ПриватБанк

Financing

Loans to finance working capital

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

Product/Parameter	Value
Entrepreneurial credit limit	
Rate	36% per annum
Monthly fee (debited every 1st day of the month)	0%
Fee for withdrawing funds from the Entrepreneurial credit limit in Ukraine and abroad, VAT excluded	3%
Fee for the transfer of funds from current account using "Entrepreneurial" credit limit to any other accounts, excluding the following payments: - salary transfers to bank salary cards and tax payments, excl. VAT; - payments from a business card in trade and service enterprises, excl. VAT	3%

Product/Parameter	Value	
Fee for the transfer of funds from current account using "Entrepreneurial" credit limit to any other accounts of individuals (excluding salary transfers to bank salary cards), excl. VAT	3%	
Revolving credit line		
Rate	Subject to participation in the "Affordable loans 5-7-9%" program	Standard terms
	15% per annum, including prioritized except for: • 7% per annum for business entities conducting economic activities in a high-risk war zone*.	UIRD 3M+6%
One-time fee	0.5% - with hard collateral1.0% - without hard collateral	
Loan secured by a deposit		
Rate	• +2.5% to the deposit rate (if loan and deposit are in the same currency); • +3% to the deposit rate (if loan and deposit are in different currencies: EUR/USD; USD/EUR); • 17% per annum (loan in UAH, deposit in EUR/USD) for micro business clients	
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.