

Financing

Leasing tariffs for SME and entrepreneurs

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	Leasing 5-7-9%	Standart leasing
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%	

Additional expenses of the leasing recipient for processing the transaction

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
Insurance of the leasing object (% of the cost, annually)	
Light vehicles	from 4.45% per year
Commercial vehicles	from 1.77% per year
Trailers/semi-trailers	from 0.98% per year
Agricultural machinery	from 0.38% per year
Special equipment	from 0.6% per year
Registration with state bodies (one-time registration)	
Agricultural machinery	UAH 3,000.00
Vehicles	UAH 1,500.00
Pension Fund duty (for light vehicles)	
Cost up to UAH 346,830.00	3% of the price without VAT
Cost of UAH 346,831.00–609,580.00	4% of the price without VAT
Cost of UAH 609,581.00+	4% of the price without VAT
Installing GPS trackers (for light and commercial vehicles up to 3.5 tons)	
Tracker cost + installation	UAH 1,500.00 for 1 car

Parameter	Value
Assessment of the leased asset (one-time, indicative cost per unit)	
Production equipment	UAH 1,925.00
Light vehicle	UAH 1,540.00
Commercial vehicles	UAH 1,925.00
Buses and minibuses	UAH 1,925.00
Railway transport	UAH 2,090.00
Agricultural machinery (self-propelled)	UAH 1,925.00
Special equipment	UAH 1,925.00

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%

Product/Parameter	Value	
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%
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%

Product/Parameter	Value	
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.	<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.

Capital investment loans

Product/Paramete	Value
Investment loan (non-revolving credit line up to 5 years)	
Rate	<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	1% of the loan amount
Loan for the purchase of fixed assets, including agricultural machinery	
Rate	22%
One-time fee	1% of the loan amount
Insurance	annually according to the tariffs of the insurance company accredited by the bank
Additional terms	
Insurance of the pledged property	According to the rates of the bank's insurance partner companies

Tariffs for documentary operations for SME

Guarantees opened by the bank	
Type of service	Tariff*
Provision of a guarantee/counter-guarantee (except for the unsecured tender guarantee and the unsecured guarantee for travel agents)**	0.3% of the amount of the guarantee/counter-guarantee (but not less than UAH 1,500.00 and no more than UAH 30,000.00)
Provision of an unsecured tender guarantee	<ul style="list-style-type: none"> - UAH 2,000.00 (for a guarantee of up to UAH 75,000.00 included); - UAH 3,000.00 (for a guarantee of UAH 75,000.00–150,000.00 included); - 2% of the guarantee amount (for a guarantee in the amount of UAH 150, 000.01–1,000,000.00 included). - 1.5% of the guarantee amount (for a guarantee in the amount of UAH 1,000,000.01+)
Granting/increasing the amount/extending the unsecured guarantee for travel agents for 1 year	UAH 3,600.00
Changing the terms of the guarantee/counter-guarantee***	UAH 1,000.00
Guarantee/counter-guarantee obligation (charged for all guarantees, except for cash-secured guarantees in the coverage account 2932/2952, unsecured tender guarantees, and unsecured travel agent guarantees)****	<ul style="list-style-type: none"> - 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.
Guarantees received by the bank	
Advising of guarantee/counter-guarantee or amendment to guarantee/counter-guarantee, including its premature termination***	UAH 1000.00

Guarantees opened by the bank	
Type of service	Tariff*
<p>* All the tariffs are indicated without VAT. Unsecured guarantee tariffs are applied to the partially covered guarantee.</p> <p>** Tariff is applied for cash-secured guarantees in the coverage account 2932/2952 provided that the customer is: a) a legal entity with financial class 10, b) an entrepreneur with financial class 5, c) a newly created enterprise/entrepreneur without calculated financial class.</p> <p>*** The fee is charged for each change. If several changes are made at the same time, one fee is paid.</p> <p>**** Payment for the guarantee by the bank with the bank's funds is a loan to the client under the terms specified in the guarantee agreement.</p>	

Letters of credit within Ukraine

Letters of credit opened by the bank	
Type of service	Tariff*
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)***	<p>- 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.</p>
Letters of credit received by the bank	

Letters of credit opened by the bank	
Type of service	Tariff*
Type of service	Tariff*
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 50.00, incl. VAT – UAH 8.33
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%

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
One-time commission for providing financing (% of the financing amount): 1%	