Car loan “R-BYD”
Product passport

ipotekabank otp group

Active from 24.05.2024, version 03.09.2026

Repayment method	Annuity*
Purpose	Primary market (New cars)
Brand	BYD
Model	All models
Seller	Official dealers BYD in Republic of Uzbekistan**
Loan Amount	up to 480 mln. UZS
Tenor	from 12 till 60 months

Program	**R-BYD**			
Down payment	25%***	30%	40%	50%
Interest rate	**25,0%**	**23,5%**	**23,5%**	**23,5%**
Income type: Declared	-	+	+	+
		Mandatory submission of a application form		

Early Repayment	Full or partial early repayment of the loan is carried out without charging any penalties, commissions, or other additional payments
Customer's income	Confirmed in the last 6 months. In the absence of official proof of income, the client may declare their income by providing an income declaration form.
PTI	50%
Customer	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. In the absence of official proof of income, the client may declare their income by providing an income declaration form.
Collateral	The vehicle being purchased and a pledge of the rights (claims) arising from the obligations
Insurance terms and conditions	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
Payment of the insurance premium	For the entire term of the loan at a time. Customer’s own funds
Set of documents to be submitted	Identity document (passport or ID card or other documents replacing them), contract from car dealership, collateral documents
Co-borrower	1 joint co-borrower who has steady income can be taken if the borrower’s income is insufficient

+998(78)150-11-22
info@ipotekabank.uz

Procedure of collection overdue payments	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
Services of the loan	- 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
	- 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)
Source of funding	Bank's own funds

Annuity – loan repayment method with equal periodic payments

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»
- PE «AMIN MULLA»
- ИП ООО «ASTER AUTO TRADE»
- ООО «Voris Motors Qibray»

***The down payment may be lower (but not less than **10%)** 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%.