



Information
on the essential characteristics of CARD FOR PENSIONS AND SOCIAL PAYMENTS «CLASSIC» package 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/II	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	«CARD FOR PENSIONS AND SOCIAL PAYMENTS «CLASSIC»
10	Card type	Visa Classic
11	Client segment	Clients are individuals: pensioners and recipients of social benefits
12	Purpose	For receiving pensions and social benefits
13	Account currency	UAH
14	Card expiration period	1 year
15	Terms and procedure for	Upon presentation of a passport or other identity document.

	the client to purchase a package of services	In addition, resident individuals must present a document issued by the supervisory authority certifying their registration in the State Register of Individual Taxpayers. Pensioners must additionally present a pension certificate. The full list of documents can be found here .
16	Advantages of banking services	<ul style="list-style-type: none"> • free registration of the main card; • free enrollment of pensions and social benefits; • free cash replenishment; • free issue of the additional card of equal class for a family member; • interest accrued on the account balance; • contactless payment for purchases from Google Pay / ApplePay; • secure online payment service 3D Secure; • non-cash payments in the trade and service network and the Internet - commission-free; • card payment up to 1500 UAH, without entering PIN-code and signature, contactless, off-line and on-line; • E-mail-banking / Internet-banking / Mobile banking / SMS-banking;
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	For unauthorized overdraft (excess of the amount of the

	the client in the case of using the banking service	<p>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.</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>
19	Registration of the main card within the package of services	Included in the cost of settlement and cash service package
20	Estimated maintenance of the main card, per month:	Not charged
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	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:	Not charged
26	Minimum size of the permanent balance	Absent
27	Interest accrued on the account balance	8 % per annum
28	Cash replenishment of the bank account	Included in the cost of settlement and cash service package
29	Non-cash crediting of funds, pensions and/or social benefits	Included in the cost of settlement and cash service package
30	non-cash crediting of funds <u>not related</u> to receiving pensions and / or social benefits	0,9 %

31	cash withdrawal at ATMs and branches of PJSC MTB BANK and at ATMs of PUMB partner bank ("Radius" network)	Not charged
32	cash withdrawal at ATMs of other banks	within the limit of 8 000 UAH per month. - not charged, over the limit 1,5% + 5 UAH
33	Fee for conversion of funds if the currency of the transaction differs from the currency of the account	Included in the cost of settlement and cash service package
34	You can get acquainted in detail with the current rates:	Rates
35	3. Additional services of packages with a possibility of comparison:	
36	Comprehensive service Remote banking service: SMS-Banking, Internet-Banking, Mobile Banking, E-mail-Banking	Included in the cost of settlement and cash service package (not provided separately)
37	Minimum total cost of the package per year:	0 UAH
38	Maximum total cost of the package per year:	0 UAH
39	4. Client's rights in accordance with the legislation of Ukraine	
40	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	
41	5. Submission of the Client's application and terms of its consideration	
42	To the bank:	
43	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	
44	To the National Bank:	
45	The list of contact details is posted in the section "Citizens' Appeals" on the page of the	

	<p>official website of the National Bank: https://bank.gov.ua/contacts-details#section-2</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>
46	To the court:
47	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 Services.](#)