

# Financing

## Loans to finance working capital

PrivatBank is a participant of the Affordable Loans of 5-7-9% state programme.

Product/Parameter	Value	
<b>Revolving credit line</b>		
Rate	Subject to participation in the «Affordable loans 5-7-9%» program	Standard terms
	13% per annum, except for: <ul style="list-style-type: none"> <li>• 3% per annum for business entities conducting economic activities in a high-risk war zone*.</li> <li>• 7% per annum for business entities conducting their core activities under all CTEA of <a href="#">Section C</a>.</li> <li>• 7% per annum for the reconstruction of fixed assets of business entities destroyed due to military aggression, as evidenced by relevant documents.</li> </ul>	<ul style="list-style-type: none"> <li>• micro and small business UIRD 3M+4%</li> </ul>
One-time fee	0.5% - with hard collateral 1.0% - without hard collateral	

Product/Parameter	Value	
<b>Agriseason credit line</b>		
Rate	If participating in the “Affordable loans 5-7-9%” program:	Standard terms
	from 13% per annum, excluding the business entities conducting their economic activity in a high military risk zone* - 3% per annum	<ul style="list-style-type: none"> <li>• <b>For customers with revenue up to UAH 30 mln:</b> from UIRD 3M + 3% to UIRD 3M + 4.5%</li> <li>• <b>For customers with revenue UAH 30-300 mln:</b> from UIRD 3M + 2.5% to UIRD 3M + 4%</li> <li>• <b>For customers with revenue exceeding UAH 300 mln:</b> UIRD 3m + 1.0%</li> </ul>
One-time fee	<b>If participating in the “Affordable loans 5-7-9%” program</b> - 1.5% - with no hard pledge - 1% - with hard pledge  <b>Standard terms</b> - 1% - with no hard pledge - 0.5% - with hard pledge	
<b>Loan secured by a deposit</b>		
Rate	<ul style="list-style-type: none"> <li>• +2,5% to the deposit rate (loan and deposit in the same currency);</li> <li>• +3% to the deposit rate (loan and deposit in different currencies: EUR/USD; USD/EUR);</li> <li>• 19% per annum (loan in UAH, deposit in EUR/USD) for micro and small business customers</li> </ul>	

<b>Product/Parameter</b>	<b>Value</b>
Fee (for issuing a new loan/extending an existing agreement)	0,4% (min UAH 400, max UAH 40,000)

\*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.