



Valid from July 20,
2020

Information
on the essential characteristics of the service of providing consumer credit (without
collateral)

“WEALTH” Credit card”

(this information contains the general conditions for the provision of consumer lending services by the bank and is not a proposal for provision of these services. The proposed individual conditions will depend on the results of the bank's assessment of lending capacity carried out on the basis of information received from the customer and from other sources if there are such legal grounds, and will be provided to the client before concluding a consumer loan agreement in the form of a consumer loan information)

Table

No.	Information type	Information to be filled in by the bank
1	2	3
1	1. Information on the bank	
2	Name	PJSC “MTB BANK”
3	Number and date of the banking license issuance	License of the NBU No. 66 of March 19, 2018.
4	Address	28, Myru Avenue, Chornomorsk City, Odessa Region, Ukraine, 68003
5	Contact phone number (s)	0 800 500 255 For other countries: +38 (0482) 305-905 Fax: +38 (0482) 301-302
6	E-mail address	office@mtb.ua
7	Official website address	https://mtb.ua
8	2. Basic conditions of consumer credit	
9	The purpose of receiving a loan	Consumer needs
10	Target customer	<ul style="list-style-type: none"> • individuals-residents of Ukraine, holders of payment

	group	<p>cards within the package products of the Bank “MTB ELITE”, “MTB GRAND”.</p> <ol style="list-style-type: none"> 1. Individuals being serviced in the Bank for more than 12 (twelve) months and who are Bank’s "active" customers - the presence of monthly turnover on the current/card account, the presence of regular income. 2. Holders of deposits established with the Bank. 3. Individuals registered as individual entrepreneurs. 4. Top managers / founders / owners of companies serviced by the Bank as legal entities, incl. management - curators of divisions (Chairman of the Board, Chief Accountant, Deputy Chairman of the Board, Directors by areas) of PJSC “MTB BANK”. 5. Top managers / founders / owners of companies that are not clients of the Bank (with company registration period more than 12 (twelve) months). <ul style="list-style-type: none"> • Age of the Borrower - from 18 to 65 years (at the time of loan settlement). • Work experience in the company as a manager (item 4, item 5) - not less than 6 (six) months.
11	Loan amount/limit, UAH	up to UAH 300 000
12	Loan term, days/month/year	12 (twelve) months with automatic prolongation in accordance with the terms of the Agreement on the provision and use of a personal payment card or the Agreement on the provision of a credit limit on the card account concluded between the Bank and the Borrower.
13	Interest rate,% per annum	<p>0.001% for using the credit limit during the grace period.</p> <p>37.00%, if the Client uses the credit limit for more than the grace period and makes only the obligatory minimum payment in the amount of 5% of the used credit limit amount by the 25th day of the month following the month in which the debt arose.</p>
14	Interest rate type (fixed/variable)	fixed
15	Real annual interest rate,% per annum	0,001% to 45,5%
16	Customer's own payment, % of the loan amount	Not provided
17	3. Information on the estimated total cost of a consumer loan for the Customer	

18	Total loan costs [including interest on the loan, bank fees and other costs of the Customer for bank's additional and related services, credit intermediary (if any) and third parties], UAH	up to UAH 186 000.00 (including % upon receipt of cash loans at ATMs and branches of the Bank)
19	Estimated total cost of the loan for the Customer for the entire period of the loan use (loan amount and total loan costs), UAH	up to UAH 486 000.00 (including % upon receipt of cash at ATMs and branches of the Bank)
20	4. The procedure for repayment of a consumer loan	
21	Periodicity of repayment of:	
22	a loan amount	Monthly, by the 25th day of each month, the minimum payment is 5% (five percent) of the used amount of debt at the end of the settlement cycle of the previous month
23	percent for the loan use	Monthly, by the 25th day of the month following the month in which the debt arose.
24	fees	No
25	Repayment scheme	Monthly repayment of the principal debt on the loan in the amount of not less than 5% (five percent) of the used credit limit, debt at the end of the settlement cycle of the previous month. Full repayment of the loan must be carried out by the end of the loan term
26	Repayment method:	
27	via a self-service terminal	Not provided
28	via cash office	No-fee
29	via the remote service system	No-fee
30	other repayment method	In case of funds transfer from accounts opened in other banks - commission fee is paid according to the tariffs of another bank

31	Notice: the Customer repays the loan amount, commission and interest for its use in accordance with the terms of the agreement and the 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, late payment penalty) for late payment of:	
34	the loan payments	No
35	interest on the loan	Unauthorized/overdue debt - 80% per annum of overdue debt + a fine of UAH 300.00 once. Payment for unauthorized (overdue) limit.
36	other payments	No other payments
37	Penalty (fine, late payment penalty) for non-fulfillment of other conditions of the agreement	80% per annum of overdue debt + a fine of UAH 300.00 once.
38	Other measures:	
39	the right of the bank in the cases specified in the agreement to demand early repayment of loan payments and compensation for damages caused to it due to breach of obligation	
40	entering information into the credit bureau / Credit Register of the National Bank of Ukraine and forming a negative credit history, which may be taken into account by the Bank when making a decision on granting a loan in the future	
41	6. Customer's rights in accordance with the legislation of Ukraine	
42	Before concluding the agreement:	
43	receiving explanations from the bank in order to assess the agreement taking into account the Customer's needs and financial condition	
44	at the Customer's request, free-of-charge receipt of a copy of the draft agreement in paper or electronic form (at his choice), except when the bank does not wish to continue the process of concluding an agreement with the Customer	
45	appeal to the bank to get acquainted with the information on the basis of which the assessment of the Customer's loan capacity is carried out, including the information contained in the credit bureau / Credit Register of the National Bank of Ukraine	
46	After concluding the agreement:	
47	withdrawal from the consumer loan agreement (credit card) within 14 calendar days from the date of	The Customer has the right to withdraw from the consumer loan agreement (credit card) within 14 calendar days in

	conclusion of this agreement (in case of withdrawal from such agreement, the Customer shall pay an interest for the period from the date of receipt of funds to the date of their return at the interest rate set by this agreement), and perform other actions provided by the Law of Ukraine “On Consumer Lending” or the agreement)	the manner and under the conditions specified by the Law of Ukraine “On Consumer Lending”.
48	7. The decision of the bank for consideration of applications for a consumer loan	
49	Term for the bank to make a decision on the application (after receiving all the necessary documents), days	1 working day
50	Validity of the bank's decision on the application, days	60 calendar days
51	8. Submission of the application by the Customer and terms of its consideration	
52	To the bank:	
53	<p>the list of the bank contact details is indicated in lines 2, 4 - 7 of the table of Annex 1 to the Regulation on information support by banks of customers concerning banking and other financial services (hereinafter - the Regulation). The term for consideration of the application by the bank is not more than one month from the date of its receipt.</p> <p>The total term for consideration of the application (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>	
54	to the National Bank of Ukraine:	
55	<p>The list of contact details is posted in the section “The Citizens' Appeals” on the page of the official website of the National Bank of Ukraine.</p> <p>The term for consideration of the application is not more than one month from the date of its receipt.</p> <p>The total term for consideration of the application (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>	
56	to the court:	
57	the Customer shall apply to the courts in the manner prescribed by the legislation of Ukraine (customers - consumers of financial services are exempt from paying court fees for lawsuits related to the violation of their rights as consumers of services)	

You can get acquainted with the Public Offer at: <https://mtb.ua/Public-Offer-Banking-Services>

