

Financing

Leasing tariffs 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%	<ul style="list-style-type: none"> • For customers with revenue up to UAH 30 million: UIRD 3m + 6%. • For customers with revenue over UAH 30 million: UIRD 3m + 5%.
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
Special equipment	from 0.6% per year
Registration with state bodies (one-time registration)	
Agricultural machinery	UAH 4800
Lease subject evaluation (sale-leaseback/used property) for transactions exceeding UAH 10 mln	
Towed/mounted agricultural machinery	UAH 1925
Agricultural machinery (self-propelled)	UAH 1925
Special equipment	UAH 1925

Loans to finance working capital

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

Product/Parameter	Value
LUB (Loans to Ukrainian Business), AgriLUB, TourLUB	
Rate	1.6% per month of the loan amount - for the first 6 months; 1.4% per month of the loan amount - for the next 6 months

Product/Parameter	Value	
Effective interest rate	34.46%	
LUB (Loans to Ukrainian Business), secured		
Rate	Subject to participation in the «Affordable loans 5-7-9%» program	Fixed rate
	For replenishment of working capital: 13%, except 3% per annum for business entities providing economic activities in high-risk military zone*	For investment needs: • micro business - UIRD 3m + 6%; • small business - UIRD 3m + 5%. For replenishment of working capital: for microbusiness - UIRD 3m + 4%
One-time fee	0.5% - with hard collateral 1.0% - without hard collateral	
LUB (Loans to Ukrainian Business), discounted		
Rate	Depending on the terms of the bank's partner	
Revolving credit line		

Product/Parameter	Value	
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"> • 3% per annum for business entities conducting economic activities in a high-risk war zone*. • 7% per annum for business entities conducting their core activities under all CTEA of Section C. • 7% per annum for the reconstruction of fixed assets of business entities destroyed due to military aggression, as evidenced by relevant documents. 	<ul style="list-style-type: none"> • micro and small business UIRD 3M+4%
One-time fee	0.5% - with hard collateral 1.0% - without hard collateral	
Agriseason credit line		

Product/Parameter	Value	
Rate	If participating in the “Affordable loans 5-7-9%” program:	Standard terms
	from 13% per annum, excluding the business entities conducting their economic activity in a high military risk zone* - 3% per annum	<ul style="list-style-type: none"> • For customers with revenue up to UAH 30 mln: from UIRD 3M + 3% to UIRD 3M + 4.5% • For customers with revenue UAH 30-300 mln: from UIRD 3M + 2.5% to UIRD 3M + 4% • For customers with revenue exceeding UAH 300 mln: UIRD 3m + 1.0%
One-time fee	<p style="text-align: center;">If participating in the “Affordable loans 5-7-9%” program</p> <ul style="list-style-type: none"> - 1.5% - with no hard pledge - 1% - with hard pledge <p style="text-align: center;">Standard terms</p> <ul style="list-style-type: none"> - 1% - with no hard pledge - 0.5% - with hard pledge 	
Loan secured by a deposit		
Rate	<ul style="list-style-type: none"> • +2,5% to the deposit rate (loan and deposit in the same currency); • +3% to the deposit rate (loan and deposit in different currencies: EUR/USD; USD/EUR); • 19% per annum (loan in UAH, deposit in EUR/USD) for micro and small business customers 	
Fee (for issuing a new loan/extending an existing agreement)	0,4% (min UAH 400, max UAH 40,000)	

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		
Rate	14%	
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	

Tariffs for documentary operations for SME

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"> - UAH 2,000.00(for a guarantee of up to UAH 75,000 inclusive); - UAH 3,000.00 (for a guarantee of more than UAH 75,000 to UAH 150,000 inclusive); - 2% of the guarantee amount (for a guarantee of more than 150,000 to 1,000,000 UAH inclusive). - 1.5% of the guarantee amount (for a guarantee of more than UAH 1,000,000)
Providing/increasing the amount/extension the unsecured guarantees for travel agents for 1 year	UAH 3,600
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

Type of service	Tariff*
<p>Monthly fee for execution of operations under an uncovered guarantee (except for unsecured tender guarantees and unsecured guarantees for travel agents)****</p>	<p>For micro and small business clients:</p> <ul style="list-style-type: none"> ◦ 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 <p>For medium and corporate business clients:</p> <ul style="list-style-type: none"> ◦ 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
<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

Letters of credit opened by the bank	
Type of service	Tariff
Granting/changing the amount/term of the letter of credit	0.2% of the letter of credit amount (but no less than UAH 500.00 and no more than UAH 5,000.00)

Letters of credit opened by the bank	
Type of service	Tariff
Changing the terms of the letter of credit, cancellation of the letter of credit	UAH 500.00
Monthly fee for execution of operations under an uncovered letter of credit***	<p>For micro and small business clients:</p> <ul style="list-style-type: none"> ◦ 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 <p>For medium and corporate business clients:</p> <ul style="list-style-type: none"> ◦ 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	
Advising on the letter of credit/changes to the terms of the letter of credit, including its cancellation**	UAH 500.00
Confirmation of the letter of credit: with coverage in PrivatBank	UAH 800.00
Confirmation of the letter of credit: uncovered	No less than 5% per annum (but not less than UAH 300.00 monthly)

* All the tariffs are indicated without VAT.

** The fee is charged for each change, including early cancellations.

*** The fee for payment under the letter of credit at the expense of the bank's funds is equal to the interest on loans for corporate

clients approved by the Minutes of the CC of the bank's Management Board, effective on the date of signing the agreement on opening an uncovered letter of credit (paid under the terms of the agreement).

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%
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%	