Financing

Credit line

Parameter	Value
Turnover 90 days	variable - UIRD 3m + 2.25%
Turnover 180 days	variable - UIRD 3m + 2.5%
Turnover 270 days	variable - UIRD 3m + 2.75%
Turnover 365 days and more	variable - UIRD 3m + 3%
Interest rates in USD (% per annum)	

Interest rates in UAH (% per annum)**

Parameter	Value
All types of turnover	variable - UIRD 3m + 4.25%
Interest rates in EUR (% per annum)	
All types of turnover	variable - UIRD 3m + 4.1%
One-time fees: for the provision of a financial loan; for financial loan management (with an increase in the contract limit); for a financial loan management (with an increase in the term of the loan use, % of the financing amount)	

Interest rates in UAH (% per annum)**

Parameter	Value
for secured transactions	0.25%
for unsecured transactions	0.5%

Interest rates on UAH (% per annum) **

Parameter	Value
nterest rates under the “Affordable Loans 5-7-9%” program:	• for investment purposes - 9% per annum with an option of 7%-reduction provided that new jobs are created; • for replenishment of working capital - 13% per annum, except for: ◦ 3% per annum for business entities conducting economic activities in a high-risk military zone*; ◦ 9 % per annum for business entities conducting their main activities under all CTEA of Section C. ◦ 9% per annum for the reconstruction of fixed assets of business entities destroyed due to military aggression, confirmed by corresponding documents.

nterest rates under the “Affordable Loans 5-7-9%” program: (% per annum)**

Parameter	Value
Fee under the “Affordable Loans 5-7-9%” program	1–1.5% (one-time) of the loan amount

*High-risk military zone shall mean the 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 loan agreement.

**The margin amount is fixed on an annual basis with a subsequent review.