

# Financing

## Loans to finance working capital

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

Product/Parameter	Value
<b>Entrepreneurial credit limit</b>	
Rate	23.5% per annum
Monthly fee (debited every 1st day of the month)	0,85% of the amount of the maximum debt in the previous calendar
Fee for withdrawing funds from the Entrepreneurial credit limit in Ukraine and abroad, VAT excluded	4%
Fee for making a payment from a card with the Entrepreneurial credit limit, (except for payments in a retail network), VAT excluded	4%
Fee for transferring funds from the current account with the Entrepreneurial credit limit to any other accounts owned by the customer, or to any accounts of individuals (except for salary transfers to bank salary cards), VAT excluded	4%

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>	UIRD 3M+6%
One-time fee	0.5% - with hard collateral 1.0% - without hard collateral	
<b>Loan secured by a deposit</b>		
Rate	<ul style="list-style-type: none"> <li>• 19% per annum (loan in UAH, deposit in EUR/USD) for micro business clients</li> </ul>	
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.