ПриватБанк

Financing

Financial leasing rates for micro and small business

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 9%	• 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)	

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)	
Agricultural machinery	from 0.38% per year

Parameter	Value
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 2 985
Agricultural machinery (self-propelled)	UAH 3 185
Special equipment	UAH 2 985

Loans to finance working capital

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

<table>
<tr><th>Product/Parameter</th><th colspan="2">Value</th></tr>
<tr><td colspan="3">Revolving credit line</td></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>• for micro business UIRD 3M+3%;
• for small business UIRD 3M+2.5%</td></tr>
</table>

<table>
<tr><th>Product/Parameter</th><th colspan="2">Value</th></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">Agriseason credit line</td></tr>
<tr><td rowspan="2">Rate</td><td>If participating in the “Affordable loans 5-7-9%” program:</td><td>Standard terms</td></tr>
<tr><td>• 10% per annum (priority direction: agricultural commodity producers);
• 7% per annum for business entities conducting economic activities in a zone of high military risk *;
• 15% per annum for all other directions.</td><td>• For customers with revenue up to UAH 30 mln
UIRD 3M + 2.5%.
• For customers with revenue UAH 30-300 mln
UIRD 3M + 2%.
• For customers with revenue over UAH 300 mln
UIRD 3m + 1.5%</td></tr>
<tr><td>One-time fee</td><td colspan="2">If participating in the “Affordable loans 5-7-9%” program
- 1.5% - with no hard pledge
- 1% - with hard pledge

Standard terms
- 1% - with no hard pledge
- 0.5% - with hard pledge</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 and Small business clients</td></tr>
</table>

Product/Parameter	Value
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	• 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	1% of the loan amount
Loan for the purchase of fixed assets, including agricultural machinery	
Rate	22%

Product/Parameter	Value	
One-time fee	Subject to participation in the «Affordable loans 5-7-9%» program	Standard terms
	0.5% or more of the financing amount (0% for partnership programs)	0.5% or more of the financing amount (0% for partnership programs)
Additional terms		
Insurance of the pledged property	According to the rates of the bank's insurance partner companies	

Tariffs for documentary operations for SME

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)
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)

Type of service	Tariff*
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.

Letters of credit within Ukraine

Letters of credit issued by the bank	
Type of service	**Tariff***
Issuance of the letter of credit	0,3% of the letter of credit amount (min UAH 1 500, max UAH 30 000)
Amendment, cancellation of the letter of credit**	UAH 1 000
Monthly fee for execution of operations under an uncovered letter of credit***	For micro and small business clients: • 2% per annum (min 500 UAH monthly) – secured by property rights to a deposit • 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 • 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
Letters of credit received by the bank	
Type of service	**Tariff***
Advising on the letter of credit/changes to the terms of the letter of credit, including its cancellation**	UAH 1,000.00
Confirmation of the letter of credit: with coverage in PrivatBank	UAH 1,500.00

Letters of credit issued by the bank	
Type of service	**Tariff***
Confirmation of the letter of credit: uncovered***	No less than 5% per annum (min UAH 500.00 per month)

* All tariffs exclude VAT.
** A fee is charged for each amendment or cancellation. In case of simultaneous introduction of several amendments, one fee is paid.
*** Payment under the letter of credit using bank funds is the provision of a loan to the client under the letter of credit agreement terms and conditions.
**** Other security includes, in particular, goods in circulation, an EBRD guarantee or a guarantee from another international financial organization, etc.

Promissory note transactions in Ukraine

Type of service	Tariff
Cost of one promissory note bill (simple or transferable)	UAH 150.00, incl. VAT – UAH 25.00
State duty in the amount of 0.1 of the non-taxable minimum income of citizens for each bill	UAH 1.70

Business-overdraft (standard)

Parameter	Value for all projects
1–30 days	22,0%
31–60 days	23,5%
61–90 days	25,0%
Agro clients	23,0%

Parameter	Value for all projects
Exceeding the allowed period of use of the Credit	Double interest rate applied for the maximum term of the period of continuous use of the Credit
One-time commission for providing financing (% of the financing amount)	
for secured transactions	0,5%
for unsecured transactions	1%

Business-overdraft (automatic)

Parameter	Value for all projects
1–30 days	24,0%
31–60 days	25,5%
61–90 days	27,0%
Agro clients	25,0%
Exceeding the allowed period of use of the Credit	Double interest rate applied for the maximum term of the period of continuous use of the Credit
One-time commission for providing financing (% of the financing amount): 1%	