



## 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<br># 66 dated 19.03.2018   |
| 4  | Address                             | 68003, Ukraine, Odessa region,<br>City of Chornomorsk,<br>28 Prospect Mira   |
| 5  | Contact Number (s)                  | 0 800 500 255<br>For other countries:<br>+38 (0482) 305-905<br>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 160,000 UAH   |

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|----|---|---|
| 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<br><br>45.0% 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 88,41%  |
| 16 | Customer's own payment, % of the loan amount  | N/A   |
| 17 | <b>3. Information on the estimated total cost of a consumer loan for a Customer</b>   |   |
| 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 100,200.00 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 260,200.00 UAH (including % when receiving cash loans at ATMs and at bank branches)   |
| 20 | <b>4. Consumer loan repayment procedure</b>   |   |
| 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.<br><br>Complete repayment of the loan debt must be made before the end of the loan term. |
| 26 | Repayment method:   |   |

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| 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". |

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|    | 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 the required 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>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://mtb.ua/Public-Offer- Banking-Services](https://mtb.ua/Public-Offer-Banking-Services)