

# Financing

## Basic tariffs

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 loans 5-7-9%» program	Standard terms
Basic interest rate on leasing programmes (% per annum)	From 5 to 9%	UIRD 3m+3%*
One-time fee for providing financing (% of the financing amount)	1.5% of the loan amount	1% of the loan amount
*the margin amount is fixed per year and subsequently reviewed		

## 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	<p>13% per annum, except for:</p> <ul style="list-style-type: none"> <li>• 9 % per annum for business entities conducting their core activities under all CTEA of <a href="#">Section C</a>.</li> <li>• 9 % per annum for the reconstruction of fixed assets of business entities destroyed due to military aggression, as evidenced by relevant documents.</li> <li>• 3% per annum for business entities conducting economic activities in a high-risk war zone*.</li> </ul>
One-time fee for granting a loan	1-1.5% of the loan amount

\*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

Parameter	Value for all projects
<b>One-time commissions for providing financing (% of the financing amount)</b>	
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%
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
<b>One-time commission for providing financing (% of the financing amount): 1%</b>	

## Credit line

Parameter	Value
Interest rates in UAH (% per annum)**	

<b>Parameter</b>	<b>Value</b>
Turnover 90 days	variable - UIRD 3m + 1,0%
Turnover 180 days	variable - UIRD 3m + 1,25%
Turnover 270 days	variable - UIRD 3m + 1,5%
Turnover 365 days or more	variable - UIRD 3m + 1,75%
Interest rates in USD (% per annum)	
Turnover 365 days or more	variable - UIRD 3m + 6,1%
Interest rates in EUR (% per annum)	
Turnover 365 days or more	variable - UIRD 3m + 5,4%
One-time fees (for the provision of a financial loan; for financial credit management (with an increase in the contract limit); for the management of a financial loan (with an increase in the term of use of the loan) (% of the financing amount)	
for secured transactions	0.25%
for unsecured transactions	0.5%

Parameter	Value
Interest rates under the «Affordable loans 5-7-9%» program:	<ul style="list-style-type: none"> <li>• for investment purposes - 9% per annum with the possibility of reduction to 7% provided new job positions are created;</li> <li>• for replenishing working capital - 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>◦ 9 % per annum for business entities conducting their core activities under all CTEA of <a href="#">Section C</a>.</li> <li>◦ 9% per annum for the reconstruction of fixed assets of business entities destroyed due to military aggression, as evidenced by relevant documents.</li> </ul> </li> </ul>
Commission fee under the «Affordable loans 5-7-9%» program	1-1.5% (one-time payment) of the loan amount

\*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.

\*\*the margin amount is fixed per year and subsequently reviewed

## 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	17%
Fee (for issuing a new loan/extending an existing agreement)	0,1% (min UAH 100, max UAH 10,000)

## 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.



<b>Parameter</b>	<b>Value</b>
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
<b>Assessment of the property offered as a pledged object by an estimating entity</b>	
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

<b>Parameter</b>	<b>Value</b>
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
<b>Notarisation of the pledge (one-time)</b>	
Notary services	UAH 1,500.00+
State duty	0.1% of the cost

## Guarantees within Ukraine

<b>Guarantees opened by the bank</b>	
Type of service	Tariff*
Providing a guarantee/counter-guarantee (except unsecured tender guarantee and unsecured 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 unsecured tender guarantee	<ul style="list-style-type: none"> <li>- <b>UAH 2,000.00</b>(for a guarantee of up to UAH 75,000 inclusive);</li> <li>- <b>UAH 3,000.00</b> (for a guarantee of more than UAH 75,000 to UAH 150,000 inclusive);</li> <li>- <b>2%</b> of the guarantee amount (for a guarantee of more than 150,000 to 1,000,000 UAH inclusive).</li> <li>- <b>1.5%</b> of the guarantee amount (for a guarantee of more than UAH 1,000,000)</li> </ul>
Providing/increasing the amount/extension the unsecured guarantees for travel agents for 1 year	UAH 3,600

