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%
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%
Loan for working capital replenishment	

<table>
<tr><th>Product/Parameter</th><th colspan="2">Value</th></tr>
<tr><td rowspan="2">Rate</td><td>Subject to participation in the "Affordable loans 5-7-9%" program</td><td>Standard terms</td></tr>
<tr><td>15% per annum, including prioritized except for:
• 7% per annum for business entities conducting economic activities in a high-risk war zone*.</td><td>UIRD 3m + 3%</td></tr>
<tr><td>One-time fee</td><td colspan="2">1-1.5% without hard collateral
0.5-1% with hard collateral</td></tr>
<tr><td colspan="3">Loan secured by a deposit</td></tr>
<tr><td>Rate</td><td colspan="2">• +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</td></tr>
<tr><td>Fee
(for issuing a new loan/extending an existing agreement)</td><td colspan="2">0,4% (min UAH 400, max UAH 40,000)</td></tr>
</table>

*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.