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|----|--|---|----------|----------|----------|--------------------------|----------|----------|----------|-------|
| 1 | Product category | Auto loan | | | | | | | | |
| 2 | Product type | Loan | | | | | | | | |
| 3 | Agro / non agro | All sectors, except those prohibited by the Risk function | | | | | | | | |
| 4 | Name of the local product in English | Auto loan - Super BYD (SBYD-1, SBYD-2, SBYD-3, SBYD-4, SBYD-5, SBYD-6, SBYD-7, SBYD-8) | | | | | | | | |
| 5 | Business line (segment) | Micro and Small Enterprises | | | | | | | | |
| 6 | Targeted clientele | Existing and potential clients of the bank (micro and small enterprises and individual entrepreneurs) | | | | | | | | |
| 7 | Start up | No | | | | | | | | |
| 8 | Current account history at the Bank | <ul style="list-style-type: none"> •ETB: The client is considered to be an existing client if there was an active financing relation with the client for minimum 6 months in the last 12 months before the date of the examination. The financing relation is considered active if the used deal (used according to the contract) is not 100% cash backed deal. •KBB (known by bank): current account opened at the Bank for ≥ 6 months •NTB: Not KBB or ETB | | | | | | | | |
| 9 | Calculated client limit | 1) For legal entities — up to 60% based on net revenue indicated in line 010 of the statement of financial results for the last reporting period (form-2); 2) For individual entrepreneurs — up to 60% of the bank account turnover over the last 12 months (or, if operating for 6–12 months, 60% of the actual turnover for that period) Total liability of the client should not exceed these amounts | | | | | | | | |
| 10 | Purpose of the loan | To purchase BYD vehicles from the primary market. | | | | | | | | |
| 11 | Product limit (on this passport) | It is determined based on the price of vehicles | | | | | | | | |
| 12 | Max. amount of the loan | Up to 720.0 mln. UZS | | | | | | | | |
| 13 | Min. amount of the loan | 50,0 mln. UZS | | | | | | | | |
| 14 | Possible currencies | In national currency | | | | | | | | |
| 15 | Type of maturity (Revolving / non-revolving) | Non revolving | | | | | | | | |
| 16 | Max. Maturity | 36 or 60 months | | | | | | | | |
| 17 | Min. maturity | - | | | | | | | | |
| 18 | Lending program | SBYD-1 | SBYD-2 | SBYD-3 | SBYD-4 | SBYD-5 | SBYD-6 | SBYD-7 | SBYD-8 | |
| 19 | Passenger car models | Song Pro DM-I, Song Plus EV, Song Plus DM-I, Chazor, Yuan Up* | | | | Chazor, Song Plus DM-I** | | | | |
| 20 | Down payment | From 25% | From 30% | From 40% | From 50% | From 25% | From 30% | From 40% | From 50% | |
| 21 | Annual interest rate (depending on the loan term) | Loan term: 36 months | 21,9% | 20,9% | 19,9% | 18,9% | 16,5% | 16,5% | 14,5% | 12,9% |
| | | Loan term: 60 months | | | | | 15,5% | 15,5% | 13,5% | 11,9% |
| 22 | Additional downpayment terms | NTB and IE – with minimum of 40% of down payment | | | | | | | | |
| 23 | Required collateral coverage ratio (%) | 125% | | | | | | | | |
| 24 | Accepted collaterals | Vehicle purchased on loan. A loan default risk insurance policy may be accepted as collateral until the main collateral is formalized. 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 | | | | | | | | |
| 25 | Frequency of interest payments | Monthly payment | | | | | | | | |
| 26 | Type of disbursement | By transferring to the supplier's bank account | | | | | | | | |
| 27 | Availability period (in month) | 3 months from the date of signing the loan agreement | | | | | | | | |
| 28 | Funding | The bank's own funds and attracted funds | | | | | | | | |
| 29 | Grace period for capital repayment | No grace period | | | | | | | | |
| | | starting date of grace period: Agreement date | | | | | | | | |
| 30 | Method of reimbursement | Annuity or differential method | | | | | | | | |
| 31 | Frequency of capital repayment | Monthly or quarterly depending on the project | | | | | | | | |
| 32 | Rule of prepayment | Early repayment option available | | | | | | | | |
| 33 | List of documents typically provided by the customer during the lending process | In accordance with Annex 1 to the Lending Regulations of Ipoteka-bank and in accordance with Annex 2 to the Guideline for selling loans to legal entities and individual entrepreneurs through the BYD car dealership | | | | | | | | |
| 34 | Make and model of the passenger car | BYD: - Song Plus DM-I; - Song Pro DM-I; - Chazor; - Song Plus EV; - Yuan Up | | | | | | | | |
| 35 | Vehicle Seller (dealership centers) | - ИП ООО «Astana Motors Company» - ООО «Voriz 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 «Voriz Motors Qibray» | | | | | | | | |
| 36 | Additional terms | Micro and Small Enterprises that have transferred their primary account from another commercial bank to Ipoteka-bank or hold a secondary account with the Bank may be granted a loan. No minimum account opening period or minimum servicing period with the Bank is required | | | | | | | | |
| | | *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. **For vehicles Song Plus DM-I, the ones bearing Vehicle Identification Numbers (VINs) included in the list of forbidden VINs and vehicles manufactured in the year 2024 shall NOT be permitted to use for auto loan products SBYD-5, SBYD-6, SBYD-7 and SBYD-8 | | | | | | | | |
| 37 | Decision-making competency | | | | | | | | | |
| | decision-maker on the deals | Underwriting | | | | | | | | |
| | type of decision making | Centralized | | | | | | | | |
| | method of the decision-making | Manual decision making | | | | | | | | |
| 38 | Risk restrictions | It shall be determined by the Risk Analysis and Modeling Directorate | | | | | | | | |
| 39 | Risk criteria (checklists) | It shall be determined by the Risk Analysis and Modeling Directorate | | | | | | | | |
| 40 | Attention points of the product | It is not allowed to use compensations from the state fund for the support of business activities | | | | | | | | |