

Enters into force on 01.02.2022



### Information

on the essential characteristics of «OWN NEEDS CARD «CLASSIC», « OWN NEEDS CARD «GOLD», « OWN NEEDS CARD «PLATINUM» 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		<b>1. Information about the bank</b>
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	<a href="mailto:office@mtb.ua">office@mtb.ua</a>
7	Address of the official website	<a href="https://mtb.ua/">https://mtb.ua/</a>

8		<b>2. Characteristics of packages with the possibility of comparison:</b>			
9	Name of the pricing package	<b>«OWN NEEDS CARD «CLASSIC»</b>	<b>«OWN NEEDS CARD «GOLD»</b>	<b>«OWN NEEDS CARD «PLATINUM»</b>	<b>«OWN NEEDS CARD «INFINIT LIGHT</b>
10	Card type	Visa Classic	MasterCard Debit Gold Contactless /Visa Gold	VISA Platinum	Visa Infinite
11	Client segment	Clients - individuals			
12	Purpose	For personal use (for own needs not related to the implementation of entrepreneurial and independent professional activity)			
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 <a href="#">here</a> .			
16	Advantages of banking services	<ul style="list-style-type: none"> <li>• free non-cash enrollment;</li> <li>• free cash replenishment;</li> <li>• free receipt of cash within the limit (more information in line 30);</li> <li>• SMS-Banking, Internet-Banking, Mobile Banking, E-mail-Banking;</li> <li>• contactless payment for purchases from GooglePay / ApplePay;</li> <li>• 3D Secure online payment service;</li> <li>• conducting non-cash payments in retail outlets and the Internet without a fee;</li> <li>• issuance of an additional card for a family member;</li> <li>• no minimum balance on the card;</li> <li>• no non-reducible balance on the card;</li> </ul>			

			<p><a href="#">privileges program from Visa / MasterCardWorldwide</a> - 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>	<p><a href="#">privileges program VISA</a> - 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>		
			<p>• participation in the bonus program – <a href="#">MasterCard – more (for MasterCard cards;</a></p>	<p>«<a href="#">Concierge-service from Visa</a>» - a way to quickly obtain the necessary and reliable information in the main areas of life and activities of the client, as well as order booking services 24 hours a day, 365 days a year;</p>		
			<p><a href="#">service «Priority Pass»</a> - comfortable space in more than 1300 VIP-lounges of airports in more than 600 cities of the world.</p>			
				<p>Protection of purchases and extended warranty on the goods paid by the card – insurance against loss, theft of the goods:</p> <table border="1" data-bbox="1451 1189 2175 1276"> <tr> <td data-bbox="1451 1189 1809 1276">within 90 days from the date of purchase</td> <td data-bbox="1809 1189 2175 1276">within 365 days from the date of purchase</td> </tr> </table> <p>«<a href="#">Lounge Key</a>» 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</p>	within 90 days from the date of purchase	within 365 days from the date of purchase
within 90 days from the date of purchase	within 365 days from the date of purchase					

				<p>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):</p> <table border="1"> <tr> <td>2 visits per year</td> <td>unlimited</td> </tr> </table> <p><b>Luggage packing service</b> - 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.</p> <table border="1"> <tr> <td>2 times per 1 calendar year</td> <td>unlimited</td> </tr> </table>	2 visits per year	unlimited	2 times per 1 calendar year	unlimited
2 visits per year	unlimited							
2 times per 1 calendar year	unlimited							
			<p><b>Cash Back:</b> 0.5% on all purchases (not more than UAH 500 per month)</p>	<p><b>Cash Back:</b> 0.5% on all purchases (not more than UAH 500 per month)</p>	<p><b>Cash Back in the category:</b> gas station-AUTO: 1%, restaurants, cafes, bars - 2% (not more than UAH 500 per month)</p>			
					<p><b>FastLine Sevice at Boryspil Airport</b> allows you to check in for a flight, check in your luggage, pass aviation security control and passport</p>			

					control much faster
					<p><b><u>Full international travel insurance</u></b>  (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)</p>
17	Warning:	<p><b>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.</b></p> <p><b>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.</b></p> <p><b>The Payment Card Terms of Use can be found <a href="#">here</a>.</b></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 the client in the case of using the banking service	<p><b>For unauthorized overdraft (excess of the amount of the expense transaction over the 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.</b></p> <p>In case of non-compliance with the <a href="#">Payment Card Terms of Use</a> (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	Not charged	149 UAH	290 UAH	1490 UAH
20	Estimated maintenance of the main card, per month:	Not charged	25 UAH (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.	100 UAH (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 )	300 UAH (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 )
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	Included in the cost of settlement and cash service package			

	initiative of the bank				
23	Registration of an additional card	60 UAH	100 UAH	200 UAH	The first is free, the second is 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			
30	Cash withdrawal at ATMs and branches of the MTB BANK PJSC	within the limit of 5 000 UAH per month. - not charged, over the limit of 1% min 5 UAH	within the limit of 8 000 UAH per month. - not charged, over the limit of 0,7% min 5 UAH	within the limit of 15 000 UAH per month. - not charged, over the limit of 0,5% min 5 UAH	within the limit of 50 000 UAH per month. - not charged, over the limit of 0,5% min 25 UAH
	Cash withdrawal at ATMs of other Banks of Ukraine	1,5% from the amount of min. 5 USD/EUR		1,2% 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	<b>Warning:</b>	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	<a href="#"><u>Rates</u></a>			

	current rates:				
34		<b>3. Additional services of packages with a possibility of comparison:</b>			
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	Not provided	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)	Not issued		The Client has the opportunity to take advantage of a special offer on favorable terms (service outside the package is not provided)	
				Cost: 70 UAH Validity of insurance: 14 days Insurance period: 365 days Amount of insurance: 30,000 euros Area of validity: Europe	Cost: 200 UAH Validity of insurance: 90 days Insurance period: 365 days Amount of insurance: 30,000 euros Area of validity: Europe
40	Minimum total cost of the package per year:	0 UAH	149,00 UAH  in case of fulfilling the conditions of card payments (according to item 20) and without	290,00 UAH  in case of fulfilling the conditions of card payments (according to item 20) and	1490 UAH  in case of fulfilling the conditions of card payments (according to item 20) and



			connection of additional paid services	without connection of additional paid services	without connection of additional paid services
41	Maximum total cost of the package per year (when choosing all paid additional services):	0 UAH	1 649 UAH  in case of non-fulfillment of card payment conditions (according to item 20) and connection of additional paid services: Priority Pass service (item 38)	2 760 UAH  in case of non-fulfillment of card payment conditions (according to item 20) and connection of additional paid services: Priority Pass service and a special insurance offer (items 38,39)	6 490 UAH  in case of non-fulfillment of card payment conditions (according to item 20) and connection of additional paid services: Priority Pass service and a special insurance offer (items 38,39)
42	<b>4. Client's rights in accordance with the legislation of Ukraine</b>				
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: <a href="https://mtb.ua/FGV">https://mtb.ua/FGV</a>				
44	<b>5. Submission of the Client's application and terms of its consideration</b>				
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: <a href="https://bank.gov.ua/contacts-details#section-2">https://bank.gov.ua/contacts-details#section-2</a>				

	<p>The term for consideration of the appeal is not more than one month from the date of its receipt.</p> <p>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</p>
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.](#)