

Enters into force on 01.02.2022



Information

on the essential characteristics of «CARD FOR SEAFARERS «GOLD», «CARD FOR SEAFARERS «PLATINUM», «CARD FOR SEAFARERS «INFINITE LIGHT» packages on current account maintenance using payment card [this information contains the general conditions of issuing a payment card by the bank and current account maintenance using these payment card services]

I. General information

Table

N	List	Information to be filled in by the bank
1	2	3
1	1. Information about the bank	
2	Name	MTB BANK PJSC
3	Number and date of issuance of the banking license	License of the NBU No. 66 dated 19.03.2018
4	Address	68003, Ukraine, Odesa region, Chornomorsk city, Myru Avenue, 28
5	Contact phone number(s)	0 800 500 255 For other countries: +38 (0482) 305-905 Fax: +38 (0482) 301-302
6	E-mail	office@mtb.ua
7	Address of the official	https://mtb.ua/

	website			
8		2. Characteristics of packages with the possibility of comparison:		
9	Name of the pricing package	«CARD FOR SEAFARERS «GOLD»	«CARD FOR SEAFARERS «PLATINUM»	«CARD FOR SEAFARERS «INFINITE LIGHT»
10	Card type	Visa Gold	VISA Platinum	Visa Infinite
11	Client segment	Clients - individuals		
12	Purpose	To receive salary of seafarers		
13	Account currency	hryvnia (UAH), US dollar (USD), euro (EUR)		
14	Card expiration period	3 years		
15	Terms and procedure for the client to purchase a package of services	Upon presentation of a passport or other identity document. In addition, resident individuals must present a document issued by the supervisory authority certifying their registration in the State Register of Individual Taxpayers. The full list of documents can be found here .		
16	Advantages of banking services	<ul style="list-style-type: none"> • free non-cash enrollment; • receiving cash free of charge at the Bank's cash desk and ATMs; • competitive rates for crediting funds; • competitive rate for conversion of non-cash foreign currency into foreign currency of another state at the Interbank Foreign Exchange Market of Ukraine; • SMS-Banking, Mobile application MTB360, E-mail-Banking; • contactless payment for purchases from GooglePay / ApplePay; • 3D Secure online payment service; • conducting non-cash payments in retail outlets and the Internet without a fee; • free issue of the first additional card for a family member; • no non-reducible balance on the card; 		
		<p><u>privileges program from Visa</u> - special discount programs and privileges from payment systems. Providing special premium offers,</p>	<p><u>privileges program VISA</u> - special discount programs and privileges from payment systems. Providing special premium offers, discounts and rebates in the trade and service network in Ukraine and abroad</p>	

		discounts and rebates in the trade and service network in Ukraine and abroad	
		service «Priority Pass» - comfortable space in more than 1300 VIP-lounges of airports in more than 600 cities of the world.	
			Protection of purchases and extended warranty on the goods paid by the card – insurance against loss, theft of the goods:
			within 90 days from the date of purchase
			within 365 days from the date of purchase
			«Lounge Key» service - comfortable waiting for flights, safe stay at airports, possibility to hold meetings in conference halls, free access to the Internet in more than 820 lounges in 450+ cities, the number of which is constantly growing. The service is provided with a Visa Platinum/Visa Infinite card (provided free of charge, subject to card costs in the amount determined by the Visa payment system):
			2 visits per year in compliance with the calculation norm
			Unlimited when performing the calculation norm
			Luggage packing service - possibility of free packing of a suitcase (Boryspil Airport, Terminal D), provided that the card costs for the amount determined by the Visa payment system.
			2 visits per year in compliance with the calculation norm
			Unlimited when performing the calculation norm
			FastLine Sevice at Boryspil Airport allows you to check in for a flight, check in your luggage, pass aviation security control and passport control much faster (when performing

				the calculation norm)
				<u>Full international travel insurance</u> (with a coverage limit of up to 2.5 million USD) and his / her family (up to 5 people) for 90 days of all travel in Ukraine and abroad (coverage varies)
		Cash Back: 0.5% on all purchases (not more than UAH 500 per month)	Cash Back: 0.5% on all purchases (not more than UAH 500 per month)	Cash Back in the category: gas station-AUTO: 1%, restaurants, cafes, bars - 2% (not more than UAH 500 per month)
17	Warning:	<p>The Client (Payment Card Holder) has no right to transfer the payment card for use to third parties, as well as to disclose the PIN code, card number, its validity and CVV2 code. The Client should not keep the PIN code together with the card, write it on the card.</p> <p>In case of loss/theft of the payment card or if it became known about its illegal use, the Client must immediately inform the bank to block the account and put the payment card in the stop list. To place a payment card in the stop list, you need to call the bank to identify you as the Payment Card Holder by one of the phones: (0482) 305-905, 0-800-500-255 (toll-free), (044) 290-93-10, 0-800-50-555-50 (toll-free). After the call, you must confirm your oral request to the bank in writing, by fax (or by submitting an application to the bank in person) within five banking days.</p> <p>The Payment Card Terms of Use can be found here.</p> <p>The Bank is prohibited from requiring the Client to purchase any goods or services from the bank or a related person as a mandatory condition for the provision of these services (except for the provision of services included in the package of banking services).</p>		
18	Possible consequences for	For unauthorized overdraft (excess of the amount of the expense transaction over the		

