



**Information
on the essential characteristics of «MTB ELITE» and «MTB GRAND» banking
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 and is not an offer to
provide these 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 package of services	MTB ELITE	MTB GRAND
10	Type of main card	MC World Elite / Visa Infinite	Visa Platinum
11	Type of additional cards	3 cards to choose from (MC World Elite, Visa Infinite)	2 cards to choose from (Visa Platinum, MC Gold Pay Pass, Visa Gold)

12	Client segment	Clients – individuals of the Personal Business Department of MTB BANK PJSC	
13	Purpose	For personal use (for own needs not related to entrepreneurial and independent professional activity)	
14	Account currency	UAH,USD, EUR	
15	Card expiration period	3 years	
16	Terms and procedure for the client to purchase a package of services	<p>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</p>	
17	Advantages of banking services	<ul style="list-style-type: none"> • connection of RB Services: SMS-Banking, Internet-Banking, Mobile Banking, E-mail-Banking; • contactless payment for purchases from Google Pay/ Apple Pay (MasterCard); • 3D Secure secure online payment service; • cash withdrawal without commission at any ATM of Ukraine (hryvnia); • conducting non-cash payments at points of sale and the Internet without a fee; • participation in bonus program – «MasterCard more»; • absence of the permanent balance on the card; • accrual of increased interest on the balance of own funds; • issue of a Visa 	<ul style="list-style-type: none"> • connection of RB Services: SMS-Banking, Internet-Banking, Mobile Banking, E-mail-Banking; • contactless payment for purchases from Google Pay/ Apple Pay (MasterCard); • 3D Secure secure online payment service; • cash withdrawal without commission at any ATM of Ukraine (hryvnia); • conducting non-cash payments at points of sale and the Internet without a fee; • participation in bonus program –«MasterCard more», if the additional card has a MasterCard type; • absence of the permanent balance on the card; • accrual of increased interest on the balance of own funds; • issue of a Visa Virtuon card for convenient payments on

		<p>Virtuon card for convenient payments on the Internet;</p> <ul style="list-style-type: none"> • concierge service «Mastercard»/«Visa» - 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; • Service «Fast Line» - comprehensive service for passengers traveling on international flights. • Service «Lounge Key» from «Mastercard» - free access to business lounges: Kyiv, Lviv, Kharkiv, Budapest, Bucharest, Vienna, Prague, Moscow, Tbilisi, Batumi and Chisinau. • Service «Priority Pass»- comfortable space in more than 1200 VIP-lounges of airports in more than 500 cities of the world; • Cash back for non-cash payment for goods and services: gas station-AUTO 	<p>the Internet;</p> <ul style="list-style-type: none"> •concierge service «Visa» - 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; • Service «Fast Line» - the service is not provided. • Service «Lounge Key» - the opportunity to visit any of the more than 1,000 business lounges around the world twice a year. •Service «Priority Pass»- comfortable space in more than 1200 VIP-lounges of airports in more than 500 cities of the world; • Cash back in case of non-cash payment for goods and services: not provided.
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		<p>- 3%, shops for men's and women's clothing, shoes and accessories - 2%, restaurants - 1%.</p> <p>The maximum return amount is 700 (seven hundred) UAH.</p>	
18	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><u>The Payment Card Terms of Use can be found here.</u></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>	
19	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 <u>Payment Card Terms of Use</u> (including non-compliance with the security recommendations posted on the bank's website), the Client may suffer financial losses and damages.</p>	
20	Registration of the main card within the package	Included in the cost of settlement and cash service package	

	of services		
21	Estimated maintenance of the main card, per month:	Not provided by the terms of the agreement	
22	Estimated maintenance of the main card, within the package of services, for a year:	4600 UAH	3300 UAH
23	Registration of an additional card	3 additional cards are included in the package price. Registration of each additional card is 200 UAH.	2 additional cards are included in the package price. Registration of each additional card is 200 UAH.
24	Estimated maintenance of an additional card, per month:	Not provided by the terms of the agreement	
25	Estimated maintenance of an additional card, per year:	Not provided by the terms of the agreement	
26	Minimum size of the permanent balance	absent	absent
27	Interest accrued on the account balance	UAH – 5,5% annual; USD – 0,5% annual; EUR - 0,3% annual	UAH – 4,5% annual; USD – 0,5% annual; EUR – 0,1% annual
28	Cash replenishment in the Bank's cash desk	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 received from other Banks	0,5 %, min. 5,00 UAH /1,00 USD/1EUR	0,6 %, min. 5,00 UAH /1,00 USD/1EUR
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	You can get acquainted in detail with the current tariffs by following the link:	<u>Download</u>	<u>Download</u>

33	3. Additional services of packages with a possibility of comparison:		
34	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)	
35	Concierge Service	Included in the cost of settlement and cash service package, is not provided separately	Included in the cost of settlement and cash service package, is not provided separately
36	Medical insurance, individuals - holders of the main card, from Insurance Company "Universalna"	Twenty-four hour ambulance call through Assistance of Insurance Company "Universalna". The insurance amount is 14,000 UAH. Term - 1 year.	Not provided
37	Insurance of individuals traveling abroad from Insurance Company "Respect"	At the client's option for an additional fee Cost: 200 UAH. Validity: 90 days of insurance coverage Insurance period: 365 days Insurance amount: 30,000 EUR Territory: Europe	At the client's option for an additional fee Cost: 200 UAH. Validity: 90 days of insurance coverage Insurance period: 365 days Insurance amount: 30,000 EUR Territory: Europe
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		

	<p>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>
41	<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: https://mtb.ua/FGV</p>
42	<p>5. Submission of the Client's application and terms of its consideration</p>
43	<p>To the bank:</p>
44	<p>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</p>
45	<p>To the National Bank:</p>
46	<p>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</p>
47	<p>To the court:</p>
48	<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>

[The public offer is available.](#)