



Information

on essential characteristics of the pricing packages "**CLASSIC**" Card for receiving a salary", "**GOLD**" card for receiving a salary", "**PLATINUM**" card for receiving a salary", for servicing a current account using a payment card [this information contains the general terms and conditions for issuing a payment card by the Bank and servicing a current account using a payment card, and is not an offer for providing these services]

I. General information

Table

No.	Index	Information 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 Chornomorsk, 28 Prospect Mira
5	Contact Number (s)	0 800 500 255 For other countries: +38 (0482) 305-905 Fax: +38 (0482) 301-302

6	E-mail address	office@mtb.ua		
7	Official website address	https://mtb.ua		
8	2. Characteristics of packages with the ability to compare:			
9	Pricing package	“CLASSIC” salary card	“GOLD” salary card	“PLATINUM” salary card
10	Card type	Visa Classic	Visa Gold	VISA Platinum
11	Customer segment	Customers - individuals within the salary projects framework		
12	Reference	To receive salaries		
13	Account currency	UAH		
14	Validity term	3 years		
15	Terms and procedure for purchasing a service package by the customer	Upon presentation of a passport or other identity document. Resident individuals must additionally present a document issued by the Supervisory Authority certifying their registration in the State Register of individuals who pay taxes. The full list of documents can be found here .		
16	Benefits of banking services	<ul style="list-style-type: none"> • free primary card registration; • free crediting of a salary; • free cash crediting of an account; • accrual of interest on the balance of funds (on cards for receiving salaries by employees of budgetary institutions); • SMS Banking, Internet Banking, Mobile Banking, E-mail banking; • contactless payment for purchases with Google Pay/ ApplePay; • 3D Secure online secure payment service; • non-cash payments in the retail and service network and the Internet without fees; • issuing the additional card for a family member; 		

• no security deposit;

• [Visa benefit program](#) - special discount programs and privileges from the Visa payment system. Providing special premium offers and discounts in the retail and service network in Ukraine and abroad;

• [Visa benefit program](#) - special discount programs and privileges from the Visa payment system. Providing special premium offers and discounts in the retail and service network in Ukraine and abroad

• [Concierge-service «Service program “Gold”, “Service program “Platinum”](#) - a way to quickly get the necessary and reliable information in the main areas of the customer’s life and activities, as well as order and booking services 24 hours a day, 365 days a year.

• [“Visa Concierge services”](#) - a way to quickly get the necessary and reliable information in the main areas of the customer’s life and activities, as well as order and booking services 24 hours a day, 365 days a year;

• [“Priority Pass” service](#)” - a comfortable space in more than 1,300 airport VIP lounges in more than 600 cities around the world.

• Purchase protection and

extended warranty for goods paid for with a Visa Platinum Card – insurance against loss or theft of goods within 90 days from the date of purchase. Additional warranty period up to 24 months before the manufacturer's warranty period;

- “Lounge Key service” - comfortable flight waiting, safe stay at airports, the possibility of holding meetings in conference halls, free Internet access in more than 820 lounges in 450+ cities, the number of which is constantly on the rise. The service is provided upon Visa Platinum Card availability
<https://www.loungekey.com>
(2 visits per year are provided free, subject to card transfers for the amount determined by the Visa

payment system);

- Baggage packing service - the possibility of free suitcase packing (Boryspil Airport, Terminal D) 2 times in 1 calendar year, subject to card transfers for the amount determined by the Visa payment system.

17 Warning:

The Customer (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, validity period and CVV2 code. The Customer should not store the PIN code together with the card or write it on the card.

In case of loss/theft of a payment card or if it becomes known about its illegal use, the Customer must immediately inform the Bank in order to block the account and put the payment card in the stop list. To put a payment card in the stop list, you need to call the Bank to identify you as a payment card holder at one of the following phone numbers: (0482) 305-905, 0-800-500-255 (free), (044)290-93-10, 0-800-50-555-50 (free). After the call, you need to confirm the oral request to the Bank in writing, by fax (or by submitting an application to the Bank in person) within five banking days.

The payment card usage rules can be found [here](#).

The bank is prohibited from requiring the Customer to purchase any goods or services from the Bank or a related person as a mandatory condition for providing these services (except for providing services included in the banking service package).

18 Possible consequences for the customer when using the banking service

For an unauthorized overdraft (exceeding the amount of the expenditure transaction over the amount of the payment card balance), an interest rate of 50% per annum in UAH and 24% per annum in US dollars and Euro is charged for the amount of the excess.

In case of non-compliance with the [Rules for using the card](#) (including non-compliance with the security recommendations posted on the bank's website), the Customer may incur financial losses and damages.

