

Cash and settlement services

Account maintenance and non-cash payments

Tariff	Basic tariffs (universal)	Business Start (entrepreneurs)	Business Comfort (legal entities)	Business PRO (large business)
Monthly fee for a package (Individual entrepreneur/Legal entity)	UAH 0.00	UAH 150.00/225.00	UAH 250.00/350.00	UAH 500.00/750.00
Monthly service fee (Individual entrepreneur/Legal entity)	UAH 100.00/150.00	UAH 0.00		
Payments to other banks	up to UAH 100,000 - UAH 10 from UAH 100,000 inclusively - UAH 20	up to UAH 100,000 - UAH 5 from UAH 100,000 inclusively - UAH 15	up to UAH 100,000 - UAH 3 from UAH 100,000 inclusively - UAH 13	up to UAH 100,000 - UAH 1 from UAH 100,000 inclusively - UAH 11
Making payments to PrivatBank accounts				
Making payments to PrivatBank accounts	not charged			

Tariff	Basic tariffs (universal)	Business Start (entrepreneurs)	Business Comfort (legal entities)	Business PRO (large business)
Internal payments	not charged			
Revenue	0.1% of the amount min UAH 30.00 at cash desk 0.05% of the amount min UAH 10.00 at SST/ATM	0.1% of the amount min UAH 20.00 at cash desk 0.05% of the amount min UAH 5.00 at SST/ATM	0.1% of the amount min UAH 20.00 at cash desk 0.05% of the amount min UAH 5.00 at SST/ATM	0.1% of the amount min UAH 20.00 at cash desk 0.05% of the amount min UAH 5.00 at SST/ATM
Opening an account	UAH 100.00/150.00		UAH 0.00	
Opening an account on the pb.ua/fop website	not charged			
Opening an additional account for yourself or a business partner in Privat24	not charged			
Closing an account (Individual entrepreneur/Legal entity)	not charged			
Opening a deposit account (Individual entrepreneur/Legal entity)	not charged			
Issuing an elite card for an individual	standard tariffs		Platinum Not charged(1 card)	Signature or Black Edition is not charged (1 card)

Tariff	Basic tariffs (universal)	Business Start (entrepreneurs)	Business Comfort (legal entities)	Business PRO (large business)
Servicing a premium account of an individual	standard tariffs		Not charged for the first 3 months, then charged on standard terms	Not charged for the first 3 months, then charged on standard terms
Fee for buying and selling currency	0.3%	0.2%	0.15%	0.1%
SWIFT	USD/EUR 30.00	USD/EUR 25.00	USD/EUR 22.00	USD/EUR 20.00
Card with a photo for business	UAH 200.00	UAH 150.00	UAH 100.00	UAH 50.00
Personal business banker	-		Yes	
Cash withdrawal from a card for business	1.2%	1%		
Payment by card at retail outlets	not charged			
Off-purpose card replenishment	0.7%			
Getting a reference for the account holder on opening and availability of accounts	In Privat24 for Business: free of charge. At a bank's branch: UAH 50.00 (UAH 0.00 - within 3 days from the date of opening the account).			

Tariff	Basic tariffs (universal)	Business Start (entrepreneurs)	Business Comfort (legal entities)	Business PRO (large business)
Getting a reference for the account holder on closing of accounts	In Privat24 for Business: free of charge. At a bank's branch: UAH 50.00 (UAH 0.00 - within 3 days from the date of opening the account).			
Processing of a payment order by a bank employee (PhotoKassa service, Online Help chat)	5 UAH per payment			
Getting a statement or a reference (independently in Privat24)	not charged			
Accrual of interest on current account balances	not charged			

Account references and statements

Type of service	In Privat24 for Business	At a bank branch
Providing a reference of the national currency payment completion at the client's request	UAH 1.00	
Providing a reference for the account holder on opening and availability of accounts	free	UAH 50.00 (UAH 0.00 - within 3 days from the date of opening the account)

