

Comes into force from  
05.10.2020

## Information on the essential characteristics of the consumer credit service (without security)

### «Credit Card «WEALTH»

(this information contains the general terms and conditions for provision of consumer credit services by the bank and is not an offer for providing these services. The proposed individual terms and conditions will depend on the results of the bank's creditworthiness assessment conducted on the basis of information received from the client and from other sources if there are legal grounds, and are provided to the client before concluding a consumer credit agreement in the form of a consumer credit passport)

Table

N 3/П	Type of information	To be completed by the Bank
1	2	3
1	1. Bank information	
2	Name	MTB BANK PJSC
3	Banking License number and date	NBU License No. 66 dated 19.03.2018
4	Address	68003, Ukraine, Odeska oblast, Chornomorsk, Myru Avenue, 28
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 conditions of consumer credit	
9	Credit purpose	Consumer needs
10	Target group of customers	<p>Individuals – residents of Ukraine, holders of payment cards issued as part of the packaged products of the Bank - «MTB ELITE», «MTB GRAND».</p> <p>1. Individuals who have been with the Bank for more than 12 (Twelve) months and are «active» customers of the Bank Банку – monthly movements on the current/card accounts, regular stream of receipts to the accounts.</p> <p>2. Holders of deposits placed with the Bank.</p> <p>3. Individuals registered as Individual-Entrepreneurs.</p>

		<p>4. Top-managers / founders / owners of companies that take services from the Bank as legal entities, including, leadership group – executives in charge of structural divisions (Chairman of the Board, Chief Accountant, Deputy Chairmen of the Board, Area Directors) of PJSC "MTB BANK".</p> <p>5. Top-managers / founders / owners of companies that are not customers of the Bank (with period of registration more than 12 (Twelve) months).</p> <ul style="list-style-type: none"> <li>• Age of borrowers –18 - 65 (as of the loan maturity date).</li> <li>• Work experience in holding managerial positions (items 4, 5) – not less than 6 (Six) months.</li> </ul>
11	Loan amount/limit, UAH	Up to 300 000 <u>UAH</u>
12	Lending period, days/months/years	12 (Twelve) months, automatically renewable subject to the Agreement on the issuance and use of personal payment card or Agreement on card account credit limit made between the Bank and Borrower.
13	Interest rate, % p.a.	<p>0,001% throughout the grace period.</p> <p>37,00 %, if the credit limit is used by the Customer beyond the grace period, and the Customer makes only a minimum mandatory payment at the rate of 5% of the credit limit actually utilized, before the 25<sup>th</sup> day of the month following the debt incurrence month.</p>
14	Interest rate type (fixed / variable)	Fixed
15	Real annual interest rate, % per annum	0,001% to 86,93%
16	Customer's contribution, % of the loan amount	Not provided for
17	3. Information on the estimated total cost of consumer credit for a client	
18	Total credit costs [including interest on the loan, Bank fees and other costs for additional and related services of the Bank, credit intermediary if any) and third parties], UAH	Up to 188 100,00 UAH (including % on withdrawal of loan proceeds at ATMs and Branches of the Bank)
19	Estimated total credit costs to be incurred by customer throughout the credit term (credit amount and total credit costs), UAH	Up to 488 100,00 UAH (including % on withdrawal of loan proceeds at ATMs and Branches of the Bank)
20	4. Consumer loan repayment	

21	Repayment pattern:	
22	Principal balance	Before the 25 <sup>th</sup> day of each month, a 5% (Five per cent) minimum payment of the Credit Line amount actually disbursed, including the interest accrued, as of the last day of the reporting settlement cycle.
23	Loan interest	Before the 25 <sup>th</sup> day of each month, a 5% (Five per cent) minimum payment of the Credit Line amount actually disbursed, including the interest accrued, as of the last day of the reporting settlement cycle.
24	Fees	Are debited by the Bank on a contractual basis in case of customer receiving services on the basis of the current charges of the Bank
25	Repayment scheme	Revolving Credit Line. A mandatory monthly payment is fixed to include 5 % of the Credit Line amount actually disbursed, and the interest accrued, as of the last day of the reporting settlement cycle.  The loan balance must be repaid in full within the lending period.
26	Repayment method:	
27	Via self-service terminal	Not provided for
28	Over-the-counter	No-fee
29	Via the remote service system	No-fee
30	Other repayment method	In case of transfers from the accounts opened with other banks – a fee subject to other bank's charges
31	Condition: a customer is obliged to repay the loan amount, fees and interest on the loan in accordance with the terms of the Agreement and the requirements set forth in the legislation of Ukraine	
32	5. Potential consequences in case of a failure by customer to fulfill its obligations under the Agreement	
33	Default charge (penalty, fine) for late payment:	
34	Loan payments	None
35	Interest in the loan	Unauthorised/overdue debt – 80% p.a. of the overdue amount + a 300,00 UAH worth of penalty, one-off. A fee for unauthorized (overdue) limit.
36	Other payments	None
37	Default charge (penalty, fine) for breaching other terms of the Agreement	80% p.a. of the overdue debt amount + a 300,00 UAH worth of penalty, one-off.
38	Other measures:	
39	The right of the Bank, where provided for by the Agreement, to call in a loan and to claim for damages inflicted to the Bank as a result of a default	
40	communicating information to 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. Customers' rights in accordance with the legislation of Ukraine	
42	Prior to entering into the Agreement:	
43	getting explanations from the Bank in order to assess the Agreement taking into account the needs and financial condition of the customer	
44	getting of a free copy of draft agreement on paper or in electronic form (at customer's option) at the request of the customer, except where the Bank is not willing to proceed with the conclusion of the agreement with the customer	
45	Applying to the Bank for the information on the basis of which the assessment of the customer's creditworthiness is carried out, including the information contained in the Credit Bureau / Credit Register of the National Bank of Ukraine	
46	Following conclusion of the Agreement:	
47	withdrawal from the consumer credit agreement (credit card) within 14 calendar days from the date of conclusion of such agreement (in case of withdrawal from such an agreement, the customer shall pay the interest for the period from the date of receipt of funds to the date of the return of the same, at the interest rate established by the said agreement, and shall perform all other actions provided for by the Law of Ukraine "On Consumer Lending" or by the agreement)	The customer has the right to withdraw from the consumer credit agreement (credit card) within 14 calendar days, in the manner and under the conditions specified by the Law of Ukraine "On Consumer Lending".
48	7. Taking a decision as to considering an application for consumer loan	
49	The period for the Bank to make a decision on the application (after obtaining 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 by customer of the application and time allowed for consideration thereof	
52	To the Bank:	
53	<p>The list of contact data of the Bank is indicated in lines 2, 4 - 7 of the table of Annex 1 to the Regulation on the information support on banking and other financial services provided by banks to customers (hereinafter - Regulation).</p> <p>The time allowed for consideration by the Bank of the application is not more than one month from the date of receipt.</p> <p>The total time allowed for consideration of the appeal (in case of its extension, should it be impossible to resolve the issues raised in the appeal within a month), must 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 "Citizens' Appeals" on the page of the official Internet website of the National Bank of Ukraine.</p> <p>The time for consideration of the appeal is not more than one month from the date of receipt.</p> <p>The total time for consideration of the appeal (in case of its extension, should it be impossible to resolve the issues raised in the appeal within a month), must not exceed forty-five days, or</p>	
56	To court:	
57	A customer 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	

<input type="checkbox"/>	violation of their rights as consumers of services)
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The public invitation is available at: <https://mtb.ua/Public-Offer-Banking-Services>