Enters into force on 20.07.2020

Information
on the essential characteristics of the current account using «INSTANT CARD» 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

No.	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	INSTANT CARD
10	Card type	MC Debit Standard Contactless PPC
11	Client segment	Clients - individuals
12	Purpose	For personal use (for own needs not related to entrepreneurial and independent professional activity)
13	Account currency	Hryvnia (UAH), US dollar (USD), euro (EUR)
14	Card expiration period	2 years
15	Terms and procedure for the client to purchase a	Upon presentation of a passport or other identity document. In addition, resident individuals must present a document issued

	package of services	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	• connection of RB Services: SMS-Banking, Internet-Banking, Mobile Banking, E-mail-Banking; • contactless payment for purchases from GooglePay/ ApplePay (MasterCard); • 3D Secure secure online payment service; • cash withdrawal without commission at any ATM of Ukraine (hryvnia); • participation in bonus program – MasterCard – more; • conducting non-cash payments at points of sale and the Internet without a fee; • absence of the permanent balance on the card.
17	**Warning:**	**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.** **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.** **The Payment Card Terms of Use can be found here.** **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).**
18	**Possible consequences for the client in the case of using the banking service**	**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).** **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.
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, for a year:	20 UAH
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	Not provided
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	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	0.8%, min. 5.00 UAH / 1.00 USD / 1.00 EUR
30	Cash withdrawal at ATMs and branches of MTB BANK PJSC, at ATMs of PUMB partner bank (Radius network)	Not charged
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 get acquainted in detail with the current rates:	Rates
34	3. Additional services of packages with a possibility of comparison:	
35	Remote banking complex service: SMS-Banking, Internet-Banking, Mobile Banking, E-mail-Banking	Made at the request of the Client (service outside the package is not provided) 10 UAH per month
36	Minimum total cost of a payment card per year:	20 UAH
37	Maximum total cost of a payment card with RB Service (item 35) per year:	140 UAH
38	4. Client's rights in accordance with the legislation of Ukraine	
39	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 Law of Ukraine "On Personal Data Protection", and withdraw this consent at any time.	
40	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 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. 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.	
41	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	
42	5. Submission of the Client's application and terms of its consideration	
43	To the bank:	
44	Name: MTB BANK PJSC 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: office@mtb.ua	

	Address of the official website: https://mtb.ua/ 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
45	To the National Bank:
46	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
47	To the court:
48	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.