Type of service	In Privat24 for Business	At a bank branch
Providing a reference for the account holder on closing of accounts	free	UAH 100.00 (UAH 0.00 - within 3 days from the date of opening the account)
Issuing a hard copy payment document to the client	free	UAH 10.00
Making a reference of the current account status (for 1 document)	free	UAH 50.00
Receiving a statement (the statement period in one document must be no more than 31 days)	free	Up to 250 transactions in the statement — UAH 0.00. More than 250 transactions - UAH 0.20 per each transaction, starting from the 251st.
Getting a reference of settlements with a specific contractor (the period in one reference must be no more than 31 days)	—	UAH 50.00
Making a reference from the archive on the account status, for 1 document for the current year	free	UAH 100.00
Making a reference from the archive on the account status, for 1 document for previous periods	free	UAH 200.00
Verification of new documents submitted by the client with subsequent changes to the legal file	UAH 50.00	
Providing a comprehensive reference on customer accounts, turnover, loans, deposits, etc. at the request of audit or other companies.	—	UAH 500.00
Providing a reference on absence of loan debt	free	UAH 20.00

Type of service	In Privat24 for Business	At a bank branch
Providing a reference of loan debt status	UAH 50.00	UAH 150.00
A reference on the source of funds for purchasing foreign currency	—	UAH 50.00

Additional account tariffs

Type of service	Tariff
Acceptance of cash payments for crediting to the account of a legal entity (entrepreneur) as replenishment of financial assistance/interest-free loans (financing) with subsequent crediting to the account of this client	4% of the payment amount, but not less than UAH 100.00
Fee for servicing the current account(s) of a client with an unacceptably high level of risk	17% of the amount of funds that were on the client's account(s) on the 31st day from the date of sending a notification to the client on the termination of the agreement and closing the account

Special tariffs for entrepreneurs of the IT industry (the IT Expert package)

Type of service	Tariff
Opening an account	Free
Making payments to the budget (paying taxes, etc)	Free

Type of service	Tariff
Payments to another bank	UAH 0 * (if spent from cards in the amount of UAH 5,000 and more) Or UAH 3 (if spent up to UAH 5,000)
Cash and settlement service (monthly subscription fee)	UAH 0 * (if spent from cards in the amount of UAH 5,000 and more) Or UAH 50 (if spent up to UAH 5,000)
Fee for transferring funds from the individual entrepreneur's account to a payment card	0.5% of the amount, max. UAH 50
Fee for transferring funds from the individual entrepreneur's account to a payment card for IT companies (from 50 entrepreneurs)	free of charge
Tariff condition: if you spend from UAH 5,000 from any personal PrivatBank card in merchants or online stores from the 25th day of the last month till the 25th day of the current month, then cash and settlement service for the current month is free, and payments to another bank are free next month.	

Special tariffs for startups (the Incubator package)

Type of service	Tariff
Opening an account (on the bank's website or at a branch)	Free
Service cost per month	Free of charge (the first 6 months from the moment of opening an account)
<p>Terms of enabling:</p> <ul style="list-style-type: none"> • registration of an individual entrepreneur or a legal entity - no more than 6 months from the date of opening the account; • no past registration as an individual entrepreneur and connections of founders/beneficiaries to legal entities. 	

Special tariffs for pharmacies

Type of service	Tariff
Opening an account	UAH 0.00
Account maintenance	UAH 50.00 per month
Salary Project	UAH 0.00
Payments to other banks	UAH 1.50 per 1 payment
Revenue surrender	UAH 0.00
The condition for the special tariff is a payments acceptance contract or enabling the QR code payment service.	

Revenue receipt

Type of service	Tariff	
	Basic tariffs	Packages Business Start, Business Comfort and Business PRO
Depositing funds via a self-service terminal or ATM to a PrivatBank account	0.05% of the amount min UAH 10.00 at SST/ATM	0.05% of the amount min UAH 5.00 at SST/ATM
Depositing funds at the bank's cash desk to a PrivatBank account	0.1% of the amount min UAH 30.00 at cash desk	0.1% of the amount min UAH 20.00 at cash desk
Accepting payments from the public		

Type of service	Tariff	
	Basic tariffs	Packages Business Start, Business Comfort and Business PRO
Type of service	Tariff	
Payment type	Cash desk	Other channels
Education	1% (min UAH 15.00, max UAH 500.00)	1% (min UAH 5.00, max UAH 200.00)
Telecommunications		
Other commercial***		
Car dealerships, service stations (commercial)	0.3% (min UAH 15.00, max UAH 500.00)	0.3% (min UAH 5.00, max UAH 200.00)
Travel companies (commercial)	1% (min UAH 15.00, max UAH 50.00)	1% (min UAH 5.00, max UAH 50.00)
Charity	UAH 0.50	UAH 0.50
Transport payments (public transport)	5%	5%
<p>* The recipient's tariff is the same for all payment acceptance channels: self-service terminals, Privat24 Internet Banking (web/QR/mob). The tariff on the company's website (for all segments except "commercial") is 1% (min UAH 1.00). ** The standard tariff may differ if it is provided for by law with an order, resolution or other state regulatory act (for example, gas payments – 0.3%). *** For retail outlets that will accept payments via QR code, the fee will be 2% in the Privat24 channel.</p>		

