

INFORMATION ABOUT PREFERENTIAL LOANS

Subsidies to the Russian credit organizations provided for their lost income due to preferential loan granting to the FEZ participants in the Republic of Crimea and city of Sevastopol for implementation of investment projects are approved by the Decree of the Government of the Russian Federation of December 7, 2021 No. 2221. Subsidies are provided annually until 2027, with funding allocation limit of 5.8 billion rubles.

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.

Preferential loan rate can be applied when the borrower is engaged in the following types of activity of OKVED: 01, 03, 10, 11, 13, 14, 16, 21, 22, 23.1, 25, 26, 27, 28, 29, 30, 33, 38, 41, 42, 45.20, 49.10.1, 49.39.32, 49.41, 50, 52, 55, 61, 62, 63, 72, 77.21, 79, 85, 86, 87, 88, 91.04, 93.1, 93.29.

Banks-participants: VTB Bank, PJSC "PROMSVYAZBANK", JSC "AB "RUSSIA", RNKB Bank. A FEZ participant independently chooses an authorized bank to receive a loan.

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.