

Car loan “Super BYD”

Product passport

Active from 04.04.2025, version 03.09.2026

Repayment method		Annuity ¹				
Purpose		Primary market (New cars)				
Brand		BYD				
Model		- Song Plus DM-I, Song Pro DM-I, e2, Chazor, Song Plus EV				
Seller		Official dealers BYD in Republic of Uzbekistan				
Loan Amount		up to 480 mln. UZS				
Tenor		up to 60 months				
Program		SBYD-1	SBYD-2	SBYD-3	SBYD-4	
Model		Song Pro DM-I, Song Plus EV, Song Plus DM-I, Chazor				
Down payment		from 25% ²	from 30%	from 40%	from 50%	
Interest rate (on 36 or 60-month terms)		21,90%	20,90%	19,90%	18,90%	
Income type: Declared		-	+	+	+	
			Mandatory submission of a application form			
Program		SBYD-5	SBYD-6	SBYD-7	SBYD-8	
Model		Chazor ³ , Song Plus DM-I ⁴				
Down payment		from 25% ²	from 30%	from 40%	from 50%	
Interest rate (depends on Tenor)	36 months	16,50%	16,50%	14,50%	12,90%	
	60 months	15,50%	15,50%	13,50%	11,90%	
Income type: Declared		-	+	+	+	
			Mandatory submission of a application form			
Program		SBYD-9				
Model		e2				
Down payment		from 25%	from 30%	from 40%	from 50%	from 60%
Interest rate (depends on Tenor)	12 months	0,00%	0,00%	0,00%	0,00%	0,00%
	18 months	5,00%	4,00%	0,50%	0,00%	0,00%



Mobile App

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

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

		24 months	8,00%	7,00%	4,50%	0,00%	0,00%
		30 months	10,50%	9,50%	7,00%	3,50%	0,00%
		36 months	12,00%	10,50%	8,50%	5,50%	0,50%
		48 months	13,00%	12,50%	10,50%	8,00%	4,00%
		60 months	14,00%	13,50%	12,00%	9,50%	6,00%
Income type: Declared		-	+	+	+	+	
			Mandatory submission of a application form				
Program		SBYD-10					
Model		Song Plus DM-I ⁵ , Chazor ⁶					
Down payment		from 25%	from 30%	from 40%	from 50%	from 60%	
Interest rate (depends on Tenor)	12 months	0,00%	0,00%	0,00%	0,00%	0,00%	
	18 months	3,00%	1,40%	0,00%	0,00%	0,00%	
	24 months	6,50%	5,00%	1,90%	0,00%	0,00%	
	30 months	10,50%	9,00%	6,00%	2,30%	0,00%	
	36 months	10,80%	9,50%	6,90%	3,60%	0,50%	
	48 months	12,40%	11,20%	9,20%	6,20%	1,60%	
	60 months	13,20%	12,20%	10,30%	7,70%	3,50%	
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 only for the sub-products SBYD-5, SBYD-6, SBYD-7, SBYD-8, SBYD-9 and SBYD-10, a pledge of the rights (claims) arising from the obligations					



Mobile App

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

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

Insurance terms and conditions	Only for the sub-products SBYD-1, SBYD-2, SBYD-3 and SBYD-4, 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
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
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

¹Annuity – loan repayment method with equal periodic payments

²The 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%

³Vehicles Chazor manufactured in the year 2024 shall NOT be permitted to use for auto loan products SBYD-5, SBYD-6, SBYD-7 and SBYD-8

⁴For 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

⁵Under the SBYD-10 auto loan product, Song Plus DM-i vehicles are sold exclusively at the current retail price list without applying any discounts. Previously effective pricing terms, special offers, and/or discounts for the vehicle do not apply when arranging this credit program.

⁶Under the SBYD-10 auto loan program, Chazor vehicles are available exclusively in the 55KM Luxe Uzpride and 120KM Flagship configurations. These vehicles are sold exclusively at the current retail price list without applying any discounts. Previously effective pricing terms, special offers, and/or discounts for the vehicle do not apply when arranging this credit program.

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»



Mobile App

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

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