



Information

on the essential characteristics of «OWN NEEDS CARD «CLASSIC», « OWN NEEDS CARD «GOLD», « OWN NEEDS CARD «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 | 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 | office@mtb.ua | | |
| 7 | Address of the official website | https://mtb.ua/ | | |
| 8 | | 2. Characteristics of packages with the possibility of comparison: | | |
| 9 | Name of the pricing package | «OWN NEEDS CARD «CLASSIC» | «OWN NEEDS CARD «GOLD» | «OWN NEEDSCARD «PLATINUM» |

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| 10 | Card type | Visa Classic | MasterCard Debit Gold Contactless /Visa Gold | VISA Platinum |
| 11 | Client segment | Clients - individuals | | |
| 12 | Purpose | For personal use (for own needs not related to the implementation of entrepreneurial and independent professional activity) | | |
| 13 | Account currency | hryvnia (UAH), US dollar (USD), euro (EUR) | | |
| 14 | Card expiration period | 3 years | | |
| 15 | Terms and procedure for the client to purchase a package of services | Upon presentation of a passport or other identity document. 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 here . | | |
| 16 | Advantages of banking services | <ul style="list-style-type: none"> • free non-cash enrollment; • free cash replenishment; • free receipt of cash within the limit (more information in line 30); • SMS-Banking, Internet-Banking, Mobile Banking, E-mail-Banking; • contactless payment for purchases from GooglePay / ApplePay; • 3D Secure online payment service; • conducting non-cash payments in retail outlets and the Internet without a fee; • issuance of an additional card for a family member; • no minimum balance on the card; • no non-reducible balance on the card; | | |
| | | | privileges program from Visa / MasterCard Worldwide -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 | privileges program VISA - 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 |

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| | | | <ul style="list-style-type: none"> • participation in the bonus program– <u>MasterCard – more (for MasterCard cards;</u> | <p><u>«Concierge-service from Visa »</u> - 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;</p> |
| | | | <p><u>service «Priority Pass»</u> - comfortable space in more than 1300 VIP- lounges of airports in more than 600 cities of the world.</p> | <p>Protection of purchases and extended warranty on the goods paid by the card – insurance against loss, theft of the goods: within 90 days from the date of purchase</p> <p><u>«Lounge Key» service</u> - comfortable waiting for flights, safe stay at airports, possibility to hold meetings in conference halls, free access to the Internet in more than 820 lounges in 450+ cities, the number of which is constantly growing. The service is provided with a Visa Platinum/Visa Infinite card (provided free of charge, subject to card costs in the amount determined by the Visa payment system): 2 visits</p> |

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| | | | | per year |
| 17 | Warning: | <p>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, 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 here.</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 — 65% per annum in UAH and 35% per annum in US dollars and euros.</p> <p>In case of non-compliance with the Payment Card Terms of Use (including non-compliance with the security recommendations posted on the bank’s website), the Client may suffer financial losses and damages.</p> | | |

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| 19 | Registration of the main card within the package of services | Not charged | 149 UAH | 290 UAH |
| 20 | Estimated maintenance of the main card, per month: | Not charged | 25 UAH (free of charge in case of fulfilling the limit of card payments through the POS-terminal and the Internet in the amount of 5 000 UAH. per month or account balance from 10 000 UAH. | 100 UAH (free of charge in case of fulfilling the limit of card payments through the POS-terminal and the Internet in the amount of 10 000 UAH per month or account balance from 20 000 UAH) |
| 21 | Estimated maintenance of the main card, within the package of services, per 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 | 60 UAH | 100 UAH | 200 UAH |
| 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 | | |

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| 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 | |
| 29 | Non-cash crediting of funds | Not charged | |
| 30 | Cash withdrawal at ATMs and branches of the MTB BANK PJSC | 1% + 5 UAH | within the limit of 10 000 UAH per month. - not charged, over the limit of 1% + 5 UAH |
| | Cash withdrawal at ATMs of other Banks of Ukraine | 1,5% + 5 (₴KB.USD/EUR/CNY) | |
| | Cash withdrawal registers and ATMs of other banks outside of Ukraine | 2% min 5 USD/5 EUR/ 35 CNY | |
| 31 | Commission for conversion of funds | Included in the cost of settlement and cash service package | |
| 32 | Warning: | Maintenance of an inactive card account by the client in UAH, USD, EUR (for which there were no income / expenditure transactions for 12 (twelve) months) - 30 UAH (eq. 1,00 USD/EUR) per month | |
| 33 | You can acquaint with the current rates: | <u>Rates</u> | |
| 34 | 3. Additional services of packages with a possibility of comparison: | | |
| 35 | SMS-Banking, per month | 20 UAH per month | |
| 36 | Mobile application MTB360, E-mail-Banking | Included in the cost of settlement and cash service package(service outside the package is not provided) | |
| 37 | Concierge Service | Not provided | Included in the cost of settlement and cash service package (service outside the package is not provided) |
| 38 | Priority Pass Service | Optionally, the Client has the opportunity to connect to the service(the service outside the package is not provided) Service cost: 1200 UAH per year | |

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| 39 | Insurance of individuals traveling abroad from Respect IC (special offer) | Not issued | | <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: 70 UAH Validity of insurance:14 days Insurance period:365 days Amount of insurance:30,000 euros Area of validity:Europe</p> |
| 40 | Minimum total cost of the package per year: | 0 UAH | 149,00 UAH in case of fulfilling the conditions of card payments (according to item 20) and without connection of additional paid services | 290,00 UAH in case of fulfilling the conditions of card payments (according to item 20) and without connection of additional paid services |
| 41 | Maximum total cost of the package per year (when choosing all paid additional services): | 0 UAH | 1 649 UAH in case of non- fulfillment of card payment conditions (according to item 20) and connection of additional paid services: Priority Pass service (item 38) | 2 760 UAH in case of non- fulfillment of card payment conditions (according to item 20) and connection of additional paid services: Priority Pass service and a special insurance offer (items 38,39) |
| 42 | 4. Client's rights in accordance with the legislation of Ukraine | | | |
| 43 | 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: https://mtb.ua/FGV | | | |
| 44 | 5. Submission of the Client's application and terms of its consideration | | | |
| 45 | To the bank: | | | |

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| 46 | the list of contact data of the bank is specified in lines 2, 4 - 7 of table of appendix 4 to the Regulations on information support of clients by banks concerning banking and other financial services. 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 |
| 47 | To the National Bank: |
| 48 | The list of contact details is posted in the section “Citizens’ Appeals” on the page of the official website of the National Bank: https://bank.gov.ua/contacts-details#section-2 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 |
| 49 | To the court: |
| 50 | 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) |

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