

# Financing

## Leasing tariffs for SME and entrepreneurs

These conditions are valid for the registration of new transactions and are not the valid for revision of the terms of the concluded contracts.

Parameter	Leasing 5-7-9%	Standart leasing
Basic interest rate on leasing programmes (% per annum)	From 5 to 9%	12%*
One-time fee for providing financing (% of the financing amount)	0,5%	
* The interest rate can be reduced under the existing partner programmes with suppliers of leased assets.		

## Additional expenses of the leasing recipient for processing the transaction

The prices are indicative. The final amount of expenses depends on the parameters of the leased assets and the tariffs of the partner companies.

<b>Parameter</b>	<b>Value</b>
Insurance of the leasing object (% of the cost, annually)	
Light vehicles	from 4.45% per year
Commercial vehicles	from 1.77% per year
Trailers/semi-trailers	from 0.98% per year
Agricultural machinery	from 0.38% per year
Special equipment	from 0.6% per year
Registration with state bodies (one-time registration)	
Agricultural machinery	UAH 3,000.00
Vehicles	UAH 1,500.00
Pension Fund duty (for light vehicles)	
Cost up to UAH 346,830.00	3% of the price without VAT
Cost of UAH 346,831.00–609,580.00	4% of the price without VAT
Cost of UAH 609,581.00+	4% of the price without VAT
Installing GPS trackers (for light and commercial vehicles up to 3.5 tons)	
Tracker cost + installation	UAH 1,500.00 for 1 car

Parameter	Value
Assessment of the leased asset (one-time, indicative cost per unit)	
Production equipment/td>	UAH 1,925.00
Light vehicle	UAH 1,540.00
Commercial vehicles	UAH 1,925.00
Buses and minibuses	UAH 1,925.00
Railway transport	UAH 2,090.00
Agricultural machinery (self-propelled)	UAH 1,925.00
Special equipment	UAH 1,925.00

## 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>Product/Parameter</b>	<b>Value</b>
<b>LUB (Loans to Ukrainian Business), secured</b>	
Rate	15% per annum
One-time fee	1% of the loan amount
<b>LUB (Loans to Ukrainian Business), discounted</b>	
Rate	Depending on the terms of the bank's partner
<b>Entrepreneurial credit limit</b>	
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.

Product/Parameter	Value	
	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%	
<b>Revolving credit line</b>		
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)	
<b>Agriseason credit line</b>		
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	
<b>Loan secured by a deposit</b>		

Product/Parameter	Value
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>● 12.5% per annum (loan in UAH, deposit in EUR/USD) for micro business clients</li> </ul>

## Capital investment loans

Product/Parameter	Value
<b>Investment loan (non-revolving credit line up to 5 years)</b>	
Rate	14%
One-time fee	1% of the loan amount
<b>Loan for the purchase of fixed assets, including agricultural machinery</b>	
Rate	14%
One-time fee	1% of the loan amount
Insurance	annually according to the tariffs of the insurance company accredited by the bank
<b>Business mortgage</b>	
Rate	14% per annum

<b>Product/Parameter</b>	<b>Value</b>
One-time fee	1% of the loan amount
Insurance	annually according to the tariffs of the insurance company accredited by the bank
<b>'Warm' loans for condominium associations and household co-operatives</b>	
Rate	up to 15% per annum
Features	receiving compensation for part of the loan from the state - up to 40% of the loan cost (if there are subsidy recipients - 40-70%)
<b>Additional terms</b>	
Insurance of the pledged property	According to the rates of the bank's insurance partner companies

## Tariffs for transactions with guarantees in UAH for entrepreneurs

<b>Type of service*</b>	<b>Tariff</b>
Provision of a guarantee/counter-guarantee (except for the unsecured tender guarantee and the unsecured guarantee for travel agents)**	0.2% of the amount of the guarantee/counter-guarantee (but not less than UAH 1,500.00 and no more than UAH 15,000.00)

Type of service*	Tariff
Provision of an unsecured tender guarantee	<ul style="list-style-type: none"> <li>- <b>UAH 2,000.00</b> (for a guarantee of up to UAH 75,000.00 included);</li> <li>- <b>UAH 3,000.00</b> (for a guarantee of UAH 75,000.00-150,000.00 included);</li> <li>- <b>2%</b> of the guarantee amount (for a guarantee in the amount of UAH 150, 000.01-1,000,000.00 included).</li> <li>- <b>1.5%</b> of the guarantee amount (for a guarantee in the amount of UAH 1,000,000.01+)</li> </ul>
Granting/increasing the amount/extending the unsecured guarantee for travel agents for 1 year	UAH 3,600.00
Changing the terms of the guarantee/counter-guarantee***	UAH 1,000.00
Guarantee/counter-guarantee obligation (charged for all guarantees, except for cash-secured guarantees in the coverage account 2932/2952, unsecured tender guarantees, and unsecured travel agent guarantees)****	<ul style="list-style-type: none"> <li>- At least 2% per annum (min UAH 300.00 per month) – secured by property rights to the deposit.</li> <li>- At least 3% per annum (min UAH 300.00 per month) – secured by movable/immovable property.</li> <li>- At least 4% per annum (min UAH 300.00 per month) – under other security, except for the deposit/movable/immovable property, or without security.</li> </ul>
<b>Guarantees received by the bank*</b>	
Advising on guarantees/counter-guarantees***	0.1% of the guarantee/counter-guarantee amount (but no less than UAH 500.00 and no more than UAH 5,000.00)
Advising on changes to the terms of the guarantee/counter-guarantee, including its early closure***	UAH 500.00



<b>Type of service*</b>	<b>Tariff</b>
<p>* All the tariffs are indicated without VAT. Unsecured guarantee tariffs are applied to the partially covered guarantee.</p> <p>** Tariff is applied for cash-secured guarantees in the coverage account 2932/2952 provided that the customer is: a) a legal entity with financial class 10, b) an entrepreneur with financial class 5, c) a newly created enterprise/entrepreneur without calculated financial class.</p> <p>*** The fee is charged for each change. If several changes are made at the same time, one fee is paid.</p> <p>**** Payment for the guarantee by the bank with the bank's funds is a loan to the client under the terms specified in the guarantee agreement.</p>	