

The program of preferential lending for participants of the Free Economic Zone in the territories of the Republic of Crimea and the city of Sevastopol

The Free Economic Zone (FEZ) residents are entitled to receive preferential loans for the implementation of investment projects in the Republic of Crimea and the Federal city of importance Sevastopol.

The preferential lending program for investment projects of participants of the FEZ is implemented in accordance with the Decree of the Government of the Russian Federation of December 7, 2021 No. 2221.

Banks-participants:

VTB Bank, PJSC "PROMSVYAZBANK", JSC "AB "RUSSIA", RNKB Bank.

A FEZ participant independently chooses an authorized bank to receive a loan.

Conditions of the program

Purpose of preferential loans: capital investments in the acquisition or creation of fixed assets, including capital construction facilities, in accordance with the agreement on the conditions of activity in the free economic zone. The contract must be concluded with the FEZ management body.

Credit rate: no more than twice the key rate of the Central Bank of the Russian Federation

Amount of credit: from 10 million rubles to 10 billion rubles

Total capital investment: at least 30 million rubles

Term of loan agreement: up to 10 years

Loan requirements for the borrower:

- The Resident of the Russian Federation, registered and operating as a legal entity or individual entrepreneur in the Crimea, the Sevastopol or has branches there.
- The borrower has the status of a FEZ participant.
- Concluded the agreement with the FEZ management body, the project related in one of the priority sectors of the economy of the Crimea region and contains:
 - the purpose of the investment project and the total amount of capital investments planned within the framework of the investment project;
 - indication of the type of activity of OKVED related to priority sectors;
 - territorial binding of the project implementation to the Crimea and Sevastopol.
- In relation to the participant of the free economic zone, on the date of conclusion of the relevant loan agreement, the bankruptcy procedure should not be introduced, the reorganization procedure and the activity of the participant in the free economic zone should not be suspended in the manner prescribed by the legislation of the Russian Federation.
- The borrower can have loans under the program only in one bank in the total amount of not more than 10 billion rubles.