

# MAHSULOT PASPORTI

Effective from 07<sup>st</sup> of April 2026

PRODUCT NAME	MORTGAGE LOAN "MAKUL RENOVATION"	
Target	For home renovations of the apartment in which the borrower lives. This does not include structural changes (reconstruction, reconstruction) and new housing construction.	
Type of loan for renovation	100% green	0% green — for renovation
For home renovation (certificate confirming the project's green status)	Must have a certificate from website <a href="http://green.uzmrc.uz/">http://green.uzmrc.uz/</a> confirming renovation assessment	
Client (an individual who is a citizen of the Republic of Uzbekistan)	having a steady official income	
Term	up to 120 months	
Annual interest rate	18,99%	21,5%
Maximum loan amount	up to 170 million soums	
Grace period	no grace period	
Co-borrower	up to 3 persons with a permanent income	
Requirement for collateral	LTV ≤ 75%	
Mandatory supply	pledge housing being renovated	
Age (min/max)	21 years old (not older than 70 years old at the end of the loan term) (client/co-borrower)	
Life insurance	If the client is over 63 years old, he/she can take out life insurance from age 63 to age 70 (the client makes the insurance payment upon reaching age 63 or a person with a permanent income should be taken as a co-borrower )	
Minimum work experience	borrower/co-borrower with a steady income for the last 6 months	
Minimum monthly income requirement	The monthly income of the client and co-borrower must be at least 1,050,000 sum	
Maximum debt burden	≤ 50 %	
Documents to be provided	Personal identification document , collateral and cadastral documents, ESMS (environmental) checklist, object photo	



Source of funding	from the funds of the Mortgage Refinancing Company of Uzbekistan
Special conditions	<ul style="list-style-type: none"> <li>➤ When determining the client's solvency, it is necessary to establish a loan repayment schedule in the form of an annuity, with a repayment date between the 4th and 20th of the month;</li> <li>➤ withdrawal of overdue funds is carried out without acceptance from the borrower's (co-borrowers') credit card opened in commercial banks;</li> <li>➤ at least 35% of the allocated loan must be issued to women;</li> <li>➤ The home renovation loan can be transferred to the client's plastic card or to the seller's account at the client's request;</li> <li>➤ Individuals who have received a mortgage loan from Ipoteka Bank branches can use this loan as collateral for a renovation loan, based on its appraised value.</li> </ul>
Credit accounting	14901000..... 900 (with unique client code)