

# Financing

## Loans to finance working capital

PrivatBank is a participant of the Affordable Loans of 5-7-9% state programme.

Product/Parameter	Value
<b>LUB (Loans to Ukrainian Business), AgriLUB, TourLUB</b>	
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%
<b>LUB (Loans to Ukrainian Business), secured</b>	
Rate	23% per annum
One-time fee	0% (reduced starting from 05.10.2023 to 31.05.2024)
<b>LUB (Loans to Ukrainian Business), discounted</b>	
Rate	Depending on the terms of the bank's partner
<b>Credit limit on the account</b>	

Product/Parameter	Value	
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	Fixed rate
	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>• 7% per annum for business entities conducting their core activities under all CTEA of <a href="#">Section C</a>.</li><li>• 7% per annum for the reconstruction of fixed assets of business entities destroyed due to military aggression, as evidenced by relevant documents.</li></ul>	23,5%
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	Fixed rate
	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>• 7% per annum for business entities conducting their core activities under all CTEA of <a href="#">Section C</a>.</li><li>• 7% per annum for the reconstruction of fixed assets of business entities destroyed due to military aggression, as evidenced by relevant documents.</li></ul>	22%
Fee	1–1.5% of the loan amount	
Loan secured by a deposit		
Rate	<ul style="list-style-type: none"><li>● +2.5% to the deposit rate (credit and deposit in UAH);</li><li>● +3% to the deposit rate (loan and deposit in EUR/USD);</li><li>● from 10% per annum without additional fees (loan in UAH, deposit in EUR/ USD) – for corporate business clients;</li><li>● 21% per annum (loan in UAH, deposit in EUR/USD) for micro business clients</li></ul>	

\*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.