



**Information**  
**on the essential characteristics of “ALL INCLUSIVE (STANDARD)” and “ALL INCLUSIVE (GOLD)” packages on current account maintenance using “SALARY 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<br>No. 66 dated 19.03.2018                                    |                                |
| 4   | Address  | 68003, Ukraine, Odesa region,<br>Chornomorsk city, Myru Avenue, 28               |                                |
| 5   | Contact phone number(s)  | 0 800 500 255 For other countries: +38 (0482) 305-905<br>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  | ALL INCLUSIVE (STANDARD)   | ALL INCLUSIVE (GOLD)           |
| 10  | Card type  | MasterCardDebit<br>Standard<br>Contactless/VisaClassic                           | MasterCardDebitGoldContactless |
| 11  | Client segment   | Clients – individuals within the framework of salary projects                    |                                |
| 12  | Purpose  | To receive a salary  |                                |
| 13  | Account currency   | Hryvnia (UAH)  |                                |
| 14  | Card expiration period   | 2 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, 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 GooglePay/ApplePay (MasterCard);</li> <li>• 3D Secure secure online payment service;</li> <li>• cash withdrawal without commission at any ATM of Ukraine (hryvnia);</li> <li>• participation in <a href="#">bonus program – MasterCard – more</a>;</li> <li>• Cash-back to the Products category – 1 %;</li> <li>• issue of an additional Debit MC Standard Contactless/VISA Classic card for a family member;</li> <li>• cashless payments at points of sale and the Internet without a fee;</li> <li>• absence of the permanent balance on the card;</li> <li>• accrual of increased interest on the balance of own funds.</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 with GooglePay/ApplePay (MasterCard);</li> <li>• 3D Secure secure online payment service;</li> <li>• cash withdrawal without commission in any ATM of Ukraine (MasterCardDebit);</li> <li>• participation in <a href="#">bonus program – MasterCard – more</a>;</li> <li>• Cash-back to the Products category – 2 %;</li> <li>• issue of an additional Debit MC GoldContactless/VISA Gold card for a family member;</li> <li>• conducting non-cash payments without commission in sale points and the Internet around the world (in Ukraine and abroad)</li> <li>• absence of the permanent balance on the card (UAH);</li> <li>• accrual of increased interest on the balance of own funds;</li> <li>• concierge service “Gold” — a way to quickly obtain the necessary and reliable information in the main areas of life and activities of the client, as well as ordering and booking services 24 hours a day, 365 days a year;</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>• <a href="#">MasterCardWorldwide</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> </ul> |

|    |  |   |  |
|----|--|---|--|
|    |  |   | <ul style="list-style-type: none"> <li>• VISA privilege program (to store additional VISA cards) 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> </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, write it on the card.</b></p> <p><b>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.</b></p> <p><b>The Payment Card Terms of Use can be found <a href="#">here</a>.</b></p> <p><b>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).</b></p> |  |
| 18 | <b>Possible consequences for the client in the case of using the banking service</b> | <p><b>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).</b></p> <p><b>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.</b></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:                                   | 12 UAH<br><br>(the rates may not be applied in compliance with  | 25 UAH<br><br>(the rates may not be applied in compliance with the requirements  |

|    |   | the requirements specified<br>in the <u>Rates</u> )  | specified in the <u>Rates</u> ) |
|----|---|--|---------------------------------|
| 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:   | 6 UAH  | 20 UAH                          |
| 25 | Estimated maintenance of an additional card, per year:  | Not charged  |                                 |
| 26 | Minimum size of the permanent balance   | Absent   | Absent                          |
| 27 | Interest accrued on the account balance   | Hryvnia (UAH) – 0,01 % per annum (for employees of commercial organizations within salary projects);<br>Hryvnia (UAH) – 8 % (for employees of budgetary organizations within salary projects);<br>Hryvnia (UAH) – 10 % (for employees of organizations within salary projects in compliance with the requirements specified in the <u>Rates</u> ); |                                 |
| 28 | Cash replenishment of the bank account  | Included in the cost of settlement and cash service package  |                                 |
| 29 | Non-cash crediting of funds   | Included in the cost of settlement and cash services of the enterprise on the salary project   |                                 |
| 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 UAH (for which there were no income / expenditure transactions for 12 (twelve) months) – 30 UAH 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 | Remote banking complex service: SMS-Banking, Internet-Banking, Mobile Banking, E-mail-Banking  | Included in the cost of settlement and cash service package (service outside the package is not provided)  |   |
| 36 | Cash-back Service  | The Client has the opportunity to connect to the Cash-back service free of charge (Products – 1 %), service outside the package is not provided                    | The Client has the opportunity to connect to the Cash-back service free of charge (Products – 2 %), service outside the package is not provided   |
| 37 | Gold Concierge Service   | Not provided   | Included in the cost of settlement and cash service package (service outside the package is not provided)<br>The cost of the service:<br>220 UAH per year   |
| 38 | Priority Pass Service  | Not provided   | The Client has the opportunity to connect to the service (service outside the package is not provided)<br>The cost of the service:<br>1,050 UAH per year  |
| 39 | Minimum total cost of the package per year:  | 12 UAH*12 months=144 UAH (the rate for settlement and cash service may not be applied in compliance with the requirements specified in the <a href="#">Rates</a> ) | 25 UAH*12 months=300 UAH without connection of additional paid services (the rate for settlement and cash service may not be applied in compliance with the requirements specified in the <a href="#">Rates</a> ) |
| 40 | Maximum total cost of the package per year (when choosing all paid additional services):   | 216 UAH with registration of an additional card (item 24)  | 1,810 UAH with connection of additional paid services: Gold Concierge Service, Priority Pass Service (item 37,38) and registration of an additional card (item 24)  |
| 41 | 4. Client's rights in accordance with the legislation of Ukraine   |  |   |
| 42 | 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.   |
| 43 | <p>Obtaining information about the conditions of granting access to personal data, information about third parties, to whom the Client’s personal data is transferred: <a href="#">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.</a></p> <p><a href="#">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.</a></p> |
| 44 | 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>  |
| 45 | 5. Submission of the Client’s application and terms of its consideration   |
| 46 | To the bank:   |
| 47 | <p>Name: <a href="#">MTB BANK PJSC</a><br/> Address: <a href="#">68003, Ukraine, Odesa region, Chornomorsk city, Myru Avenue, bldg. 28</a><br/> Contact telephone numbers: 0 800 500 255<br/> For other countries: +38 (0482) 305-905 Fax: +38 (0482) 301-302<br/> E-mail address: <a href="mailto:office@mtb.ua">office@mtb.ua</a><br/> Address of the official website: <a href="https://mtb.ua/">https://mtb.ua/</a></p> <p>The term for consideration of the appeal is not more than one month from the date of its receipt.<br/> 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>   |
| 48 | To the National Bank:  |
|    | <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><br/> The term for consideration of the appeal is not more than one month from the date of its receipt.<br/> 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>  |
| 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 Services.