	the client in the case of using the banking service	<p>amount of the balance on the payment card) the interest rate on the amount of the excess is accrued — 50% per annum in UAH and 24% per annum in US dollars and euros.</p> <p>In case of non-compliance with the Payment Card Terms of Use (including non-compliance with the security recommendations posted on the bank’s website), the Client may suffer financial losses and damages.</p>		
19	Registration of the main card within the package of services	149 UAH	290 UAH	1490 UAH
20	Estimated maintenance of the main card, per month:	<p>25 UAH</p> <p>(free of charge in case of fulfilling the limit of card payments through the POS-terminal and the Internet in the amount of 5 000 UAH. per month or account balance from 10 000 UAH.)</p>	<p>100 UAH</p> <p>(free of charge in case of fulfilling the limit of card payments through the POS-terminal and the Internet in the amount of 10 000 UAH per month or account balance from 20 000 UAH)</p>	<p>300 UAH</p> <p>(free of charge in case of fulfilling the limit of card payments through the POS-terminal and the Internet in the amount of 20 000 UAH per month or account balance from 240 000 UAH)</p>
21	Estimated maintenance of the main card, within the package of services, per year:	Not charged		
22	Reissuance of the card after the expiration of the term and during the action at the initiative of the bank	Included in the cost of settlement and cash service package		
23	Registration of an additional card	The first is free, from the second - 100 UAH	The first is free, from the second - 200 UAH	The first is free, from the second - 700 UAH

24	Estimated maintenance of an additional card, per month:	Not charged		
25	Estimated maintenance of an additional card, per year:	Included in the cost of settlement and cash service package		
26	Minimum size of the permanent balance	Absent		
27	Interest accrued on the account balance	Not charged		
28	Cash replenishment of the bank account	Included in the cost of settlement and cash service package		
29	Non-cash crediting of funds	Not charged		
29	Estimated maintenance of an additional card, per month:	0,5%	0,4%	0,3%
30	Cash withdrawal at ATMs and branches of MTB BANK PJSC and ATMs of the Radius network	Not charged		
	Cash withdrawal at ATMs of other Banks of Ukraine	1,5% from the amount of min. 5 USD/EUR		
31	Commission for conversion of funds	Included in the cost of settlement and cash service package		
32	Warning:	Maintenance of an inactive card account by the client in UAH, USD, EUR (for which there were no income / expenditure transactions for 12 (twelve) months) - 30 UAH (eq. 1,00 USD/EUR) per month		
33	You can acquaint with the current rates:	<u>Rates</u>		
34		3. Additional services of packages with a possibility of comparison:		

35	SMS-Banking, per month	Included in the cost of settlement and cash service package (service outside the package is not provided)		
36	Mobile application MTB360, E-mail-Banking	Included in the cost of settlement and cash service package (service outside the package is not provided)		
37	Concierge Service	Not provided	Included in the cost of settlement and cash service package (service outside the package is not provided)	
38	Priority Pass Service	Optionally, the Client has the opportunity to connect to the service (the service outside the package is not provided) Service cost: 1200 UAH per year		
39	Insurance of individuals traveling abroad from Respect IC (special offer)	Cost: 25 UAH. Validity of insurance: 7 days. Insurance period: 365 days Amount of insurance: 30,000 euros. Accidents covering insurance amount: 5000 UAH. Area of validity: Europe.	Cost: 200 UAH. Validity of insurance: 90 days. Insurance period: 365 days Amount of insurance: 30,000 euros. Accidents covering insurance amount: 5000 UAH. Area of validity: Europe.	
40	Minimum total cost of the package per year:	149,00 UAH in case of fulfilling the conditions of card payments (according to item 20) and without connection of additional paid services	290,00 UAH in case of fulfilling the conditions of card payments (according to item 20) and without connection of additional paid services	1490 UAH in case of fulfilling the conditions of card payments (according to item 20) and without connection of additional paid services
41	Maximum total cost of the package per year (when choosing all paid additional services):	1674 UAH in case of non-fulfillment of card payment conditions (according to item 20) and connection of additional paid services: Priority	2890 UAH in case of non-fulfillment of card payment conditions (according to item 20) and connection of additional paid	6490 UAH in case of non-fulfillment of card payment conditions (according to item 20) and connection of additional paid

		Pass service and a special insurance offer (items 38,39)	services: Priority Pass service and a special insurance offer (items 38,39)	services: Priority Pass service and a special insurance offer (items 38,39)
42	4. Client's rights in accordance with the legislation of Ukraine			
43	Acquaintance with the information on the bank's website on the bank's participation in the Individuals' Deposit Guarantee Fund and the content of the certificate on the Individuals' Deposit Guarantee System: https://mtb.ua/FGV			
44	5. Submission of the Client's application and terms of its consideration			
45	To the bank:			
46	the list of contact data of the bank is specified in lines 2, 4 - 7 of table of appendix 4 to the Regulations on information support of clients by banks concerning banking and other financial services. The term for consideration of the appeal is not more than one month from the date of its receipt. The total term for consideration of the appeal (in case of its extension, if it is impossible to resolve the issues raised in the appeal within a month) shall not exceed forty-five days, or			
47	To the National Bank:			
48	The list of contact details is posted in the section "Citizens' Appeals" on the page of the official website of the National Bank: https://bank.gov.ua/contacts-details#section-2 The term for consideration of the appeal is not more than one month from the date of its receipt. The total term for consideration of the appeal (in case of its extension, if it is impossible to resolve the issues raised in the appeal within a month) shall not exceed forty-five days, or			
49	To the court:			
50	the Client applies to the courts in the manner prescribed by the legislation of Ukraine (clients - consumers of financial services are exempt from paying court fees for lawsuits related to the violation of their rights as consumers of services)			

[Public Offering for conclusion of the Agreement on Issuance and Maintenance of Personal Payment Card, Provision of Authorized Overdraft and Remote Banking Services.](#)