

# Financing

## Tariffs for leasing and loans for purchasing fixed assets for of medium and corporate business clients. 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»	Subject to participation in the "Affordable financial leasing 5-7-9%" program»	Standard terms and 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 terms and conditions
Additional terms and conditions			
Insurance of the pledged property	According to the tariffs of the Bank's <a href="#">insurance partner companies</a>		

## Basic terms of interest payment

### Affordable Loans of 5-7-9%

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	<ul style="list-style-type: none"> <li>• 7 or 9% per annum - in the first quarter (depending on the amount of income received per group for the last reporting year).</li> <li>• From 5 to 9% per annum - from the next quarter (depending on the number of new jobs, reviewed quarterly)</li> </ul>
One-time fee for granting a loan	1-1.5% of the loan amount

## Business-overdraft (standard)

<b>Parameter</b>	<b>Value for all projects</b>
1-30 days	20,0%
31-60 days	21,5%
61-90 days	23,0%
Agro clients	21,0%
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
<b>One-time commissions for providing financing (% of the financing amount)</b>	
for secured transactions	0,25%
for unsecured transactions	1%

## **Business-overdraft (automatic)**

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

## Credit line

Parameter	Value
Interest rates in UAH (% per annum)**	
Turnover 90 days	variable - UIRD 3m + 1.75%
Turnover 180 days	variable - UIRD 3m + 2%
Turnover 270 days	variable - UIRD 3m + 2.25%
Turnover 365 days and more	variable - UIRD 3m + 2.5%
Interest rates in USD (% per annum)	
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)	

Parameter	Value
for secured transactions	0.25%
for unsecured transactions	0.5%
interest rates under the “Affordable Loans 5-7-9%” program:	<ul style="list-style-type: none"> <li>• for investment purposes - 9% per annum with an option of 7%-reduction provided that new jobs are created;</li> <li>• for replenishment of 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 military zone*;</li> <li>◦ 9 % per annum for business entities conducting their main 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, confirmed by corresponding documents.</li> </ul> </li> </ul>
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%

Parameter	Value
One-time fee for providing financing (% of the amount)	0.25%

## Agriseason credit line

Parameter	Value
Interest rates in UAH (% per annum)	18%
One-time fee for providing financing (% of the amount)	0.5%

## Loan on deposit

Parameter	Value
Loan interest rates	
Loan and deposit in UAH	+2,5% per annum to the deposit rate
Loan and deposit in EUR/USD	+3% per annum to the deposit rate
Loan in UAH, deposit in EUR/USD	21% per annum
No fee is charged for granting the loan	

## 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
Monthly fee for execution of operations under an uncovered guarantee (except for unsecured tender guarantees and unsecured guarantees for travel agents)****	<p>For micro and small business clients:</p> <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 other security or blank</li> </ul> <p>For medium and corporate business clients:</p> <ul style="list-style-type: none"> <li>• 1% per annum (min 500 UAH monthly) – secured by property rights to a deposit/counter-guarantee of another bank;</li> <li>• 2% per annum (min 500 UAH monthly) – secured by movable/immovable property;</li> <li>• 2,5% per annum (min 500 UAH monthly) – under other security or blank</li> </ul>

### Guarantees opened by the bank\*

#### Type of service

#### Tariff

\* All tariffs exclude VAT. Unsecured guarantee rates apply to a partially covered guarantee.

\*\* 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.

\*\*\* 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.

## 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)

Changing the terms of the letter of credit, cancellation of the letter of credit

UAH 500.00

<b>Letters of credit opened by the bank</b>	
<b>Type of service</b>	<b>Tariff</b>
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"> <li>• 2% per annum (min 500 UAH monthly) – secured by property rights to a deposit</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 other security or blank</li> </ul> <p>For medium and corporate business clients:</p> <ul style="list-style-type: none"> <li>• 1% per annum (min 500 UAH monthly) – secured by property rights to a deposit</li> <li>• 2% per annum (min 500 UAH monthly) – secured by movable/immovable property</li> <li>• 2,5% per annum (min 500 UAH monthly) – under other security or blank</li> </ul>
<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 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

## International letters of credit

Letters of credit issued 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)

<b>Letters of credit issued by the bank</b>	
<b>Type of service</b>	<b>Tariff</b>
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"> <li>• 2% per annum (min 20 USD monthly) – secured by property rights to a deposit</li> <li>• 3% per annum (min 20 USD monthly) – secured by movable/immovable property</li> <li>• 3,5% per annum (min 20 USD monthly) – under other security or blank</li> </ul> <p>For medium and corporate business clients:</p> <ul style="list-style-type: none"> <li>• 1% per annum (min 20 USD monthly) – secured by property rights to a deposit</li> <li>• 2% per annum (min 20 USD monthly) – secured by movable/immovable property</li> <li>• 2,5% per annum (min 20 USD monthly) – under other security or blank</li> </ul>
Sending payment documents between banks	According to the courier service rates
Amendment	50 USD
<b>Letters of credit received by the bank</b>	
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)
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).

Letters of credit issued by the bank	
Type of service	Tariff
Sending payment documents between banks	According to the courier service rates
Advising of amendment	50 USD

## International guarantees

Guarantees and stand-by letters of credit provided by the bank	
Type of service	Tariff
Granting or increasing the amount of the guarantee, stand-by letter of credit	0.3% (min USD 100.00, max USD 1,500.00)
Monthly fee for execution of operations under an uncovered guarantee, standby letter of credit	<p>For micro and small business clients:</p> <ul style="list-style-type: none"> <li>• 2% per annum (min 20 USD monthly) – secured by property rights to a deposit/counter-guarantee of another bank; <ul style="list-style-type: none"> <li>• 3% per annum (min 20 USD monthly) – secured by movable/immovable property;</li> </ul> </li> <li>• 3,5% per annum (min 20 USD monthly) – under other security or blank</li> </ul> <p>For medium and corporate business clients:</p> <ul style="list-style-type: none"> <li>• 1% per annum (min 20 USD monthly) – secured by property rights to a deposit/counter-guarantee of another bank; <ul style="list-style-type: none"> <li>• 2% per annum (min 20 USD monthly) – secured by movable/immovable property;</li> </ul> </li> <li>• 2,5% per annum (min 20 USD monthly) – under other security or blank</li> </ul>
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

## Кредит під заставу ОВДП

Значення	Параметр
Відсоткова ставка	17%*
Разові комісії	
За надання фінансового кредиту	0,01%, min 1 000 грн (% від суми кредитного ліміту за договором)
Додаткові комісії за документарними операціями	Облікові операції переказу внаслідок обтяження ЦП зобов'язаннями блокування/розблокування, без ПДВ ( <a href="#">за посиланням</a> )

\* Розмір ставки фіксується на рік з подальшим переглядом.