ПриватБанк

Financing

Tariffs for leasing and loans for purchasing fixed assets for of medium and corporate business clients. Basic tariffs

The conditions provided are applied for processing new transactions and are not a basis for revising the conditions of current agreements.

Parameter	Subject to participation in the «Affordable loans 5-7-9%» program»	Subject to participation in the “Affordable Financial Leasing 5-7-9%” program	Standard conditions
Interest rate	9% per annum - for clients with annual revenue over MEUR 10 (in equiv.) For Clients from High Military Risk Zone* - 1% per annum	Agricultural producers: 7% per annum – for clients with revenue over MEUR 10 (in equiv.) All other activities – rate 11%	For clients with revenue over MUAH 300 - UIRD 3m + 3%
One-time fee for providing financing (% of the financing amount)	0.5% or more of the loan amount (0% under partnership programs)	0.5% or more of the leasing agreement amount (0% under partnership programs)	0.5% or more of the loan amount/leasing agreement amount (0% under partnership programs)
Monthly Client commission, depending on the subject of financing (from the value of the property), %*	-	Agricultural machinery (self-propelled and trailed) from 0% to 0.04% Special equipment from 0% to 0.05%	

Parameter	Subject to participation in the «Affordable loans 5-7-9%» program»	Subject to participation in the “Affordable Financial Leasing 5-7-9%” program	Standard conditions
Additional terms and conditions			
Insurance of the pledged property	According to the tariffs of the Bank's insurance partner companies		

*Only for the “Financial Leasing” product

Basic terms of interest payment

Basic terms of interest payment

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	Value
Interest rate	13% per annum, except for: • 9 % per annum for business entities conducting their core activities under all CTEA of Section C. • 9 % per annum for the reconstruction of fixed assets of business entities destroyed due to military aggression, as evidenced by relevant documents. • 3% per annum for business entities conducting economic activities in a high-risk war zone*.
One-time fee for granting a loan	1–1.5% of the loan amountм

*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.

Overdraft

Parameter	Value for all projects
1–30 days	18%
31–60 days	19%
61–90 days	20%
Agro clients	19%
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 commissions for providing financing (% of the financing amount)	
for secured transactions	0,25%
for unsecured transactions	1%

Business-overdraft (automatic)

Parameter	Value for all projects
1–30 days	20%
31–60 days	21%

Parameter	Value for all projects
61–90 days	22%
Agro clients	21%
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%	

Credit line

Parameter	Value
Turnover 90 days	variable - UIRD 3m + 2.25%
Turnover 180 days	variable - UIRD 3m + 2.5%
Turnover 270 days	variable - UIRD 3m + 2.75%
Turnover 365 days and more	variable - UIRD 3m + 3%
Interest rates in USD (% per annum)	

Interest rates in UAH (% per annum)**

Parameter	Value
All types of turnover	variable - UIRD 3m + 4.25%
Interest rates in EUR (% per annum)	
All types of turnover	variable - UIRD 3m + 4.1%
One-time fees: for the provision of a financial loan; for financial loan management (with an increase in the contract limit); for a financial loan management (with an increase in the term of the loan use, % of the financing amount)	

Interest rates in UAH (% per annum)**

Parameter	Value
for secured transactions	0.25%
for unsecured transactions	0.5%

Interest rates on UAH (% per annum) **

Parameter	Value
nterest rates under the “Affordable Loans 5-7-9%” program:	• for investment purposes - 9% per annum with an option of 7%-reduction provided that new jobs are created; • for replenishment of working capital - 13% per annum, except for: ◦ 3% per annum for business entities conducting economic activities in a high-risk military zone*; ◦ 9 % per annum for business entities conducting their main activities under all CTEA of Section C. ◦ 9% per annum for the reconstruction of fixed assets of business entities destroyed due to military aggression, confirmed by corresponding documents.

nterest rates under the “Affordable Loans 5-7-9%” program: (% per annum)**

Parameter	Value
Fee under the “Affordable Loans 5-7-9%” program	1–1.5% (one-time) of the loan amount

*High-risk military zone shall mean the 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 loan agreement.

