

Financing

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 | |
| Effective interest rate | 34.46% | |
| LUB (Loans to Ukrainian Business), secured | | |
| Rate | Subject to participation in the «Affordable loans 5-7-9%» program | Standard terms |
| | 13% per annum, except 3% per annum for business entities carrying out economic activities in a zone of high military risk* | <ul style="list-style-type: none">• micro business UIRD 3M+7%• small business UIRD 3M+6% |

| Product/Parameter | Value | |
|--|--|--|
| One-time fee | 0% (reduced starting from 05.10.2023 to 31.05.2024); 1–1.5% depending on the business support program | |
| LUB (Loans to Ukrainian Business), discounted | | |
| Rate | Depending on the terms of the bank's partner | |
| Credit limit on the account | | |
| Monthly fee (debited every 1st day of the month) | 0.3% of the amount of the maximum debt in the previous calendar month. | |
| | There is a signed guarantee agreement | There is no signed guarantee agreement |
| Rate | 16.5% | 34% |
| Overdue rate (from the 31st day of using the credit limit) | 33% | 68% |
| Fee for transferring funds within the credit limit from the client's current account to any accounts held by the current account holder themselves, or to any cards (with the exception of salary crediting to PrivatBank salary cards), as well as for the repayment of any loans | 3% | |
| 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 business UIRD 3M+6%• small business UIRD 3M+5% |
| One-time fee | 0% (reduced starting from 05.10.2023 to 31.05.2024) | |
| Agriseason 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 business UIRD 3M+6%• small business UIRD 3M+5% |
| Fee | 1–1.5% of the loan amount | |
| 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) | 0,1% (min UAH 100, max UAH 10,000) | |

*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.