<ul style="list-style-type: none"> <li>• connection of RB Services: SMS-Banking, Internet-Banking, Mobile Banking, E-mail-Banking;</li> <li>• contactless payment for purchases from <a href="#">GooglePay/ ApplePay</a>;</li> <li>• <a href="#">3D Secure</a> secure online payment service;</li> <li>• issue of an additional VISA Platinum card for a family member;</li> <li>• conducting non-cash payments at points of sale and the Internet without a fee;</li> <li>• <a href="#">Concierge-service from Visa</a> - a way to quickly obtain the necessary and reliable information in the main areas of life and activities of the client, as well as order booking services 24 hours a day, 365 days a year;</li> <li>• <a href="#">Chat bot Concierge from Visa</a>;</li> <li>• <a href="#">VISA</a> - privilege program — special discount programs and privileges from payment systems. Providing special premium offers, discounts and rebates in the trade and service network in Ukraine and abroad;</li> <li>• <a href="#">“Priority Pass” service</a> — comfortable space in more than 1,200 VIP-lounges of airports in more than 500 cities of the world;</li> <li>• free visit to business halls under the <a href="#">Lounge Key</a> program 2 times a year; <ul style="list-style-type: none"> <li>• free luggage packing at Boryspil airport 2 times a year.</li> </ul> </li> </ul>
17	<b>Warning:</b>	<p><b>The Client (Payment Card Holder) has no right to transfer the payment card for use to third parties, as well as to disclose the PIN code, card number, its validity and CVV2 code. The Client should not keep the PIN code together with the card,</b></p>	

		<p>write it on the card.</p> <p>In case of loss/theft of the payment card or if it became known about its illegal use, the Client must immediately inform the bank to block the account and put the payment card in the stop list. To place a payment card in the stop list, you need to call the bank to identify you as the Payment Card Holder by one of the phones: (0482) 305-905, 0-800-500-255 (toll-free), (044) 290-93- 10, 0-800-50-555-50 (toll-free). After the call, you must confirm your oral request to the bank in writing, by fax (or by submitting an application to the bank in person) within five banking days.</p> <p>The Payment Card Terms of Use can be found <a href="#">here</a>.</p> <p>The Bank is prohibited from requiring the Client to purchase any goods or services from the bank or a related person as a mandatory condition for the provision of these services (except for the provision of services included in the package of banking services).</p>	
18	Possible consequences for the client in the case of using the banking service	<p>For unauthorized overdraft (excess of the amount of the expense transaction over the amount of the balance on the payment card) the interest rate on the amount of the excess is accrued — 50% per annum in UAH and 24% per annum in US dollars and euros (under previously concluded agreements).</p> <p>In case of non-compliance with the <a href="#">Payment Card Terms of Use</a> (including non-compliance with the security recommendations posted on the bank’s website), the Client may suffer financial losses and damages.</p>	
19	Registration of the main card within the package of services	50 UAH	100 UAH
20	Estimated maintenance of the main card, per month:	50 UAH (free of charge in case of fulfillment of the card payment limit via POS-terminal and Internet in the amount of 3 000 UAH per month)	100 UAH (free of charge in case of fulfillment of the card payment limit via POS-terminal and Internet in the amount of 10 000 UAH per month)
21	Estimated maintenance of the main card, within the package of services, for a year:	Not charged	

22	Reissuance of the card after the expiration of the term and during the action at the initiative of the bank	Included in the cost of settlement and cash service package	
23	Registration of an additional card	Included in the cost of settlement and cash service package	
24	Estimated maintenance of an additional card, per month:	Not charged	
25	Estimated maintenance of an additional card, per year:	Included in the cost of settlement and cash service package	
26	Minimum size of the permanent balance	Absent	
27	Interest accrued on the account balance	Not charged	
28	Cash replenishment of the bank account	Included in the cost of settlement and cash service package	Included in the cost of settlement and cash service package
29	Non-cash crediting of funds	0,5%	0,4%
30	Cash withdrawal at ATMs and branches of MTB BANK PJSC, at ATMs of PUMB partner bank (Radius network)	Not charged	Not charged
31	Commission for conversion of funds	Included in the cost of settlement and cash service package	
32	<b>Warning:</b>	<b>Maintenance of an inactive card account by the client in USD, EUR (for which there were no income / expenditure transactions for 12 (twelve) months) in eq. 30 UAH (eq. 1.00 USD/EUR) per month.</b>	
33	You can get acquainted in detail with the current rates:	<a href="#">Rates</a>	
34	3. Additional services of packages with a possibility of comparison:		
35	SMS-Banking	10 UAH	
36	Internet-Banking,	Included in the cost of settlement and cash service package	