**The margin amount is fixed on an annual basis with a subsequent review.

Business Instalment loan

Parameter	Value
Interest rates in UAH (% per annum)	10.5%
One-time fee for providing financing (% of the amount)	0.25%

Agriseason credit line

Parameter	Value
Interest rates in UAH (% per annum)	variable - UIRD 3m + 3%
One-time fee for providing financing (% of the amount)	0.5%

*the interest rate amount is fixed per year and subsequently reviewed

Loan on deposit

Parameter	Value
Loan interest rates	
Loan and deposit in the same currency	+2.5% to the deposit rate
Loan and deposit in different currencies (EUR/USD; USD/EUR)	+3% to the deposit rate
Loan in UAH, deposit in EUR/USD	15.5%

Parameter	Value
Fee (for issuing a new loan/extending an existing agreement)	0,4% (min UAH 400, max UAH 40,000)

Guaranteed payments

Parameter	Value	
	Standard projects **Annual income of the company/group < UAH 500,000,000.00 Loan portfolio in the bank < UAH 30,000,000.00**	**Major projects** **Annual income of the company/group < UAH 500,000,000.00 Loan portfolio in the bank < UAH 30,000,000.00**
Fee when paying at the expense of the bank	4% per annum (min UAH 5.00) Calculated from the date of payment initiation to the date of payment execution.	
Fee when paying at the expense of the client	No fee	
Interest rate when making a payment with credit funds	13% per annum Calculated from the date of payment execution up to 30 days.	
Fee for individual terms (% of the financing amount)		
Secured transactions	0.5%	0.25%
Unsecured transactions	1%	1%

Loan under guaranteed inward payments

Parameter	Value	
	Standard projects **Annual income of the company/group < UAH 500,000,000.00 Loan portfolio in the bank < UAH 30,000,000.00**	**Major projects** **Annual income of the company/group < UAH 500,000,000.00 Loan portfolio in the bank < UAH 30,000,000.00**
Simplified terms and conditions		
Interest rate	13% per annum	
Individual conditions. Interest rate, % per annum		
2–90 days term	12.0%	10.5%
2–180 days term	13.0%	11.5%
2–360 days term	14.0%	12.5%
Fee for individual terms (% of the financing amount)		
For all transactions	1%	1%

Additional expenses of the loan recipient for processing the transaction

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

Parameter	Value
Insurance of the pledged object (% of the cost, annually)	
Light vehicles	from 4.68% per year
Commercial vehicles	from 1.77% per year
Trailers/semi-trailers	from 1.32% per year
Agricultural machinery	from 0.5% per year
Special equipment	from 0.7% per year
Residential real estate	from 0.16% per year
Commercial and office real estate	from 0.17% per year
Equipment, office equipment	from 0.17% per year
Goods in circulation	from 0.24% per year
Land plots	from 0.06% per year
Assessment of the property offered as a pledged object by an estimating entity	
Residential real estate (apartments)	UAH 1,600.00–2,500.00
Residential real estate (houses)	UAH 2,800.00–4,000.00
Non-residential premises and buildings, including	UAH 2,000.00–14,000.00 depending on the area

Parameter	Value
up to 100 sq. m	UAH 2,000.00–3,500.00
100–200 sq. m	UAH 3,500.00–4,000.00
200–500 sq. m	UAH 4,000.00–5,000.00
500–1,000 sq. m	UAH 5,000.00–7,000.00
1,000–2,000 sq. m	UAH 7,000.00–9,000.00
2,000–5,000 sq. m	UAH 9,000.00–14,000.00
5,000+ sq. m	UAH 1.50–2.00/sq. m
Used light vehicles	UAH 1,500.00–2,000.00
Used trucks and buses	UAH 2,000.00–2,500.00
Production lines	UAH 2,500.00+
Whole property complexes	UAH 20,000.00+
Real estate objects located on a separate land plot, including	UAH 8,500.00–24,000.00 depending on the area of the plot and the number of structures
up to 5	UAH 8,500.00–10,500.00
5–10	UAH 12,500.00–16,000.00
10–20	UAH 18,500.00–21,000.00

Parameter	Value
20+	UAH 24,000.00
Notarisation of the pledge (one-time)	
Notary services	UAH 1,500.00+
State duty	0.1% of the cost

Guarantees within Ukraine

Guarantees opened by the bank	
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)
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

Guarantees opened by the bank	
Type of service	**Tariff***
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
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

International letters of credit

Letters of credit issued by the bank	
Type of service	**Tariff**
Issuance or increasing the amount of the letter of credit	0,2% (min 100 USD, max 2000 USD)
Payment under the letter of credit	0,15% (min 100 USD, max 1000 USD)

