

## **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 servicesby 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 theinformation 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

N	Type of information	Information to be completed by the Bank	
О			
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	https://mtb.ua	
8	2. Basic t	terms of the consumer loan	
9	The purpose of obtaining a loan	Consumer needs	
10	Target Customer group	<ul> <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,% perannum	From 0,001% up to 81,95%
16	Customer's own payment, % of theloan amount	N/A
17	3. Information on the estim	nated 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/or related Bank services, the loan intermediary (if any) and of third partial LIAH	Up to 102 637.50 UAH (including % when receiving cash loans at ATMs and at bank branches)
19	third parties], UAH Estimated total cost of the loan to theCustomer 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		er loan repayment procedure
	Repayment period:	Trust
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 forusing the credit line, as of the last day of the reporting settlement cycle.
23	Loan interest	Until the 25th day of each month, the minimum payment is 5% (five percent) of the actual amount of the credit line used, including accrued interest forusing 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 5. Possible consequences in case of non-fulfillment by the Customer of obligations		
32	under the agreement	e of non-runninent by the Customer of obligations	
33	Penalty (fine, forfeit) for late	of:	
	payment		
34	loan payments	N/A	
35	loan interest	90% per annum fee for an unauthorized (overdue)	
26		credit card limit.	
36	other payments  Denotity (fine forfait) for	N/A	
37	Penalty (fine, forfeit) for	90% per annum fee for an unauthorized (overdue) limit.	
	failure tocomply with other	mmt.	
38	terms of the agreement Other activities:		
39		cified in the agreement to demand early repayment of	
37		on of losses caused to it by breaching the obligations	
40		bureau / Loan registry of the National Bank of	
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The public offer can be viewed using the following web reference address: <a href="https://www.mtb.ua/public-offer-mtb">https://www.mtb.ua/public-offer-mtb</a>