

# Financing

## Credit line

Parameter	Value
Interest rates in UAH (% per annum)**	
Turnover 90 days	variable - UIRD 3m + 2,5%
Turnover 180 days	variable - UIRD 3m + 3,0%
Turnover 270 days	variable - UIRD 3m + 3,5%
Turnover 360 days	variable - UIRD 3m + 4,0%
Interest rates in USD (% per annum)	
Turnover 360 days	variable - UIRD 3m + 6,1%
Interest rates in EUR (% per annum)	
Turnover 360 days	variable - UIRD 3m + 5,4%
One-time fees (for the provision of a financial loan; for financial credit management (with an increase in the contract limit); for the management of a financial loan (with an increase in the term of use of the loan) (% 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 the possibility of reduction to 7% provided new job positions are created;</li> <li>• for replenishing 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 war zone*.</li> <li>◦ 9 % per annum for business entities conducting their core 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, as evidenced by relevant documents.</li> </ul> </li> </ul>
Commission fee under the «Affordable loans 5-7-9%» program	1-1.5% (one-time payment) of the loan amount

\*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.

\*\*the margin amount is fixed per year and subsequently reviewed