

# Car loan “Super BYD”

## Product passport



Active from 04.04.2025, version 20.01.2026

<b>Repayment method</b>	Annuity*			
<b>Purpose</b>	Primary market (New cars)			
<b>Brand</b>	BYD			
<b>Model</b>	Song Plus DM-I, Song Pro DM-I, Chazor, Song Plus EV, Yuan Up**			
<b>Seller</b>	Official dealers BYD in Republic of Uzbekistan			
<b>Loan Amount</b>	up to 480 mln. UZS			
<b>Tenor</b>	36 or 60 months			
Program	SBYD-1	SBYD-2	SBYD-3	SBYD-4
<b>Model</b>	<b>Song Pro DM-I, Song Plus EV, Song Plus DM-I, Chazor , Yuan Up**</b>			
<b>Down payment</b>	from 25%***	from 30%	from 40%	from 50%
<b>Interest rate (on 36 or 60-month terms)</b>	<b>21,9%</b>	<b>20,9%</b>	<b>19,9%</b>	<b>18,9%</b>
			+	+
<b>Income type: Declared</b>	-	-	Mandatory submission of an application form	
Program	SBYD-5	SBYD-6	SBYD-7	SBYD-8
<b>Model</b>	<b>Song Plus DM-I, Chazor</b>			
<b>Down payment</b>	from 25%***	from 30%	from 40%	from 50%
<b>Interest rate (depends on Tenor)</b>	<b>36 months</b>	<b>16,5%</b>	<b>16,5%</b>	<b>14,5%</b>
	<b>60 months</b>	<b>15,5%</b>	<b>15,5%</b>	<b>13,5%</b>
			+	+
<b>Income type: Declared</b>	-	-	Mandatory submission of a application form	



### Mobile App

Scan the QR code to download. Payment and transfer information, purchase history, 24/7 access to finances

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info@ipotekabank.uz

<b>Early Repayment</b>	Full or partial early repayment of the loan is carried out without charging any penalties, commissions, or other additional payments
<b>Customer's income</b>	Confirmed in the last 6 months
<b>PTI</b>	50%
<b>Customer</b>	The citizens of Republic of Uzbekistan who have reached the age of 21 (not older than 65 years at the end of the loan period) with steady income
<b>Collateral</b>	The passenger car being purchased, insurance policy
<b>Insurance terms and conditions</b>	Insurance policy of the 14th class for a period of at least 3 months, but not less than for the period of delivery of the car specified in the contract of sale; the insurance amount of the policy of the 14th class is indicated in the credit report. Insurance policy of the 3rd class (CASCO) for the entire term of the loan, the insured amount is equal to 100% of the car price
<b>Payment of the insurance premium</b>	For the entire term of the loan at a time. Customer's own funds
<b>Set of documents to be submitted</b>	Identity document (passport or ID card or other documents replacing them), contract from car dealership, collateral documents
<b>Co-borrower</b>	1 joint co-borrower who has steady income can be taken if the borrower's income is insufficient
<b>Procedure of collection overdue payments</b>	The part of overdue funds of the loan is deducted from the bank card of the borrower (or guarantor) opened in recognized financial institutions in a non-acceptance manner <ul style="list-style-type: none"> <li>- Opening a credit account, providing a service for credit account, registering the collateral, release a collateral or part of the collateral from collateral source, monitoring, sale of the amount of the remained loan to other banks, obtaining the information from the credit bureau, making an entry in the register of collateral, monthly subscription fee on the credit, for a loan amount that does not use open credit lines – FREE</li> <li>- Making changes to loan contract by the request of the customer – 0.1% of remained amount of the loan (in case it does not exceed 500 000 UZS)</li> </ul>
<b>Services of the loan</b>	
<b>Source of funding</b>	Bank's own funds

\*Annuity – loan repayment method with equal periodic payments

\*\*For vehicles Yuan Up, only those bearing Vehicle Identification Numbers (VINs) included in the predefined and authorized list of VINs shall be permitted to use for this auto loan product

\*\*\*The down payment may be lower (but not less than 20%) in case the share of car loans with a down payment parameter of lower than 25% in the total car loan portfolio issued after July 1, 2024 is below 15%

#### Dealers:

- ИП ООО «Astana Motors Company»
- ООО «Voris Motors Keles»
- ООО «MK Direct»
- ООО «Beni Motors»
- ООО «A-Autozone»
- ООО «Uniland - Megawatt»
- ООО «Bedachi»
- ООО «SANCAR MOTORS»
- ПЕ «AMIN MULLA»
- ИП ООО «ASTER AUTO TRADE»



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