

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 | 15% per annum |
| One-time fee | 1% of the loan amount |
| LUB (Loans to Ukrainian Business), discounted | |
| Rate | Depending on the terms of the bank's partner |
| Credit limit on the account | |

| 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 | | |
| Rate | From 0% under the “Affordable Loans at 5-7-9%” program | |
| One-time fee | 1% of the loan amount (UAH); 0.5% of the loan amount (EUR, USD) | |
| Agriseason credit line | | |
| Rate | From 16% per annum – for corporate business clients; 17% per annum – for SME clients | |
| Fee | From 0.25 to 0.5% of the financing amount – for corporate business clients; 1% (one-time) from the amount of financing – for SME clients | |

| Product/Parameter | Value |
|----------------------------------|---|
| Loan secured by a deposit | |
| Rate | <ul style="list-style-type: none"> ● +2.5% to the deposit rate (credit and deposit in UAH); ● +3% to the deposit rate (loan and deposit in EUR/USD); ● from 10% per annum without additional fees (loan in UAH, deposit in EUR/ USD) – for corporate business clients; ● 17.5% per annum (loan in UAH, deposit in EUR/USD) for micro business clients |