19	Primary card registration as part of the pricing package	Included in the cost of cash-desk services for the package		
20	Settlement service of the primary card, per month:	12 UAH (free in case if the card payment limit is met via a POS terminal and the Internet in the amount of 1,500 UAH or 8 transactions per month / free when using cards to receive salaries for employees of budgetary institutions)	25 UAH (free in case if the card payment limit is met via a POS terminal and the Internet in the amount of 3,000 UAH per month)	100 UAH (free in case if the card payment limit is met via a POS terminal and the Internet in the amount of 10,000 UAH per month)
21	Settlement service of the primary card, within the pricing package, per year:	Not chargeable		
22	Reissue of the card after the expiration date and during its validity period at the Bank's initiative	Included in costs of the cash desk services for the package		
23	Additional card issuance	60 UAH	100 UAH	150 UAH
24	Settlement service for an additional card,	Not chargeable		

	per month:			
25	Settlement service for an additional card, per year:	Not chargeable		
26	Minimum size of the minimum balance	None		
27	Interest accrued on the account balance	<p>When paying salaries to employees of commercial institutions - not charged</p> <p>When paying salaries to employees of budgetary institutions – 5% per annum</p>		
28	Cash replenishment of the account at they Bank's cash desk	Included in costs of the cash desk services for the package		
29	Non-cash depositing of a salary (within the salary project framework)	Not chargeable		
30	Non-cash depositing of funds from own accounts, from the accounts of other individuals, from	0,5%	0,4%	0,3%

	other banks			
31	Cash withdrawal at ATMs and cash desks of MTB Bank PJSC and ATMs of FUIB partner bank ('Radius' network)	Not chargeable		
32	Cash withdrawal at ATMs of other banks	within the limit of 8,000 UAH/month – not charged, over the limit of 1,5% + 5 UAH	within the limit of 10,000 UAH/month. - not charged, over the limit of 1,2% + 5 UAH	
33	Commission for converting funds in case if the transaction currency differs from the account currency	Included in costs of the cash desk services for the package		
34	Warning:	Support of an inactive card account on the part of the Customer in UAH, USD and EUR (for which there were no incoming / outgoing transactions for 12 (twelve) months) - 30 UAH per month		
35	Reference to get more information about the current pricing plans:	Rates		
36	3. Additional package services with an ability to compare:			
37	SMS-Banking,	10 UAH		

	per month			
38	Internet banking, Mobile banking, E-mail banking	Included in costs of the cash desk services for the package (no service is provided outside the package)		
39	Concierge-service	Not available	Service program Gold - 220 UAH, VAT included; Service program Platinum - 450 UAH, VAT included	Included in costs of the cash desk services for the package (no service is provided outside the package)
40	Priority Pass service	Not available	The Customer is able to connect to the service, if desired ((no service is provided outside the package) Cost of the service: 1,200 UAH per year	
41	Minimum total package price per year:	0 UAH - if the card payment terms are met (according to Clause 20) and no additional paid services are enabled	0 UAH - if the card payment terms are met (according to Clause 20) and no additional paid services are enabled	0 UAH - if the card payment terms are met (according to Clause 20) and no additional paid services are enabled
42	Maximum total package price per year (in case if all paid additional services are selected):	264 UAH, if the card payment terms are not met (according to Clause 20) and additional paid services are enabled: SMS banking (clause 36).	2,070 UAH, if the card payment terms are not met (according to Clause 20) and additional paid services are enabled: SMS banking, Concierge Service, Priority Pass service (clauses 36,38,39)	2,520 UAH, , if the card payment terms are not met (according to Clause 20) and additional paid services are enabled: SMS banking, Priority Pass service (clauses 36, 39)
43	4. Rights of the Customer comply with Laws of Ukraine			
44	Familiarization with the information on the Bank's website regarding the Bank's participation in the Deposit guarantee fund for individuals and the content of the statement on the deposit guarantee system for individuals: https://mtb.ua/FGV			

45	5. Submitting the Customer's request and terms for its consideration
46	To the Bank:
47	the list of contact details of the bank is indicated in lines 2, 4 - 7 of the table in Annex 4 to the Regulation on information provided by banks to customers in relation to banking and other financial services. The deadline for consideration of the application is no more than one month from the date of its receipt. The total period for considering the appeal (in case of its extension, if it is impossible to resolve issues raised in the appeal within one month) should not exceed forty-five days, or
48	To the National Bank:
49	the list of contact details is available in section "Citizens' Appeals" on the page of the official Internet representative office of the National Bank https://bank.gov.ua/contacts-details#section-2 The term for considering applications is no more than one month from the date of its receipt. The total period for considering appeals (if it is extended, and if it is impossible to resolve issues raised in the appeal within one month) should not exceed forty-five days, or
50	To the Court:
51	the Customer applies to the judicial authorities in accordance with the procedure established by the legislation of Ukraine (customers - consumers of financial services are exempt from paying the court fee for claims related to the violation of their rights as consumers of services)

[Public offer to conclude an Agreement on issuing and servicing a personal payment card, providing an authorized overdraft and remote banking services.](#)