

## 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 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

Ν	Type of information	Information to be completed by the Bank
	Type of information	mormation to be completed by the Bank
1	2	3
1		ormation 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	erms of the consumer loan
9	The purpose of obtaining a loan	Consumer needs
10	Target Customer group	<ul> <li>Individuals - citizens of Ukraine, individuals <ul> <li>residents of Ukraine, officially employed.</li> </ul> </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

the grace period         14       Interest rate type (fixed / adjustable)         15       Effective annual interest rate,% perannum         16       Customer's own payment,% of theloan amount         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 branch loan costs), UAH         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 branch boan term (loan amount and total loan costs), UAH         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 amou of 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 amou of the credit line, as of the actual amou of the credit line, as of the actual amou of the credit line yes of each month, the minimum payment is 5% (five percent) of the actual amou of the credit line yes of each mo	13 Ir		renewal 0.001% per annum for using credit funds during
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24 Fees Fees are debited by the Bank in a contractual	$24   \mathbf{F}$	ees	•
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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		s the loan amount, fees and interest for its use in		
	<ul> <li>accordance with terms of an agreement and requirements of the legislation of Ukraine</li> <li>5. Possible consequences in case of non-fulfillment by the Customer of obligations</li> </ul>			
32	5. Possible consequences in case under the agreement	e of non-fulfillment 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)		
		credit card limit.		
36	other payments	N/A		
37	Penalty (fine, forfeit) for	90% per annum fee for an unauthorized (overdue)		
	failure tocomply with other	limit.		
	terms of the agreement			
38	Other activities:			
39	the right of the Bank in cases specified in the agreement to demand early repayment of			
- 10	theloan payments and compensation of losses caused to it by breaching the obligations			
40	40 entering information into the loan bureau / Loan registry of the National B Ukraine and generation of a negative loan history that may be taken into ac			
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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	on 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'sdecision on the application, days	60 calendar days		
51	8. Submitting the reques	st by the client and terms for its consideration		
52	To the Bank:			
53	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 bankingand other financial services (hereinafter referred to as the 'Regulation'). The deadline for considering the application is no more than one month since the date of itsreceipt. 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			
54	To the National Bank of Ukraine:			
55	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. https://bank.gov.ua/ua/consumer-protection/citizens-appeals 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			
56	In court:			
57	established by the legislation of U	judicial authorities comply with the procedure Jkraine (Customers - consumers of financial services fees for claims related to violation of their rights as		

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