



**Information**  
**on essential characteristics of the service for providing a consumer loan (without collateral) "Benefit\_NEW Credit card"**

**(this information contains general terms and conditions for providing consumer loan services by the Bank and is not an offer for granting these services. The offered individual terms will depend on results of the creditworthiness assessment performed by the Bank and based on the information received from the Customer, as well as on other sources, subject to availability of legitimate reasons for this, and are provided to the Customer prior to concluding the Consumer Loan Agreement in the form of a consumer loan passport)**

I. General data

Table

No	Type of information	Information to be completed by the Bank
1	2	3
1	1. Information on the Bank	
2	Name	MTB BANK PJSC
3	Bank license number and date	NBU License # 66 dated 19.03.2018
4	Address	68003, Ukraine, Odessa region, City of Chornomorsk, 28 Prospect Mira
5	Contact Number (s)	0 800 500 255 For other countries: +38 (0482) 305-905 Fax: +38 (0482) 301-302
6	Email address	office@mtb.ua
7	Official website address	<a href="https://mtb.ua">https://mtb.ua</a>
8	2. Basic terms of the consumer loan	
9	The purpose of obtaining a loan	Consumer needs
10	Target Customer group	<ul style="list-style-type: none"> <li>• Individuals - citizens of Ukraine, individuals - residents of Ukraine, officially employed.</li> <li>• Age of the Customer - from 18 (at the time of application) up to 65 (at the time of loan repayment)</li> </ul>
11	Amount / loan limit, UAH	From 1,000 UAH up to 170 000 UAH For clients segment «Personal» - up to 300 000 UAH

12	Loan term, days / month / year	From 12 (twelve) months with an automatic renewal
13	Interest rate,% per annum	0.001% per annum for using credit funds during the grace period  55.0% per annum for using the authorized (permitted) limit
14	Interest rate type (fixed / adjustable)	Fixed
15	Effective annual interest rate,% per annum	From 0,001% up to 81,95%
16	Customer's own payment, % of the loan amount	N/A
17	3. Information on the estimated total cost of a consumer loan for a Customer	
18	Total loan costs [including interest on the use of the loan, bank fees and other expenses of the Customer for additional and related Bank services, the loan intermediary (if any) and of third parties], UAH	Up to 102 637.50 UAH (including % when receiving cash loans at ATMs and at bank branches)
19	Estimated total cost of the loan to the Customer for the whole loan term (loan amount and total loan costs), UAH	Up to 272 637.50 UAH (including % when receiving cash loans at ATMs and at bank branches)
20	4. Consumer loan repayment procedure	
21	Repayment period:	
22	Loan amount	Until the 25 <sup>th</sup> day of each month, the minimum payment is 5% (five percent) of the actual amount of the credit line used, including accrued interest for using the credit line, as of the last day of the reporting settlement cycle.
23	Loan interest	Until the 25 <sup>th</sup> day of each month, the minimum payment is 5% (five percent) of the actual amount of the credit line used, including accrued interest for using the credit line, as of the last day of the reporting settlement cycle.
24	Fees	Fees are debited by the Bank in a contractual manner in case if the Customer receives services defined by the Bank's current rates
25	Repayment scheme	Revolving credit line. A mandatory monthly payment is established, which includes 5% of the actual amount of the credit line used, including accrued interest for using the credit line, as of the last day of the reporting settlement cycle.  Complete repayment of the loan debt must be made before the end of the loan term.

26	Repayment method:	
27	through ATM	No fee
28	through the cash desk	No fee
29	through a remote service system	No fee
30	another way of repayment	Fee charged in case of funds transfer from accounts opened with other banks – comply with rates of another bank
31	WARNING: the Customer returns the loan amount, fees and interest for its use in accordance with terms of an agreement and requirements of the legislation of Ukraine	
32	5. Possible consequences in case of non-fulfillment by the Customer of obligations under the agreement	
33	Penalty (fine, forfeit) for late payment	of:
34	loan payments	N/A
35	loan interest	90% per annum fee for an unauthorized (overdue) credit card limit.
36	other payments	N/A
37	Penalty (fine, forfeit) for failure to comply with other terms of the agreement	90% per annum fee for an unauthorized (overdue) limit.
38	Other activities:	
39	the right of the Bank in cases specified in the agreement to demand early repayment of the loan payments and compensation of losses caused to it by breaching the obligations	
40	entering information into the loan bureau / Loan registry of the National Bank of Ukraine and generation of a negative loan history that may be taken into account by the Bank when deciding whether to grant a loan in the future.	
41	6. Customer's rights under the legislation of Ukraine	
42	Prior concluding the agreement:	
43	receiving explanations from the Bank in order to evaluate the agreement based on the Customer's needs and financial status	
44	free receipt of the draft agreement copy, upon request of the Customer in a paper or electronic form (at his/her choice), except when the Bank does not want to proceed with concluding an agreement with the Customer	
45	appeal to the Bank aimed at being familiarized with the information based on which the Customer's creditworthiness is evaluated, taking into account the information contained in the loan bureau / National Bank's Loan Register	
46	After concluding the agreement:	
47	recession from the consumer loan agreement within 14 calendar days from the date of concluding this agreement (in case of recession from such agreement, the Customer pays interest for the period from the date of receiving funds to the date of their return at the interest rate established by this agreement, and performs other	The Customer has the right to withdraw from the consumer loan agreement within 14 calendar days comply with the procedure and under conditions defined by the law of Ukraine "On consumer lending".

	actions provided for by the law of Ukraine "On consumer lending" or the agreement)	
48	7. Making a Bank's decision to consider an application for a consumer loan	
49	The term for the Bank's decision on the application (after receiving all therequired documents), days	1 working day
50	The validity period for the Bank's decision on the application, days	60 calendar days
51	8. Submitting the request by the client and terms for its consideration	
52	To the Bank:	
53	<p>List of the Bank's contact details is indicated in lines 2, 4 - 7 of the table in Appendix 3 to the Regulation on the information provided by banks to the customers in relation to banking and other financial services (hereinafter referred to as the 'Regulation').</p> <p>The deadline for considering the application is no more than one month since the date of its receipt.</p> <p>The total period for considering the appeal (if it is extended, and if it is impossible to resolve the issues raised in the appeal within one month) should not exceed forty-five days, or</p>	
54	To the National Bank of Ukraine:	
55	<p>List of contact details is available in the section "Citizens' Appeals" on the page of the official Internet representative office of the National Bank of Ukraine.</p> <p><a href="https://bank.gov.ua/ua/consumer-protection/citizens-appeals">https://bank.gov.ua/ua/consumer-protection/citizens-appeals</a></p> <p>The term for considering the appeal is not more than one month from the date of its receipt. The total term for considering the appeal (in the case of its extension, if it is impossible to resolve issues raised in the appeal within one month) should not exceed forty-five days. or</p>	
56	In court:	
57	The Customer appeals to the judicial authorities comply with the procedure established by the legislation of Ukraine (Customers - consumers of financial services are exempted from paying court fees for claims related to violation of their rights as consumers of services).	

The public offer can be viewed using the following web reference address: <https://www.mtb.ua/public-offer-mtb>