



Information

about essential characteristics of the "MTV ELITE" and "MTV GRAND" banking service packages for current account servicing using a payment card [this information contains General terms and conditions for the Bank to attract Customer's funds to the current account using a payment card and is not an offer to provide these services]

I. General information

Table

No	List	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 Chernomorsk, 28 Prospect Mira	
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/	
8	2. Specification of packages with an ability to compare:		
9	Name of the tariff package	MTB ELITE	MTB GRAND
10	Main card type	MC World Elite / Visa Infinite	Visa Platinum
11	Additional cards type	3 (three) cards to choose from (MC World Elite, Visa Infinite, Visa Platinum, MC Gold Pay Pass, Visa Gold, Visa Infinite)	2 (two) cards to choose from (Visa Platinum, MC Gold Pay Pass, Visa Gold)
12	Customer segment	Individuals - Customers of the Personal business department of MTB BANK PJSC	
13	Assignment	For private use	
14	Account currency	UAH, USD, EUR	
15	Validity of the card	2 years	

16	Terms and procedure for the Customer to purchase a tariff package	Upon presenting a passport or other ID document. Resident individuals must additionally present a document issued by the supervisory authority certifying their registration with the State register of individual taxpayers. Full list of papers:	
17	Banking service benefits	<ul style="list-style-type: none"> • Connection to RBS services: "SMS banking, Internet banking, Mobile banking, E-mail banking; • contactless payment for purchases with Google Pay/ Apple Pay (MasterCard); • secure online payment service 3D Secure; • no fee cash withdrawal at any ATM in Ukraine (UAH); • no fee cashless payments in retail outlets and the Internet; • participation in the "MasterCard +" bonus program; • no minimum balance on the card; • accrual of an increased interest on the balance of own funds; • issuing a Visa Virtuon card for convenient payments on the Internet; • "MasterCard/Visa" concierge service - a way to quickly get the necessary and reliable information in the main areas of the Customer's life and activities, as well as to order booking services 24 hours a day 365 days a year; • 'Fast Line' service is a comprehensive service for passengers traveling with international flights. • "Lounge Key" service from MasterCard - free access to business halls in Kiev, Lviv, Kharkiv, Budapest, Bucharest, Vienna, Prague, Moscow, Tbilisi, Batumi and Chisinau. • "Priority Pass" service - a comfortable space in more than 1200 VIP lounges of airports in 	<ul style="list-style-type: none"> • Connecting RBS services: "SMS banking, Internet banking, Mobile banking, E-mail banking; • contactless payment for purchases with Google Pay/ Apple Pay (MasterCard); • secure online payment service 3D Secure; • no fee cash withdrawal at any ATM in Ukraine (UAH); • no fee cashless payments in retail outlets and the Internet; • participation in the "MasterCard +" bonus program, if the additional card is of MasterCard type; • no minimum balance on the card; • accrual of increased interest on the balance of own funds; • issuing a Visa Virtuon card for convenient payments on the Internet; • "Visa" concierge service - a way to quickly get the necessary and reliable information in the main areas of the Customer's life and activities, as well as to order booking services 24 hours a day 365 days a year; • 'Fast Line' service – not provided. • "Lounge Key" service - an opportunity to visit any of more than 1000 business halls around the world twice a year. • "Priority Pass" service - a comfortable space in more than 1200 VIP lounges of airports in more than 500 cities around the

		<p>more than 500 cities around the world;</p> <ul style="list-style-type: none"> • Cash back for non-cash payments for goods and services: AVTO gas stations -3%, men's and women's clothing stores, shoes and accessories - 2%, restaurants -1%. The maximum refund amount is 700 (seven hundred) UAH. 	<p>world</p> <ul style="list-style-type: none"> • Cash back for non-cash payments for goods and services: <i>not provided</i>.
18	WARNING:	<p>The Customer (payment card holder) is not entitled to transfer the Bank card for use by third parties, as well as to disclose the PIN code, card number, expiration date and CVV2 code. The Customer must not store the PIN code together with the payment card or label it on the card.</p> <p>In case if the payment card is lost or stolen or if it has become known that it is being used illegally, the Customer must inform the Bank of the fact in order to block the account and place the payment card on the stop list. To place a payment card on the stop list, you must call the Bank to identify the Customer using 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 must confirm the Customer's oral application to the Bank in writing, by Fax (or by submitting the application to the Bank in person) within five banking days.</p> <p>Read Instructions for using the payment card.</p> <p>The Bank is prohibited from requiring the Customer to purchase any goods or services from the Bank or a related or linked person as a mandatory condition for providing these services (except for providing services included in the banking services package).</p>	
19	Possible consequences for the Customer in case of using the banking service	<p>The interest rate for the excess - 50% annual in UAH, and 24% in USD and EURO (under previously signed contracts)- is to be paid for exceeding the amount of the expense transaction over the amount of the balance on the payment card. This excess may occur due to exchange rate differences during the conversion operation, as a result of performing operations on the card without authorization, as a result of debiting fees that were not taken into account during authorization, etc..</p>	
20	Registration of the main card as part of the service package	Included in the cost of cash payment service of the services package	
21	Settlement service of the main card, per month:	Not stipulated by terms of the Agreement	
22	Settlement service of the main card within the service package, per year:	4600 UAH	3300 UAH
23	Additional card registration	3 additional cards are included in the package price. Registration of each following additional card - 200 UAH.	2 additional cards are included in the package price. Registration of each following additional card - 200 UAH.
24	Settlement service of the additional card, per month:	Not stipulated by terms of the Agreement	
25	Settlement service of the	Not stipulated by terms of the Agreement	

