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)

Enters into force on 06.04.2021

MTB BANK

Information
on the essential characteristics of the bank deposit service "FIXED-TERM" [this information contains the general terms and conditions for attracting funds from customers 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 to fill in by the bank
1	2	3
1	1. Bank information	
2	Name	MTB BANK PJSC
3	Bank license number and date	NBU License No. 66 as of 19.03.2018
4	Address	68003, Ukraine, Odessa region, Chornomorsk city, Myru Avenue, bldg. 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	https://mtb.ua/ru
8	2. Basic conditions of bank deposit	
9	Deposit interest rate, % per annum	UAH (hryvnia): from 5,7% to 9,5%; US dollar: from 0,2% to 1,4%; EUR: from 0,2% to 1,2%.

10	Deposit term	From 1 to 12 months
11	Deposit currency	UAH (hryvnia), US dollar, EUR
12	Minimum deposit amount	1000,00 UAH (hryvnia), 500,00 US dollar, 500,00 EUR
13	The term within which the customer must deposit the amount of the deposit from the date of Agreement conclusion, days	The Customer shall place the funds for deposit on the day of the conclusion of the Bank Deposit Agreement (hereinafter – the Agreement)
14	Bank Deposit Agreement type	Term deposit
15	Conditions for withdrawal (partial withdrawal) of deposit during the term of the Bank Deposit Agreement	Not provided
16	Conditions for deposit replenishment during the term of the Bank Deposit Agreement	Not provided
17	Procedure for returning the deposit	If the customer has addressed to the Bank with a statement of intention not to extend the storage period before the expiry date: on the day of expiry, the Bank transfers to the current account of the Depositor (including, to the current account using a payment card) specified in the Application for accession, the amount of the deposit and accrued interest. If the day of expiry of the retention period falls on a non-working (non-operational) day for the Bank, the transfer shall be made on the next working (operational) day for the Bank.
18	Payment of interest on 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).
19	Procedure for accruing interest on the amount of deposit	Interest is accrued on the actual balance of the account balance for each calendar day, starting from the day following the day of receipt of funds into the Depositor’s current deposit account and

		ending with the day preceding the day of the deposit return from the Depositor's current deposit account. The basis for the accrual of interest is the actual number of days in the calendar year.
20	Automatic extension of the term of the Bank Deposit Agreement in accordance 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 shall be made only in agreement with the customer (the Party to the Agreement), unless otherwise stipulated by the Agreement or the legislation of Ukraine.**	
22	3. Customer cost information and customer requirements	
23	Payments for additional and related services of the bank, which are necessary for the conclusion of the Bank Deposit Agreement:	
24	opening a current account	Free
25	other services of the bank, which are necessary for the conclusion of the Bank Deposit Agreement:	Absent
26	taxation of income derived from deposit operations:	
27	personal income tax, UAH	18.0% of deposit accrued interest
28	military fee, UAH	1.5% of deposit accrued interest
29	**Consequences of repayment of the term bank deposit at the customer's request to the expiry of the term of the Bank Deposit Agreement:**	**Early repayment of a term bank deposit is not stipulated in the terms of the Agreement.**
30	**Warning: in the event of early termination of the Bank Deposit Agreement at the customer's request, the income from the Term Deposit may be reduced in accordance with the terms of this Agreement.** **According to the legislation of Ukraine:** **repayment to a depositor of a bank term deposit and accrued interest on that deposit at his/her request before the expiry of the term or before the occurrence of other circumstances, stipulated by the Agreement, is possible only in cases, if it is stipulated by the terms of the Bank Term Deposit Agreement;** **if the customer/depositor does not demand the repayment of the term deposit with the expiry term established by the Bank Deposit Agreement or the repayment of the deposit made on other conditions of return after the occurrence of the circumstances specified by the**	

	Agreement, the Agreement shall be considered extended on-demand deposit conditions, unless otherwise stipulated by the Agreement	
31	Repayment of the bank term deposit at the customer's request before the expiry of the term of the Bank Deposit Agreement	No (not stipulated in the terms of the Agreement)
32	Interest rate in case of early termination of the Bank Deposit Agreement at the customer's request, % per annum	Early repayment of a term bank deposit is not stipulated in the terms of the Agreement.
33	4. Customer's rights under the legislation of Ukraine	
34	You can find information on the Bank's website regarding the Bank's participation in the Individual's Deposit Guarantee Fund and the contents of the certificate on the deposit guarantee system of individuals at: https://mtb.ua/FGV	
35	5. Submission of the customer's appeal and terms of its consideration	
36	To 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. The term of consideration of the appeal is not more than one month from the date of its receipt. The total term of consideration of the appeal (in case of its extension, if it is impossible to resolve the issues raised in the appeal within one month), should not exceed forty-five days.	
38	to the National Bank:	
39	list of contact details is available in the section "Citizens' Appeals" on the official website of the National Bank of Ukraine https://bank.gov.ua/contacts-details#section-2 The term of consideration of the appeal is not more than one month from the date of its receipt. The total term of consideration of the appeal (in case of its extension, if it is impossible to resolve the issues raised in the appeal within one month), should not exceed forty-five days, or	
40	to the court:	
41	customer appeals to the judicial authorities in the manner determined 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 Offering for the conclusion of the Bank Deposit Agreement can be found at: https://mtb.ua/en/Public-Offer-Bank-Deposit