

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
Entrepreneurial credit limit	

Product/Parameter	Value	
Rate	2.125% per month, 25.5% per annum	
Monthly fee (debited every 1st day of the month)	0.3% of the amount of the maximum debt in the previous calendar month (for the period from May 25th, 2020 to December 31st, 2020). From January 1st, 2021 - 0.5% fee.	
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	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 (for the period from May 25th, 2020 to December 31st, 2020). From January 1st, 2021 - 0.5% fee.	
	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%	

Product/Parameter	Value
Revolving credit line	
Rate	90 days: UAH - 14%; EUR - 5%; USD - 6%; 180 days: UAH - 15%; EUR - 5.5%; USD - 6.5%; 270 days: UAH - 16%; EUR - 6%; USD - 7%
One-time fee	1% of the loan amount (UAH); 0.5% of the loan amount (EUR, USD)
Agriseason credit line	
Rate	From 10.5% per annum - for corporate business clients; 13% 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
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; ● 12.5% per annum (loan in UAH, deposit in EUR/USD) for micro business clients