	additional card, per year:		
26	Minimum amount of a security deposit	N/A	N/A
27	Interest accrued on the account balance	UAH – 5,5% per year; USD – 0,8% per year; Euro - 0,3% per year	UAH – 4,5% per year; USD – 0,5% per year; Euro – 0,1% per year
28	Account cash replenishment at the Bank's cash desk	Included in the cost of cash payment service of the services package	Included in the cost of cash payment service of the services package
29	Non-cash transfer of funds received from other banks	0,5 %, min. 5,00 UAH. /1,00 USD/1 Euro	0,6 %, min. 5,00 UAH. /1,00 USD/1 Euro
30	Cash withdrawal at ATMs and branches of PJSC MTB BANK, at ATMs of FUIB partner bank ('Radius' network)	<i>Not rated</i>	<i>Not rated</i>
31	Funds conversion fee	Included in the cost of cash payment service of the services package	
32	For more information about the current rates, please follow the link:	Download	Download
33	3. Additional service packages with the possibility to compare:		
34	Comprehensive remote banking service: "SMS banking, Internet banking, Mobile banking, E-mail banking	Included in the cost of cash payment service of the services package, not provided separately	
35	Concierge service	Included in the cost of cash payment service of the services package, not provided separately	Included in the cost of cash payment service of the services package, not provided separately
36	Insurance: medical, for individuals - main card holders, from "Universal" insurance company (IC)	Round-the-clock emergency call through the assistance of IC "Universal". The insurance coverage amount is 14 thousand UAH. Term -1 year.	N/A
37	Insurance for individuals traveling abroad, from IC "Respect"	At the Customer's choice for an additional fee Cost: 200 UAH. Validity term: 90 days of insurance cover Insurance period: 365 days Insurance amount: 30 thousand euro Territory: Europe	At the Customer's choice for an additional fee Cost: 200 UAH. Validity term: 90 days of insurance cover Insurance period: 365 days Insurance amount: 30 thousand euro Territory: Europe
38	4. The Customer's rights according to the legislation of Ukraine		
39	Providing the Bank with a consent to processing, including collection of personal data for purposes incompatible with the purposes preceding the conclusion of the Current account agreement using a payment card, or those assigned to its execution, unless otherwise provided for by the Law of Ukraine "On personal data protection", as well as revoking this consent at any time		

40	<p>Obtaining information about conditions for granting access to personal data, information about third parties to whom the Customer's personal data is transferred:</p> <p>The procedure of access to personal data of third parties is determined by terms of the personal data subject consent to process these data provided to the personal data holder, or comply with requirements of the law.</p> <p>The Customer has the right to obtain any information on him/herself from any subject of relations linked to personal data, provided that the request submitted by the Customer specifies as follows: last name, first name and patronymic, place of residence (current location) and details of the document certifying the individual submitting such a request, except in cases established by law.</p> <p>The Bank does not transfer the Customer's personal data to third parties, except in cases where such transfer is required by law, at the Customer's demand, or in other cases stipulated by applicable law or the Agreement.</p>
41	<p>You can find information about the Bank's participation in the Deposit Guarantee Fund for individuals on the Bank's website by following the link below: https://mtb.ua/FGV</p> <p>Read content of the certificate on the Deposit guarantee system for individuals.</p>
42	<p>5. Submitting the Customer's application and terms for its consideration</p>
43	<p>In the Bank:</p>
44	<p>Name: MTB BANK PJSC Address: 68003, Ukraine, Odessa region, City of Chernomorsk, 28 Prospect Mira Contact phone numbers: 0 800 500 255 For other countries: +38 (0482) 305-905 Fax: +38 (0482) 301-302 E-mail address: office@mtb.ua Official website: https://mtb.ua/</p> <p>Term for the application to be considered is no more than one month from the date of its receipt.</p> <p>The total term for considering the application (in case of its extension, if it is impossible to resolve issues raised in the application within a month) should not exceed forty-five days, or</p>
45	<p>at the National Bank:</p>
46	<p>list of contact details is available in the section "Citizen Appeals" on the page of the official Internet representative office of the National Bank https://bank.gov.ua/contacts-details#section-2</p> <p>The term of considering the application: no more than one month from the date when it has been received.</p> <p>The total period for considering applications (in case of its extension, if it is impossible to resolve issues raised in the application within a month) should not exceed forty five days, or</p>
47	<p>at the court:</p>
48	<p>the Customer applies to the judicial authorities in the manner determined by the legislation of Ukraine (Customers - consumers of financial services are exempt from paying the court fee for claims related to violation of their rights as consumers of services).</p>

[The Public offer can be found by reference \(Offer\).](#)