Annex 4
to the Regulations on providing to clients information on banking and other financial services by banks (as amended by the resolution of the Board of the National Bank of Ukraine from 14.05.2020 N 62)
(Section II, paragraph 18)

Effective as of 06.04.2021

Information

on essential characteristics of the "CUMULATIVE" Bank Deposit service [this information contains general terms and conditions for attracting customer funds by the Bank in the form of deposits and is not an offer for providing these services]

I. General information

Table

No	Type of information	Information which is 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 # 66 dated 19.03.2018
4	Address	68003, Ukraine, Odessa region, city of Chernomorsk, 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 conditions of a Bank Deposit	
9	Deposit interest rate, % per annum	UAH: from 7,1% up to 8,8%; USD: from 0,4% up to 1,2%; Euro: from 0,3% up to 1,0%.
10	Term of Deposit	From 3 up to 18 months
11	Currency of Deposit	UAH, USD, Euro
12	Minimum Deposit amount	1000,00 UAH; 500,00 USD; 500,00 Euro
13	Period during which the client must place the amount of funds on the Deposit since the date of concluding the Agreement, days	The Client must place funds on the Deposit on the day of signing the Bank Deposit Agreement (hereinafter – the 'Agreement')
14	Type of Bank Deposit Agreement	Fixed-term deposit
15	Terms of Deposit withdrawal (partial withdrawal) during the term of the Bank Deposit Agreement)	Not provided
16	Conditions for replenishment of Deposit within the period of the Bank Deposit Agreement validity	Provided, without restrictions
17	Deposit refund procedure	In case if the Client has not agreed to the automatic extension of the Deposit storage period / if the Client who has agreed to the automatic extension of the Deposit storage period and before the expiration date has applied to the Bank with a statement of his/her intention not to extend the storage period: on the expiration date, the Bank

		transfers the Deposit amount and accrued interest to the Depositor's current account (including to a current account using a payment card) specified in the Statement of accession. In case if the expiration date falls on a non-business (non-operational) day for the Bank, the funds transfer is made on the next business (operational) day for the Bank.
18	Payment of interest on the Deposit	By transferring to the depositor's current account (including to the current account using a payment card): monthly / or upon expiration of the Agreement (determined by the terms of the agreement). Capitalization of accrued interest on the depositor's Deposit account specified in the Statement of accession: monthly
19	Procedure to accrue interest on the Deposit amount	Interest is accrued on the actual balance of funds on the account for each calendar day, starting from the day following the day of receiving funds to the depositor's Deposit account and ending on the day preceding the day of the Deposit return from the Deposit account of the depositor. The actual number of days in a calendar year is the ground (basis) for accrual of interest.
20	Automatic extension of the Bank Deposit Agreement comply with the terms of the Agreement	Yes / no - at the client's choice (determined by the terms of the agreement)
21	**Warning: any changes made by the Bank to the Bank Deposit Agreement are made only in agreement with the Client (party to the Agreement), unless otherwise stipulated by the Agreement or the legislation of Ukraine**	
22	3. Information about the Client's expenses and requirements for the Client	
23	Payments for additional and related Bank services required for concluding	

	the Bank Deposit Agreement:	
24	opening a current account	Free
25	other services required for entering into a Bank Deposit Agreement	Not provided
26	Taxation of income received from investment (deposit) operations:	
27	personal income tax, UAH.	18.0 % of accrued interest on the Deposit
28	military fee, UAH.	1.5 % of accrued interest on the Deposit
29	**Consequences of returning a fixed-term Bank Deposit upon the Client's demand before the expiration of the Bank Deposit Agreement**	**Early refund of a fixed-term Bank Deposit is not provided for by the terms of the Agreement**
30	**Warning: the income from the fixed-term Deposit may be reduced in accordance with terms of this Agreement in case of early termination of the Bank Deposit Agreement at the Client's demand.** **Comply with the legislation of Ukraine:** **return of the fixed-term Deposit and the accrued interest on this Deposit to the depositor at his/her demand before the expiration of the term or before other circumstances determined by the Agreement occurred is possible only in cases stipulated by terms of the fixed-term Bank Deposit Agreement;** **in case if the Client / Depositor does not require the return of the fixed-term Deposit amount upon expiry of the period specified in the Bank Deposit Agreement or repayment of the Deposit made on other repayment conditions, after the circumstances determined by the Agreement occurred, the Agreement is considered extended on the Demand Deposit terms except as otherwise provided for in the Agreement**	
31	Return of a fixed-term Bank Deposit to the Client upon the Client's demand before the Bank Deposit Agreement	Not available (not provided for by terms of the Agreement)

	is expired	
32	Interest rate at an early termination of the Bank Deposit Agreement upon the Client's demand, % per annum	Early refund of a fixed-term Bank Deposit is not provided for by terms of the Agreement
33	4. The Client’s rights according to the legislation of Ukraine	
34	Familiarization with the information on the Bank's website related to the Bank's participation in the Deposit Guarantee Fund for Individuals and with the content of the Certificate on the Deposit Guarantee System for Individuals: https://mtb.ua/ru/FGV	
35	5. Submitting the Client's application and terms for its consideration:	
36	In the Bank:	
37	the list of contact details of the bank is specified in lines 2, 4 - 7 of the table of Annex 4 to the Regulations on providing to clients information on banking and other financial services by banks. Term for the application to be considered is no more than one month from the date of its receipt. The total term for considering the application (in case of its extension, if it is impossible to resolve issues raised in the application within a month) should not exceed forty-five days, or	
38	at the National Bank:	
39	list of contact details is available in the section "Citizen Appeals" on the page of the official Internet representative office of the National Bank https://bank.gov.ua/contacts-details#section-2 The term of considering the application: no more than one month from the date when it has been received. The total period for considering applications (in case of its extension, if it is impossible to resolve issues raised in the application within a month) should not exceed forty five days, or	
40	at the court:	
41	the Client applies to the judicial authorities in the manner determined by the legislation of Ukraine (clients - consumers of financial services are exempt from paying the court fee for claims related to violation of their rights as consumers of services).	

The Public offer can be found by reference below:
https://mtb.ua/en/Public-Offer-Issuing-Servicing-Card