Mortgage Loan "Oson" RM-2
For Self-Employed with Co-Borrower

ipotekabank otp group

Active from 24 of March 2026

1. GENERAL TERMS

Loan Purpose	Acquisition of housing on the primary market
Region	All regions
Annual Interest Rate	16,99%
Loan Term	Up to 240 months
Down Payment	30% of the cost of the purchased housing
Grace Period	Not provided
Minimum Loan Amount	50 million UZS
Maximum Loan Amount	Up to 480 million UZS – Tashkent city; Up to 380 million UZS – Republic of Karakalpakstan and regions
Early Repayment	Allowed (without additional fees)

2. BORROWER REQUIREMENTS

Citizenship	Individual who is a citizen of the Republic of Uzbekistan
Age	At least 18 years old and not more than 60 years old (not older than 70 years at the end of the loan term)
Debt Burden	Monthly payments on all loans must not exceed 50% of the confirmed income
Co-borrower	Mandatory co-borrower (up to 3 persons) having a permanent income
Minimum Work Experience	Mandatory co-borrower having a permanent income for the last 6 months
Minimum Income Requirement	The monthly income of the co-borrower must be at least 1,050,000 UZS (for the self-employed client, the requirement is excluded)

3. SUPPLY

- **Mandatory Supply:** Pledge of the purchased housing
- **Collateral Requirement:** 117.5% (in the amount not less than the cost of the house)

4. REQUIRED DOCUMENTS

- Identity document **(passport, ID card or other document replacing them)**
- Sales contract **(Purchase and Sale Agreement)**
- Documents confirming the readiness of housing **(cadastral and collateral documents)**
- Document confirming the initial down payment
- Subsidy Notice **(for subsidized loan)**

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5. ADDITIONAL INFORMATION

- Determination of the creditworthiness of the client (co-borrower) is determined 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
- Withdrawal of overdue funds is carried out without acceptance from the credit card of the borrower (co-borrowers), opened in commercial banks
- It is allowed to apply the terms of the commercial mortgage loan “Tijorat” when the loan amount exceeds the limits established for the mortgage loan “Oson”
- This loan is issued to those clients who are using the mortgage loan program for the first time (applies to loans allocated under the 2024 program)
- Insurance payment is reimbursed to the client by the bank
- This passport also extends to subsidized (PKM-182, PKM-749) mortgage loans
- 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
- The mechanism of proportional interest rate reduction applies if the Central Bank's main rate falls below 14%, and in case of its increase, the interest rate remains unchanged (Central Bank main rate + bank margin)

6. ACCOUNTING

14941000......525 self-employed (with a unique client code)

14903000.........182 subsidy (with a unique client code)