



Loan program from Sense Bank and CASPIT

Successful agricultural season with CASPIT and a profitable loan from Sense Bank from 0.01%

- ↘ **Loan purpose:** product purchase in LLC "KASPIT TRADE"
- ↘ **Without collateral:** to 10 million UAH
- ↘ **Preliminary decision** regarding financing in 24 hours with a minimum package of documents
- ↘ **Product type:** non-renewable credit line / one-time loan

Proposal 1:

• **Credit management fee (in terms of underwriting) (signing a credit agreement)**— not applicable.

• **Principal repayment schedule:** equal monthly in parts or individual and/or adapted to the seasonality of the business.

| Loan term | 1-4 months. | 5-6 months. | 7-9 months. | 10-12 months. |
|--|-------------|-------------|-------------|---------------|
| Schedule repayment monthly equal installments / interest rate (annual) | 0.01% | 0.01% | 3.95% | 7.20% |
| Repayment schedule is individual or adapted to the season / interest rate (annual) | 0.01% | 6.40% | 10.35% | 12.30% |

Proposal 2:

• **Credit management fee (in terms of signing) credit agreement**—1.00% of the limit/credit amount.
• **Term**—12 months.

• **Count repayment of principal debt**— individual adapted to the seasonality and/or of business with a grace period.

| | |
|--------------------------------|--------|
| Interest rate for 1-3 months. | 0.01% |
| Interest rate for 4-12 months. | 14.50% |

Other terms and conditions and rates apply in accordance with the applicable rates and terms of the product.

Proposal 3:

• **Product type** —non-renewable credit line / one-time loan.

• **Purpose of credit ntion**— purchase of products from LLC "CASPI TRADE" (EDRPOU code 4165 6155).

| Product name | Commissions | Interest rate (annual) |
|----------------------------|---|--|
| "Affordable loans" 5-7-9%» | 1.5% loan origination fee and loan management fee | Interest rate for 1-12 months of lending — 7.2% per annum (for microbusinesses, instead of 13%) or 9.2% per annum (for medium-sized businesses, instead of 15%)* |

* The partner discount does not apply to loans granted to business entities that conduct economic activities and whose production facilities are located in a high military risk zone. Other terms and conditions and tariffs apply in accordance with the current tariffs and terms of the product.

Take advantage of favorable lending conditions from Sense Bank to purchase products from CASPIT TRADE LLC.

Detailed information about the affiliate program can be obtained at: **JSC "SENSE BANK"**— by phone: **0 800 50 70 44** and [official website](#)
LLC "CASPI TRADE"— by phone: **+38 063 581 85 89** (Fertilizer/Grain) and [official website](#)