

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*	UIRD 3M+7%

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	
Entrepreneurial credit limit		
Rate	2.125% per month, 25.5% per annum	
Monthly fee (debited every 1st day of the month)	1,85% of the amount of the maximum debt in the previous calendar	
Fee for withdrawing funds from the Entrepreneurial credit limit in Ukraine and abroad, VAT excluded	4%	
Fee for making a payment from a card with the Entrepreneurial credit limit, (except for payments in a retail network), VAT excluded	4%	
Fee for transferring funds from the current account with the Entrepreneurial credit limit to any other accounts owned by the customer, or to any accounts of individuals (except for salary transfers to bank salary cards), VAT excluded	4%	
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%

Product/Parameter	Value	
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		
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.	UIRD 3M+6%
One-time fee	0% (reduced starting from 05.10.2023 to 31.05.2024)	
Loan secured by a deposit		

Product/Parameter	Value
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); • 9% per annum (loan in UAH, deposit in EUR/USD) for micro business clients
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.