	Mobile Banking, E-mail-Banking	(service outside the package is not provided)	
37	Concierge Service	<p>The Client has the opportunity to connect to the service (service outside the package is not provided)</p> <p>Service cost: Gold 220 UAH per year; Platinum 450 UAH per year.</p>	Included in the cost of settlement and cash service package (service outside the package is not provided)
38	Priority Pass Service	Not provided	Included in the cost of settlement and cash service package (service outside the package is not provided)
39	Insurance of individuals traveling abroad from Respect IC (special offer)	<p>The Client has the opportunity to take advantage of a special offer on favorable terms (service outside the package is not provided)</p> <p>Cost: 25 UAH Validity of insurance: 7 days Insurance period: 365 days Sum insured: 30,000 euros Area of validity: Europe</p>	<p>The Client has the opportunity to take advantage of a special offer on favorable terms (service outside the package is not provided)</p> <p>Cost: 200 UAH Validity of insurance: 90 days Insurance period: 365 days Sum insured: 30,000 euros Area of validity: Europe</p>
40	Minimum total cost of the package per year:	50 UAH	100 UAH
41	Maximum total cost of the package per year (when choosing all paid additional services):	1245 UAH with connection of additional paid services: SMS-Banking, Concierge Service «Platinum», insurance special offer (items 35,37,39)	1 620 UAH with connection of SMS-Banking and additional paid insurance special offer (items 35,39)
42	4. Client's rights in accordance with the legislation of Ukraine		
43	Granting the bank consent to the processing, including collection, of personal data for purposes that are incompatible with the purposes preceding the conclusion of the Current Account Agreement using a payment card, or which are entrusted to its implementation, unless otherwise provided by the <a href="#">Law of Ukraine "On Personal Data Protection"</a> , and withdraw this consent at any time.		
44	Obtaining information about the conditions of granting access to personal data, information about third parties, to whom the Client's personal data is transferred: The procedure for access to personal data of third parties is determined by the conditions of consent of the personal data subject to the processing of such data provided by the owner of personal data, or in accordance with the requirements of the law. The Client has		

	<p>the right to receive any information about himself/herself from any subject of relations related to personal data, provided that in the request, submitted by the Client, there is the following information: surname, name and patronymic, place of residence (stay) and details of the document certifying the individual, who submits the request, except as provided by law.</p> <p>The Bank does not transfer the Client's personal data to third parties, except in cases, when such transfer is required by law, at the request of the Client or in other cases provided by applicable law or the Agreement.</p>
45	<p>Acquaintance with the information on the bank's website on the bank's participation in the Individuals' Deposit Guarantee Fund and the content of the certificate on the Individuals' Deposit Guarantee System: <a href="https://mtb.ua/FGV">https://mtb.ua/FGV</a></p>
46	<p>5. Submission of the Client's application and terms of its consideration</p>
47	<p>To the bank:</p>
48	<p>Name: <b>MTB BANK PJSC</b>  Address: 68003, Ukraine, Odesa region,  Chornomorsk city, Myru Avenue, bldg. 28  Contact telephone numbers: 0 800 500 255  For other countries: +38 (0482) 305-905 Fax: +38 (0482) 301-302  E-mail address: <a href="mailto:office@mtb.ua">office@mtb.ua</a>  Address of the official website: <a href="https://mtb.ua/">https://mtb.ua/</a>  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 application within a month) shall not exceed forty-five days, or</p>
49	<p>To the National Bank:</p> <p>The list of contact details is posted in the section "Citizens' Appeals" on the page of the official website of the National Bank: <a href="https://bank.gov.ua/contacts-details#section-2">https://bank.gov.ua/contacts-details#section-2</a></p> <p>The term for consideration of the appeal is not more than one month from the date of its receipt.</p> <p>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>
50	<p>To the court:</p>
51	<p>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)</p>

[Public Offering for conclusion of the Agreement on Issuance and Maintenance of Personal Payment Card, Provision of Authorized Overdraft and Remote Banking Services.](#)