

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% | 23%* |
| 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.

| Parameter | Value |
|---|-----------------------------|
| 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 |
|--|--|
| 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% |

| Product/Parameter | Value | |
|---|---|--|
| LUB (Loans to Ukrainian Business), secured | | |
| Rate | 23% per annum | |
| One-time fee | 0% (reduced starting from 05.10.2023 to 31.05.2024) | |
| Entrepreneurial credit limit | | |
| Rate | 2.125% per month, 25.5% per annum | |
| Monthly fee (debited every 1st day of the month) | 1,85% of the amount of the maximum debt in the previous calendar | |
| Fee for withdrawing funds from the Entrepreneurial credit limit in Ukraine and abroad, VAT excluded | 4% | |
| Fee for making a payment from a card with the Entrepreneurial credit limit, (except for payments in a retail network), VAT excluded | 4% | |
| Fee for transferring funds from the current account with the Entrepreneurial credit limit to any other accounts owned by the customer, or to any accounts of individuals (except for salary transfers to bank salary cards), VAT excluded | 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 | |
| | There is a signed guarantee agreement | There is no signed guarantee agreement |

| Product/Parameter | Value | |
|--|--|------------|
| 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 | Subject to participation in the "Affordable loans 5-7-9%" program | Fixed rate |
| | 13% per annum, except for: <ul style="list-style-type: none">• 3% per annum for business entities conducting economic activities in a high-risk war zone*.• 7% per annum for business entities conducting their core activities under all CTEA of Section C.• 7% per annum for the reconstruction of fixed assets of business entities destroyed due to military aggression, as evidenced by relevant documents. | 23,5% |
| One-time fee | 0% (reduced starting from 05.10.2023 to 31.05.2024) | |

| Product/Parameter | Value | |
|---------------------------|--|------------|
| Agriseason credit line | | |
| 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">• 3% per annum for business entities conducting economic activities in a high-risk war zone*.• 7% per annum for business entities conducting their core activities under all CTEA of Section C.• 7% per annum for the reconstruction of fixed assets of business entities destroyed due to military aggression, as evidenced by relevant documents. | 22% |
| Fee | 1–1.5% of the loan amount | |
| 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;● 21% per annum (loan in UAH, deposit in EUR/USD) for micro business clients | |

*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.

Capital investment loans

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

| Type of service | Tariff* |
|---|--|
| Provision of a guarantee/counter-guarantee (except for the unsecured tender guarantee and the unsecured guarantee for travel agents)** | 0.3% of the amount of the guarantee/counter-guarantee (but not less than UAH 1,500.00 and no more than UAH 30,000.00) |
| Provision of an unsecured tender guarantee | <ul style="list-style-type: none"> - UAH 2,000.00 (for a guarantee of up to UAH 75,000.00 included); - UAH 3,000.00 (for a guarantee of UAH 75,000.00–150,000.00 included); - 2% of the guarantee amount (for a guarantee in the amount of UAH 150, 000.01–1,000,000.00 included). - 1.5% of the guarantee amount (for a guarantee in the amount of UAH 1,000,000.01+) |
| 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"> - At least 3% per annum (min UAH 500.00 per month) – secured by property rights to the deposit. - At least 4% per annum (min UAH 500.00 per month) – secured by movable/immovable property. - At least 5% per annum (min UAH 500.00 per month) – under other security, except for the deposit/movable/immovable property, or without security. |
| Guarantees received by the bank | |
| Advising of guarantee/counter-guarantee or amendment to guarantee/counter-guarantee, including its premature termination*** | UAH 1000.00 |

| Type of service | Tariff* |
|---|---------|
| <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> | |