Accepting payments using a QR code

Type of service	Tariff
Enabling the service	Free
Ordering and making a poster with a QR code to place in a retail outlet	Free

Collection

Region	Tariff
Regional centres	UAH 200.00 per collection, but no less than UAH 2000.00 per month from a retail outlet
Other locations	UAH 300.00 per collection, but no less than UAH 2000.00 per month from a retail outlet
Kyiv	UAH 250.00 per collection, but no less than UAH 2000.00 per month from a retail outlet
Revenue depositing - only to a PrivatBank account	

Transactions with foreign currency

Type of service	Tariff		
Making non-cash payments in foreign currencies in SWIFT format: outward external payments in EUR/GBP/PLN/CHF/NOK/SEK/JPY /CZK and other currencies of the 1st classifier group (except USD)	Basic tariffs	equivalent of EUR 30.00	The tariff is paid for each payment order in UAH at the NBU exchange rate as of the transaction date. If field 72 is filled in, an additional fee equivalent to EUR 5.00 is charged. Types of fees for international transfers: OUR – fees of the payment sender's bank, as well as other banks participating in the payment chain, including the recipient's bank, are charged from the sender; BEN – the fee implies that all costs for the payment processing are borne by the recipient, the fee is deducted from the payment by all the participating banks along the route; SHA – fees of the payment sender's bank are charged from the payment sender, and fees of other banks participating in the payment chain, including the recipient's bank, are charged from the recipient.
	Business Start	equivalent of EUR 25.00	
	Business Comfort	equivalent of EUR 22.00	
	Business PRO	equivalent of EUR 20.00	

Type of service	Tariff		
Making non-cash payments in foreign currencies in SWIFT format: outward external payments in USD	Basic tariffs	equivalent of USD 30.00	The tariff is paid for each payment order in UAH at the NBU exchange rate as of the transaction date. Types of fees for international transfers: OUR - fees of the payment sender's bank, as well as other banks participating in the payment chain, including the recipient's bank, are charged from the sender; BEN - the fee implies that all costs for the payment processing are borne by the recipient, the fee is deducted from the payment by all the participating banks along the route; SHA - fees of the payment sender's bank are charged from the payment sender, and fees of other banks participating in the payment chain, including the recipient's bank, are charged from the recipient.
	Business Start	equivalent of USD 25.00	
	Business Comfort	equivalent of USD 22.00	
	Business PRO	equivalent of USD 20.00	

Type of service	Tariff		
Making non-cash payments in foreign currencies in SWIFT format: outward external payments in USD with a guarantee of saving the full amount (FULL option)	Basic tariffs	equivalent of USD 56.50 (namely, USD 30.00 for the transfer)	<p>The tariff is paid for each payment order in UAH at the NBU exchange rate as of the transaction date. Types of fees for international transfers:</p> <ul style="list-style-type: none"> • OUR – fees of the payment sender's bank, as well as other banks participating in the payment chain, including the recipient's bank, are charged from the sender; • BEN – the fee implies that all costs for the payment processing are borne by the recipient, the fee is deducted from the payment by all the participating banks along the route; • SHA – fees of the payment sender's bank are charged from the payment sender, and fees of other banks participating in the payment chain, including the recipient's bank, are charged from the recipient.
	Business Start	equivalent of USD 51.50 (namely, USD 25.00 for the transfer)	
	Business Comfort	equivalent of USD 48.50 (namely, USD 22.00 for the transfer)	
	Business PRO	equivalent of USD 46.50 (namely, USD 20.00 for the transfer)	

