ПриватБанк

Financing

Financial leasing tariffs for entrepreneurs

These conditions are valid for the registration of new transactions and are not the valid for revision of the terms of the concluded contracts.

Parameter	Subject to participation in the "Affordable Financial Leasing 5-7-9%"	Standard terms
Basic interest rate on leasing programmes (% per annum)	From 5 to 11%	• For customers with revenue up to UAH 30 million: UIRD 3m + 4%. • For customers with revenue over UAH 30 million: UIRD 3m + 3%.
One-time fee for providing financing (% of the financing amount)	0.5% or more of the leasing agreement amount (0% under partnership programs)	
* The interest rate can be reduced under the existing partner programmes with suppliers of leased assets.		

Additional costs incurred by a lessee for transaction processing

The prices are indicative. The final amount of expenses depends on the parameters of the leased assets and the tariffs of the partner companies.

Parameter	Value
Leased asset insurance (% of its value annually)	

Parameter	Value
Agricultural machinery	from 0.38% per year
Special equipment	from 0.6% per year
Registration with government agencies (one-off)	
Agricultural machinery	UAH 4,100
Lease subject evaluation (sale-leaseback/used property) for transactions exceeding UAH 10 mln	
Trailed/mounted agricultural equipment	UAH 2985
Agricultural machinery (self-propelled)	UAH 3185
Special equipment	UAH 2985

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%

Product/Parameter	Value	
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		
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 + 3%
One-time fee	1-1.5% without hard collateral 0.5-1% with hard collateral	
Loan secured by a deposit		

Product/Parameter	Value
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.

Capital investment loans

Product/Parameter	Value
Investment loan (non-revolving credit line up to 5 years)	
Rate	14%
One-time fee	1% of the loan amount
Loan for the purchase of fixed assets, including agricultural machinery	

Product/Parameter	Value	
Basic interest rate on leasing programmes (% per annum)	• For customers with revenue up to UAH 30 million: UIRD 3m + 4%. • For customers with revenue over UAH 30 million: UIRD 3m + 3%.	
One-time fee	Subject to participation in the «Affordable loans 5-7-9%» program	Standard terms
	From 0.5% of the loan amount	From 0.5% of the loan amount
Additional terms		
Insurance of the pledged property	According to the rates of the bank's insurance partner companies	

Guarantees within Ukraine

Type of service	Tariff*
Providing a guarantee/counter-guarantee (except uncovered tender guarantee and uncovered guarantee for travel agents)**	**0.3%** of the guarantee/counter-guarantee amount (but not less than UAH 1 500 and not more than UAH 30 000)
Providing an uncovered tender guarantee, uncovered guarantee for travel agents	**2%** of the guarantee/counter-guarantee amount (but not less than UAH 1 500 and not more than UAH 30 000)

Type of service	Tariff*
Increasing the amount/extension the guarantee/counter-guarantee (except cash covered guarantees/counter-guarantees on cover account 2932/2952 and uncovered tender guarantee, uncovered guarantee for travel agents)***	**0,3%** of the guarantee/counter-guarantee amount in case of extension, or of the amount of the guarantee increase (but not less than UAH 1 500 and not more than UAH 30 000)
Amendments to guarantees/counter-guarantees under cash collateral on cover account 2932/2952 and uncovered tender guarantees, uncovered guarantees for travel agents as well as other amendments to other types of guarantees/counter-guarantees***	UAH 1,500
Monthly fee for execution of operations under an uncovered guarantee (except tender guarantee and guarantee for travel agents)****	For micro and small business clients: • 2% per annum (min 500 UAH monthly) – secured by property rights to a deposit/counter-guarantee of another bank; • 3% per annum (min 500 UAH monthly) – secured by movable/immovable property; • 3,5% per annum (min 500 UAH monthly) – under other security***** or blank For medium and corporate business clients: • 1% per annum (min 500 UAH monthly) – secured by property rights to a deposit/counter-guarantee of another bank; • 2% per annum (min 500 UAH monthly) – secured by movable/immovable property; • 2,5% per annum (min 500 UAH monthly) – under other security***** or blank

* All tariffs exclude VAT. Unsecured guarantee rates apply to a partially covered guarantee.
** Cash covered guarantees on cover account 2932/2952 are provided to clients with a current financial status class and newly created clients (who have not yet had annual financial statements). The financial status class is calculated by the bank and should be 1-10 for legal entities and 1-5 for individual entrepreneurs.
*** A fee is charged for each change. In case of simultaneous introduction of several changes, one fee of the greater value is paid.
**** Payment under a guarantee using bank funds is the provision of a loan to the client under the guarantee agreement terms and conditions.
***** Other security includes, in particular, goods in circulation, an EBRD guarantee or a guarantee from another international financial organization, etc.