







- credit term– up to 12 month
- simplified list of documents
- √ issuance fee none

- pledge agricultural machinery, real estate
- ✓ unsecured up to 10 million UAH or up to 20 million UAH due to a guarantee

The affiliate program provides the possibility of using 2 repayment schedules:

- Repayment in equal monthly installments
- Individual repayment schedule.

# **CUSTOMER FINANCING TERMS:**

### **MONTHLY**

Goods	Pledge	Interest rate, per annum			
		up to 4 months	5 - 6 months	7 - 9 months	10 - 12 months
Nitrogen, phosphorus,	Unsecured	0,01%	4,35%	8,75%	11,00%
potassium and organic fertilizers	Secured	0,01%	2,75%	7,00%	9,45%

#### INDIVIDUAL REPAYMENT SCHEDULE

Coods	Pledge	Interest rate, per annum			
Goods		up to 4 months	5 - 6 months	7 - 9 months	10 - 12 months
Nitrogen, phosphorus, potassium	Unsecured	4,35%	9,55%	12,90%	14,00%
and organic fertilizers	Secured	2,75%	7,95%	11,25%	12,75%

### To apply for a loan is simple:

- ✓ scan the QR code and apply for a loan online
- √ receive a preliminary decision from the bank within 24 hours
- √ funds will arrive after signing the loan agreement

# OSCHADBANK

**0800 219 800** calls within Ukraine are free of charge **044 363 01 03** according to operator tariffs

https://www.oschadbank.ua/

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