

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.

| 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 | 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 | 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 | | |
| 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 | |

| Product/Parameter | Value |
|----------------------------------|---|
| 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 |
| 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 |

Capital investment loans

| Product/Paramete | Value |
|--|-----------------------|
| Investment loan (non-revolving credit line up to 5 years) | |
| Rate | 14% |
| One-time fee | 1% of the loan amount |

| Product/Paramete | Value |
|--|--|
| 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 |
| Business mortgage | |
| Rate | 14% per annum |
| One-time fee | 1% of the loan amount |
| Insurance | annually according to the tariffs of the insurance company accredited by the bank |
| 'Warm' loans for condominium associations and household co-operatives | |
| 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%) |
| Additional terms | |
| Insurance of the pledged property | According to the rates of the bank's insurance partner companies |

Tariffs for documentary operations for SME

| Guarantees opened by the bank | |
|---|--|
| 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 | |

| Guarantees opened by the bank | |
|---|-------------|
| Type of service | Tariff* |
| Advising of guarantee/counter-guarantee or amendment to guarantee/counter-guarantee, including its premature termination*** | UAH 1000.00 |
| <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> | |

Letters of credit within Ukraine

| Letters of credit opened by the bank | |
|--|---|
| Type of service | Tariff* |
| Granting the letter of credit | 0.3% of the letter of credit amount (min UAH 1,500.00, max UAH 30,000.00) |
| Changing the terms of the letter of credit, cancellation of the letter of credit** | UAH 1,000.00 |

| Letters of credit opened by the bank | |
|---|--|
| Type of service | Tariff* |
| For the obligation under an uncovered letter of credit (charged for all letters of credit, except for letters of credit under monetary security in the coverage account 2932/2952)*** | - 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. |
| Letters of credit received by the bank | |
| Type of service | Tariff* |
| Advising on the letter of credit/changes to the terms of the letter of credit, including its cancellation** | UAH 1,000.00 |
| Confirmation of the letter of credit: with coverage in PrivatBank | UAH 1,500.00 |
| Confirmation of the letter of credit: uncovered*** | No less than 5% per annum (min UAH 500.00 per month) |
| <p>* All the tariffs are indicated without VAT.</p> <p>** ** The fee is charged for each change, including early cancellations. If several changes are made at the same time, one fee is paid.</p> <p>*** Payment under a letter of credit at the expense of the bank is the providing of a loan to a client on the terms specified in the general agreement on opening documentary letters of credit</p> | |

Promissory note transactions in Ukraine

| Type of service | Tariff |
|---|---------------------------------|
| Cost of one promissory note bill (simple or transferable) | UAH 50.00, incl. VAT – UAH 8.33 |

| Type of service | Tariff |
|---|---------------|
| State duty in the amount of 0.1 of the non-taxable minimum income of citizens for each bill | UAH 1.70 |