



### Information

on the essential characteristics of the current account using "Municipal card" "Citizen's card" 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

No.	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	Banking License № 66 subject to the Extract from the State Register of banks, №ДРБ - 000018 d/d 16.08.2021, issued by the NBU
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	2. Characteristics of packages with the possibility of comparison:	
9	Name of the payment card	Citizen's card
10	Card type	Visa Classic PPC (pre-personalized card) / Visa Classic
11	Client segment	Clients - individuals
12	Purpose	For the possibility of providing citizens of Ukraine: benefits, additional payments, allowances, compensation and discounts, payment for transport services, services
13	Account currency	Hryvnia
14	Card expiration period	Visa Classic PPC (pre-personalized card) – 1 years Visa Classic – 3 years
15	Terms and procedure for the client to purchase a package of services	Upon presentation of a passport or other identity document. The full list of documents can be found <a href="#">here</a>

16	Advantages of banking services	<p>Main advantage: at the same time it is a payment card and a material carrier of the cardholder's personal data and supports applications related to the provision and accounting of social support measures and other information services and services;</p> <ul style="list-style-type: none"> <li>- registration of an additional children's card to Visa Classic (available only for personalized cards);</li> <li>- the possibility of non-cash payment for goods and services in trading terminals using Google Pay / Apple Pay on the territory of Ukraine;</li> <li>- the possibility of non-cash transfer of funds to the account of a third party.</li> </ul>
17	<b>Warning:</b>	<p><b>The Client (Payment Card Holder) has no right to disclose the card number, its validity period and CVV2 code. The Client should not keep the CVV2 code together with the card information.</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. The Payment Card Terms of Use can be found <a href="#">here</a>.</b></p> <p><b>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).</b></p>
18	<b>Possible consequences for the client in the case of using the banking service</b>	<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 — 65% per annum in UAH and 35% per annum in US dollars and euros (under previously concluded agreements).</b></p> <p><b>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.</b></p>
19	Registration of the main card within the package of services	Not charged
20	Estimated maintenance of the main card, per month:	Not charged

21	Estimated maintenance of the main card, within the package of services, for a year:	Not charged
22	Reissuance of the card after the expiration of the term and during the action at the initiative of the bank	Not provided
23	Registration of an additional card	Visa Classic PPC (pre-personalized card) - not available Visa Classic - 60 UAH.
24	Estimated maintenance of an additional card, per month:	Not provided
25	Estimated maintenance of an additional card, per year:	Not provided
26	Minimum size of the permanent balance	Absent
27	Interest accrued on the account balance	Not charged
28	Cash replenishment of the bank account	Not charged
29	Cashless enrollment according to the registers: social benefits and within the framework of the salary project	Not charged
	Cashless crediting of other funds to the account	0,6%
30	Withdrawal of cash at the cash desk and ATMs of PJSC MTB BANK	Not charged
	Withdrawal of cash in ATMs of the FUIB partner bank ("Radius" network)	within 20,000 hryvnias/month. free, over the limit - 1% + UAH 5.
	Withdrawal of cash at the Bank's counters without the participation of a payment card	1.5% min. UAH 25 max. 250 hryvnias
	Withdrawal of cash from cash desks of other banks of Ukraine	1.5% + UAH 5
	Withdrawal of cash from ATMs of other Ukrainian banks	within 20,000 hryvnias/month. free, over the limit - 1.5% + UAH 5.
	Pick up at cash desks and ATMs outside of Ukraine	2% in sum min. 5 USD/EUR

31	Commission for conversion of funds	Not charged
32	<b>Warning:</b>	<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) – Not charged</b>
33	You can get acquainted in detail with the current rates:	<a href="#">Rates</a>
34	3. Additional services of packages with a possibility of comparison:	
35	Remote banking complex service: SMS-Banking, mobile application "MTB360", E-mail-Banking	Made at the request of the Client (service outside the package is not provided)  20 UAH per month
36	Minimum total cost of a payment card per year:	In the mobile application «MTB360» - 0 UAH
37	Maximum total cost of a payment card with RB Service (item 35) per year:	In the mobile application «MTB360» - 240 UAH
38	4. Client's rights in accordance with the legislation of Ukraine	
39	Granting the bank consent to the processing, including collection, of personal data for purposes that are incompatible with the purposes preceding the conclusion of the Current Account Agreement using a payment card, or which are entrusted to its implementation, unless otherwise provided by the <a href="#">Law of Ukraine "On Personal Data Protection"</a> , and withdraw this consent at any time.	
40	<p>Obtaining information about the conditions of granting access to personal data, information about third parties, to whom the Client's personal data is transferred: The procedure for access to personal data of third parties is determined by the conditions of consent of the personal data subject to the processing of such data provided by the owner of personal data, or in accordance with the requirements of the law. The Client has the right to receive any information about himself/herself from any subject of relations related to personal data, provided that in the request, submitted by the Client, there is the following information: surname, name and patronymic, place of residence (stay) and details of the document certifying the individual, who submits the request, except as provided by law.</p> <p>The Bank does not transfer the Client's personal data to third parties, except in cases, when such transfer is required by law, at the request of the Client or in other cases provided by applicable law or the Agreement.</p>	
41	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>	
42	5. Submission of the Client's application and terms of its consideration	
43	To the bank:	

44	<p>Name: <b>MTB BANK PJSC</b>  Address: 68003, Ukraine, Odesa region,  Chornomorsk city, Myru Avenue, bldg. 28  Contact telephone numbers: 0 800 500 255  For other countries: +38 (0482) 305-905 Fax: +38 (0482) 301-302  E-mail address: <a href="mailto:office@mtb.ua">office@mtb.ua</a>  Address of the official website: <a href="https://mtb.ua/">https://mtb.ua/</a>  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 application within a month) shall not exceed forty-five days,or</p>
45	To the National Bank:
46	<p>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/ua/consumer-protection/citizens-appeals">https://bank.gov.ua/ua/consumer-protection/citizens-appeals</a>  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</p>
47	To the court:
48	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.](#)