

# Financing

## Basic terms of interest payment

### Basic terms of interest payment

These conditions are valid for the registration of new transactions and are not the valid for revision of the terms of the concluded contracts.

Parameter	Value
Interest rate	13% per annum, except for: <ul style="list-style-type: none"><li>• 9 % per annum for business entities conducting their core activities under all CTEA of <a href="#">Section C</a>.</li><li>• 9 % per annum for the reconstruction of fixed assets of business entities destroyed due to military aggression, as evidenced by relevant documents.</li><li>• 3% per annum for business entities conducting economic activities in a high-risk war zone*.</li></ul>
One-time fee for granting a loan	1-1.5% of the loan amount

\*High-Risk War Zone - territories susceptible to combat operations as [listed](#) and approved by the Ministry of Reintegration, with no specified end date for combat operations, or territories where there have been no combat operations or occupation for less than one calendar year as of the date of entering into the credit agreement.