

“IMKONIYAT” RM-4 mortgage credit

Product passport

15/08/2026

PRODUCT NAME	MORTGAGE LOAN “IMKONIYAT”	
Target	Buying a house in primary market during construction (financing house building through share participation, in cases where a General Agreement for financing of housing construction on the basis of share participation has been concluded with the Ipoteka-Bank)	
Regions	All regions of the Republic of Uzbekistan, including the Republic of Karakalpakstan and the city of Tashkent.	
Client (an individual who is a citizen of the Republic of Uzbekistan)	- Persons with a permanent income - Self-employed with co-borrower	Self-employed without co-borrower *
Term	up to 240 months	
Down payment (minimum)	15 %–20 % (More detailed in appendix)	
Annual interest rate during construction	- For the portion of the loan within the limits of the Ministry of Finance state programs (RM-2) – from 17% to 20%; - For the portion of the loan exceeding the state program limits — in accordance with the terms of the Commercial Mortgage (RM-1). (More detailed in appendix)	
Annual interest rate once construction completed	- For the portion of the loan within the limits of the Ministry of Finance state programs (RM-2) — from 17% to 18%; - For the portion of the loan exceeding the state program limits — in accordance with the terms of the Commercial Mortgage (RM-1). (More detailed in appendix)	
Requirement for collateral	125%	
Maximum loan amount	Up to 1.7 bln. UZS	
Minimum loan amount	50 million sums	
Grace period	Up to 12 months (depends on construction period as per annexes)	
Co-borrower	up to 3 persons with a permanent income	Without co-borrower
Early Repayment	Permitted (without additional charges).	
Mandatory supply	a) During the construction period For developers that have entered into a General Agreement with JSCB “Ipoteka-Bank”: a guarantee provided by the developer, investors, and contractors in an amount equivalent to 125% of the loan amount, or an insurance policy covering the risk of loan default, or other types of collateral in accordance with applicable legislation.	



Мобильное приложение

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	b) After completion of construction Upon completion of construction, the apartment (residential house) constructed using the loan funds shall be accepted as collateral.	
Age (min/max)	— from 21 to 60 years of age on the date of application (and not older than 70 years of age on the date of expiration of the loan term).	
Life insurance	If the borrower is expected to exceed 63 years of age during the loan term, at the loan origination stage, the borrower may choose to: - Obtain life insurance covering the period beyond age 63 or Include a co-borrower with a stable income.	
Minimum work experience	Borrower / Co-borrower — income for the last 6 months	Not required
Minimum income requirement	the monthly income of the client and co-borrower must be at least 1,050,000 sum (except for self-employed clients)	Not required
Maximum debt load	≤50%	
Documents to be provided	a) Identity document b) Sale and purchase agreement (investment agreement) If necessary: • Certificate of registration as a self-employed individual — required for clients without official income (excluding clients receiving subsidies). • A document confirming the full voluntary payment of social tax by the individual (excluding clients receiving subsidies). c) During the construction period: • For developers that have entered into a General Agreement with JSCB “Ipoteka-Bank”: a guarantee provided by the developer, investors, and contractors in an amount equivalent to 125% of the loan amount, or an insurance policy covering the risk of loan default, or other types of collateral in accordance with applicable legislation. d) After completion of construction: The apartment constructed using the loan funds	
Source of funding	• Prior to the completion of construction: financed from the Bank’s own funds • Upon completion of construction: financed from the funds of the Ministry of Economy and Finance.	
Special conditions	➤ determination of the creditworthiness of the client (co-borrower) is determined by taking into account the requirements of the debt burden and credit history; ➤ when determining the client’s solvency, it is necessary to establish a loan repayment schedule in the form of annuity/differential, with a repayment date between the 4th and 20th of the month. After the loan has been disbursed, the Bank may, upon the borrower's request, consider changing the repayment schedule type (from annuity to differentiated, or vice versa); ➤ withdrawal of overdue funds is carried out without acceptance from the credit card of the borrower (co-borrowers) opened in commercial banks; ➤ In the event of partial early repayment of the loan, the repayment schedule shall be recalculated only at the Borrower’s request. ➤ This loan is issued to those clients who are using the mortgage loan program for the first time (Applicable to loans issued under programs launched from 2024 onward.) ➤ Clients from the self-employed segment, who do not have an official income and do not have a co-borrower, are not allowed to refinance previously issued mortgage loans. ➤ Upon commissioning of residential buildings financed during the construction period and registration of apartments as collateral in favor of the Bank in accordance with the	



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	established procedure, mortgage loans shall be restructured/re-registered under a procedure similar to the “Oson” product (provided that, at the time of re-registration, the refinancing program funded by the Ministry of Economy and Finance remains in effect). ➤ If the client has previously benefited from a preferential mortgage loan, the portion of the loan amounting to UZS 380/480 million shall be provided at the interest rate established for the current commercial mortgage product “Tijorat”, in accordance with the terms and conditions of that product. ➤ If a client with an official income declares additional income, the loan shall be recorded in the loan account designated for clients with official income. ➤ The accounts shall be maintained as follows: Self-employed client without a co-borrower (without official income) — 14931000.....530 Self-employed client without a co-borrower (with official income) — 14901000.....351		
Management with credit	14901000.....351 (with a unique customer code)	14931000.....530 self-employed without co-borrower (with a unique customer code)	14931000.....535 self-employed with co-borrower (with a unique customer code)



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