Letters of credit issued by the bank	
Type of service	**Tariff**
Monthly fee for execution of operations under an uncovered letter of credit	For micro and small business clients: • 2% per annum (min 20 USD monthly) – secured by property rights to a deposit • 3% per annum (min 20 USD monthly) – secured by movable/immovable property • 3,5% per annum (min 20 USD monthly) – under other security* or blank For medium and corporate business clients: • 1% per annum (min 20 USD monthly) – secured by property rights to a deposit • 2% per annum (min 20 USD monthly) – secured by movable/immovable property • 2,5% per annum (min 20 USD monthly) – under other security* or blank
Sending payment documents between banks	According to the courier service rates***
Amendment	50 USD
Execution of operations with documents containing discrepancies with the letter of credit terms**	75 USD
Letters of credit received by the bank	
Advising on the letter of credit/increasing the amount	0.15% (min USD 100.00, max USD 500.00)
Verification of documents under the letter of credit	0.2% (min USD 100.00, max USD 1,000.00)

Letters of credit issued by the bank	
Type of service	**Tariff**
Confirmation of the letter of credit	With coverage in PrivatBank – 0.15% (min USD 100.00, max USD 500.00). Without coverage – from 2% per annum (at least USD 20.00 per month).
Sending payment documents between banks	According to the courier service rates
Advising of amendment	50 USD

* Other security includes, in particular, goods in circulation, an EBRD guarantee or a guarantee from another international financial organization, etc.
** Fee is paid by the beneficiary (deducted by the bank from the payment under the letter of credit).
*** All tariffs exclude VAT except the fee for sending payment documents between banks.

International guarantees

Guarantees and stand-by letters of credit provided by the bank	
Type of service	**Tariff**
Providing or increasing the amount of the guarantee, standby letter of credit	0.3% (min 100 USD, max 1 500 USD)

Guarantees and stand-by letters of credit provided by the bank	
Type of service	**Tariff**
Monthly fee for execution of operations under an uncovered guarantee, standby letter of credit	For micro and small business clients: • 2% per annum (min 20 USD monthly) – secured by property rights to a deposit/counter-guarantee of another bank; • 3% per annum (min 20 USD monthly) – secured by movable/immovable property; • 3,5% per annum (min 20 USD monthly) – under other security* or blank For medium and corporate business clients: • 1% per annum (min 20 USD monthly) – secured by property rights to a deposit/counter-guarantee of another bank; • 2% per annum (min 20 USD monthly) – secured by movable/immovable property; • 2,5% per annum (min 20 USD monthly) – under other security* or blank
Sending payment documents between banks	According to the courier service rates**
Amendment	50 USD
Guarantees and stand-by letters of credit received by the bank	
Advising on guarantees, stand-by letters of credit, or inquiry on authenticity/increasing the amount	0.15% (min USD 100.00, max USD 500.00)
Sending payment documents between banks	According to the courier service rates
Advising of amendment	50 USD

* Other security includes, in particular, goods in circulation, an EBRD guarantee or a guarantee from another international financial organization, etc.
** All tariffs exclude VAT except the fee for sending payment documents between banks

International payment collection

Type of service	Tariff
Processing of payment collection documents (for export payment collection – registration, change of terms, cancellation of collection orders; for import payment collection – acceptance and transfer of documents, transfer or return of payment documents for collection, advising on changes in the terms of collection orders (namely, cancellation), making settlement using collection)	0.15% (min USD 100.00, max USD 500.00)
Sending payment documents between banks	According to the courier service rates

Financing of international trade

Type of service	Tariff
Term	from several months to 1 year
Maximum amount	100% of the total contract amount
Contract amount	no less than USD 100,000.00
Cost of financing	It is determined in each individual case and depends on the current LIBOR/EURIBOR* rate. The security offered by the client and the history of cooperation are taken into account. * The EURIBOR or LIBOR rate is the seller's interest rate on the European and London Interbank Deposit Markets in EUR or USD, respectively.

Additional costs of financial leasing recipient for transaction execution

Indicative prices are given. The final amount of costs depends on the characteristics of the leased items and the tariffs of partner companies.

Parameter	Value
Insurance of the leased item if the policyholder is the client (% of the cost, annually)"	
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
Valuation of the leased item for transactions over MUAH 10 (annually, indicative value per unit provided)	
Trailed/mounted agricultural equipment	MUAH 2,985
Agricultural machinery (self-propelled)	MUAH 3,185
Special equipment	MUAH 2,985

Learn more about the service, bank partners or order leasing at lizing.pb.ua

Loan secured by domestic government loan operations

Parameter	Value
Interest rate (% per annum)	17%*
One-time fees	

Parameter	Value
or the provision of a financial loan	0,01%, min. 1000 UAH (% of the amount)
Additional commissions for documentary transactions	accounting transfer operations due to the burden of the CPU with blocking/unblocking obligations, without VAT (by link)

*the interest rate amount is fixed per year and subsequently reviewed