Type of service	Tariff	
<p>Making non-cash payments in foreign currencies in SWIFT format: outward external payments in other currencies of the 2nd classifier group</p>	<p>equivalent of USD 15.00</p>	<p>The tariff is paid for each payment order in UAH at the NBU exchange rate as of the transaction date. Types of fees for international transfers:</p> <ul style="list-style-type: none"> • OUR – fees of the payment sender's bank, as well as other banks participating in the payment chain, including the recipient's bank, are charged from the sender; • BEN – the fee implies that all costs for the payment processing are borne by the recipient, the fee is deducted from the payment by all the participating banks along the route; • SHA – fees of the payment sender's bank are charged from the payment sender, and fees of other banks participating in the payment chain, including the recipient's bank, are charged from the recipient.
<p>Making non-cash payments: outward payments in national currency under foreign economic agreements</p>	<p>equivalent of USD 15.00</p>	<p>The tariff is paid for each payment order in UAH at the NBU exchange rate as of the transaction date.</p>
<p>Searching for amounts in group 1 currency sent from the bank at the client's request</p>	<p>equivalent of USD 75.00</p>	<p>The tariff is paid in UAH at the NBU exchange rate as of the request date.</p>

Type of service	Tariff	
Searching for amounts in group 2 currency sent from the bank at the client's request	equivalent of USD 25.00	The tariff is paid in UAH at the NBU exchange rate as of the request date.
Searching for amounts in group 1 currency that were not received by the bank at the client's request	equivalent of USD 85.00	The tariff is paid in UAH at the NBU exchange rate as of the request date.
Searching for amounts in group 2 currency that were not received by the bank at the client's request	equivalent of USD 35.00	The tariff is paid in UAH at the NBU exchange rate as of the request date.
Subsequent changes/cancellations of outward and inward payments based on the sender's e-mail: in group 1 currency	equivalent of USD 55.00	The tariff is paid in UAH at the NBU exchange rate as of the letter date.
Subsequent changes/cancellations of outward and inward payments based on the sender's e-mail: in group 2 currency	equivalent of USD 25.00	The tariff is paid in UAH at the NBU exchange rate as of the letter date.
Provision of the SWIFT protocol for outward external payments in hard copy (outside of Privat24 for Business)	UAH 30.00	
Generating and sending statements to non-residents in MT940 SWIFT format	UAH 500.00	The tariff is paid monthly.

Type of service	Tariff	
Cash withdrawal from a corporate client's account in foreign currency	3% of the amount	The tariff is charged from the amount of funds issued in hryvnia equivalent at the NBU exchange rate as of the date of cash issuance.
Servicing operations related to foreign economic activity: providing information on the resident's incomplete settlements and the amount of foreign currency purchased, exchanged, and transferred under contracts that are transferred for servicing to another bank (for each contract separately)	UAH 200.00 per 2 pages	Subsequent pages are UAH 50.00 per each, but no more than UAH 3,000.00
Servicing operations on foreign economic activity: providing references upon request to confirm receipts in foreign currency to the client's account and transfer such receipts for currency control to other banks; confirming the presence of import TDs in the TD registers and transferring the necessary TDs for currency control to other banks	UAH 200.00 per 2 pages	Subsequent pages are UAH 50.00 per each, but no more than UAH 3,000.00

Type of service	Tariff	
Servicing operations related to foreign economic activity: providing other references on the status of settlements under foreign economic contracts of the bank's clients (for internal use, for the Ministry of Economy, etc)	UAH 100.00	
Urgent reference (on the account status, confirmation of payments made etc.)	UAH 100.00	Paid additionally. The urgent reference is provided on the day of the request or the next day, if the client's request was submitted after 1:00 p.m. of the current day.
Account maintenance fee - making payments under loan agreements with non-residents (including checking loan agreements that are used to perform transactions with cash and settlement service)	UAH 1,800.00	One-time fee. Paid on the day of the documents package submission.
Entering information into the Credit Agreements with Non-Residents ADS	UAH 1,200.00 incl. VAT	One-time fee. Paid after the documents have been checked by the bank.

Type of service	Tariff	
Servicing loans from non-residents: providing the bank's clients with information on the status of settlements under credit, loan, and repayable financial assistance agreements from non-residents (namely, to transfer them for servicing to another bank)	UAH 600.00	
Drawing up monthly "Data on the state of debt, settlements, and planned operations on loans and other obligations under an agreement with a non-resident" reports	UAH 240.00 incl. VAT	
Fee for buying and selling currency	Basic tariffs	0,3%
	Business Start	0,2%
	Business Comfort	0,15%
	Business PRO	0,1%
Fee for the purchase and sale of non-cash foreign currency per hryvnia at the NBU exchange rate	The fee is equal to the difference between the commercial rate and the NBU rate	
Fee for converting one non-cash foreign currency into another	Min UAH 1.00	
	The commission is indicated in the application	