<b>Guarantees opened by the bank</b>	
<b>Type of service</b>	<b>Tariff*</b>
Increasing the amount/extension the guarantee/counter-guarantee (except for cash secured guarantees/counter-guarantees on the coverage account 2932/2952 and unsecured guarantees/counter-guarantees - for tenders and 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 tender guarantees/counter-guarantees without collateral, as well as other changes to other types of guarantees/counter-guarantees***	UAH 1,500
Guarantee/counter-guarantee management fee (charged for all guarantees except cash covered guarantees on coverage account 2932/2952, unsecured tender guarantees and unsecured travel agent guarantees)****	<ul style="list-style-type: none"> <li>- 2% per annum (min. 500 UAH monthly) - secured by property rights to a deposit/counter-guarantee of another bank.</li> <li>- 3% per annum (min. 500 UAH monthly) - secured by movable/immovable property.</li> <li>- 3.5% per annum (min. 500 UAH monthly) - under security other than a deposit/movable/immovable property or without security.</li> </ul>
<p>* All tariffs exclude VAT. Unsecured guarantee rates apply to a partially covered guarantee.</p> <p>** For cash secured guarantees in coverage accounts 2932/2952, provided that the client is: a) a legal entity with a financial status class of 10; b) an individual entrepreneur with a financial status class of 5; c) a newly created enterprise/individual entrepreneur without a calculated financial status, the tariff "Providing an unsecured tender guarantee" shall be applied.</p> <p>*** A fee is charged for each change. In case of simultaneous introduction of several changes, one fee of the greater value is paid.</p> <p>**** Payment under a guarantee using bank funds is the provision of a loan to the client under the guarantee agreement terms and conditions.</p>	

## Letters of credit within Ukraine

<b>Letters of credit opened by the bank</b>	
<b>Type of service</b>	<b>Tariff*</b>
Granting the letter of credit	0.3% of the letter of credit amount (min UAH 1,500.00, max UAH 30,000.00)
Changing the terms of the letter of credit, cancellation of the letter of credit**	UAH 1,000.00
For the obligation under an uncovered letter of credit (charged for all letters of credit, except for letters of credit under monetary security in the coverage account 2932/2952)***	- At least 3% per annum (min UAH 500.00 per month) – secured by property rights to the deposit. - At least 4% per annum (min UAH 500.00 per month) – secured by movable/immovable property. - At least 5% per annum (min UAH 500.00 per month) – under other security, except for the deposit/movable/immovable property, or without security.
<b>Letters of credit received by the bank</b>	
<b>Type of service</b>	<b>Tariff*</b>
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)
<p>* All the tariffs are indicated without VAT.</p> <p>** ** The fee is charged for each change, including early cancellations. If several changes are made at the same time, one fee is paid.</p> <p>*** Payment under a letter of credit at the expense of the bank is the providing of a loan to a client on the terms specified in the general agreement on opening documentary letters of credit</p>	

## 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 provided by the bank	
Type of service	Tariff
Opening or increasing the amount of the letter of credit	0.2% (min USD 100.00, max USD 2,000.00)
Payment under the letter of credit	0.15% (min USD 100.00, max USD 1,000.00)
Fee for unsecured transaction obligations	2% per annum - secured by property rights to the deposit, government bonds or under counter-guarantees of other banks; 3% per annum - secured by property; 3.5% per annum - under other security or blank. At least USD 20.00 per month
Sending payment documents between banks	According to the courier service rates
Amendment	50 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)

<b>Letters of credit provided by the bank</b>	
<b>Type of service</b>	<b>Tariff</b>
Verification of documents under the letter of credit	0.2% (min USD 100.00, max USD 1,000.00)
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

## International guarantees

<b>Guarantees and stand-by letters of credit provided by the bank</b>	
<b>Type of service</b>	<b>Tariff</b>
Granting or increasing the amount of the guarantee, stand-by letter of credit	0.3% (min USD 100.00, max USD 1,500.00)
Fee for unsecured transaction obligations	from 2% per annum – secured by property rights to the deposit, government bonds or under counter-guarantees of other banks; from 3% per annum – secured by movable or immovable property; from 3.5% per annum – under other security or blank. At least USD 20.00 per month
Sending payment documents between banks	According to the courier service rates

<b>Guarantees and stand-by letters of credit provided by the bank</b>	
<b>Type of service</b>	<b>Tariff</b>
Amendment	50 USD
<b>Guarantees and stand-by letters of credit received by the bank</b>	
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

## International payment collection

<b>Type of service</b>	<b>Tariff</b>
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 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
Special equipment	from 0.6% per year
Registration with state bodies (one-time registration)	
Agricultural machinery	UAH 4800

Parameter	Value
Assessment of the leased asset (one-time, indicative cost per unit)	
Towed/mounted agricultural machinery	UAH 1925
Agricultural machinery (self-propelled)	UAH 1925
Special equipment	UAH 1925

## Loan secured by domestic government loan operations

Parameter	Value
Interest rate (% per annum)	17%*
One-time fees	
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 ( <a href="#">by link</a> )

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