Enters into force on 28.04.2020

**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 |
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| 1 | 2 | 3 |
| 1 | 1. Bank information | |
| 2 | Name | MTB BANK PJSC |
| 3 | Bank license number and date | NBU License<br>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<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 | https://mtb.ua/ru |
| 8 | 2. Basic conditions of bank deposit | |
| 9 | Deposit interest rate, % per annum | UAH (hryvnia): from 10 % to 12,2 %;<br>US dollar: from 0,5 % to 2,1 %;<br>EUR: from 0,3 % to 1,7 %. |
| 10 | Deposit term | From 1 to 12 months |
| 11 | Deposit currency | UAH (hryvnia), US dollar, EUR |
| 12 | Minimum deposit amount | 1000,00 UAH (hryvnia),<br>500,00 US dollar,<br>500,00 EUR |
| 13 | The term within which the customer must deposit the amount of the deposit from the date of | The Customer shall place the funds for deposit on the day of the conclusion of the Bank Deposit Agreement |

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| | Agreement conclusion, days | (hereinafter – the Agreement) |
| 14 | Bank Deposit Agreement type | Term deposit |
| 15 | Types of confirmation of the bank's deposit | Application for accession to the Agreement (hereinafter – Statement of Accession) with the issue of a receipt for depositing funds into a deposit account / payment order |
| 16 | Conditions for withdrawal (partial withdrawal) of deposit during the term of the Bank Deposit Agreement | Not provided |
| 17 | Conditions for deposit replenishment during the term of the Bank Deposit Agreement | Not provided |
| 18 | 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. |
| 19 | Payment of interest on deposit | Transfer to the Depositor's current account (including the current account using a payment card): monthly / at the end of the Agreement. |
| 20 | 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 |

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| | | calendar year. |
| 21 | Automatic extension of the term of the Bank Deposit Agreement in accordance with the terms of the Agreement | Yes, at the customer's discretion |
| 22 | **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.**<br><br>**Changes to the essential terms of the Agreement and amendments to the Agreement shall be made by mutual consent of the Parties.**<br><br>**If the Customer has consented to the automatic extension of the deposit retention period, after the expiry of the deposit term specified in the Statement of Accession, the Bank automatically extends the deposit period to a new term equal to the main deposit term as defined in the Statement of Accession. In this case, the interest rate on the new deposit term is set at the amount of the interest rate valid at the Bank for this type of deposit and published on the Bank's official website on the day of the corresponding automatic extension. The counting of each new deposit retention period begins on the day following the expiration of the previous deposit retention period.** | |
| 23 | 3. Customer cost information and customer requirements | |
| 24 | Payments for additional and related services of the bank, which are necessary for the conclusion of the Bank Deposit Agreement: | |
| 25 | opening a current account | Free |
| 26 | other services of the bank, which are necessary for the conclusion of the Bank Deposit Agreement: | Absent |
| 27 | taxation of income derived from deposit operations: | |
| 28 | personal income tax, UAH | 18.0% of deposit accrued interest |
| 29 | military fee, UAH | 1.5% of deposit accrued interest |
| 30 | **Warning: customer submits documents confirming the sources of cash origin, if the amount of the deposit equals or exceeds the established amount (amount specified by the legislation of Ukraine) or equals to or exceeds such an amount in foreign currency, bank metals, equivalent at the official rate of the hryvnia to foreign currencies and bank metals.** | |
| 31 | **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.** | |

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| 32 | **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.**<br>**According to the legislation of Ukraine:**<br>**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;**<br>**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:**<br>**after the expiry of the term established by the Agreement, the deposit amount is returned in the order specified in item 18 of this Table.** | |
| 33 | 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) |
| 34 | 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. |
| 35 | 4. Customer's rights under the legislation of Ukraine | |
| 36 | Provision of processing consent to the bank, including the collection of personal data for purposes incompatible with the purposes preceding the conclusion of the Bank Deposit Agreement, or which are entrusted to its execution, unless otherwise provided by the Law of Ukraine "On Personal Data Protection", and also withdrawal of this consent at any time. | |
| 37 | Obtaining information about the conditions of access to personal data, information about third parties to whom personal data of the customer are transferred:<br><br>The order of access to the personal data of third parties is determined by the conditions of consent of the data subject to the processing of this data, provided to the owner of the personal data, or in accordance with the requirements of the law.<br><br>The Customer has the right to receive any information about himself/herself from any subject of relations related to personal data, provided that the request submitted by the Customer indicates: surname, first and last name, place of residence (location) and details of the identity document of the | |

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| | requesting individual, except in cases prescribed by law.<br><br>Bank does not transfer the personal data of the Customer to third parties, except when such transfer is required by law, at the request of the Customer or in other cases provided by the current legislation or the Agreement. |
| 38 | 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 |
| 39 | 5. Submission of the customer's appeal and terms of its consideration |
| 40 | To the bank: |
| 41 | Name: MTB BANK PJSC<br>Address: 68003, Ukraine, Odessa region,<br>Chornomorsk city, Myru Avenue, bldg. 28<br>Contact phone numbers: 0 800 500 255<br>For other countries: +38 (0482) 305-905 Fax: +38 (0482) 301-302<br>Email address: office@mtb.ua<br>Official website address: https://mtb.ua/ru<br>The term of consideration of the appeal is not more than one month from the date of its receipt.<br>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. |
| 42 | to the National Bank: |
| 43 | list of contact details is available in the section "Citizens' Appeals" on the official website of the National Bank of<br>Ukraine https://bank.gov.ua/contacts-details#section-2<br>The term of consideration of the appeal is not more than one month from the date of its receipt.<br>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 |
| 44 | to the court: |
| 45 | 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