Car loan “Super Changan”
Product passport

Active from 07.07.2025, version 09.02.2026

Repayment method	Annuity*
Purpose	Primary market (New cars)
Brand	**The car purchase and sale agreement must contain the credit program name.** Cars are sold at the recommended retail price (RRP) without a discount
Model	All models
Seller	Official dealers - Runking Motor partners in Republic of Uzbekistan**

Program		**SCHAN-2**			
Model		NEVO, AVATR, CHANGAN			
Down payment		from 25%	from 30%	from 40%	from 50%
Interest rate (depends on Tenor)	up to 12 months	**13,0%**	**11,5%**	**8,0%**	**3,0%**
	up to 18 months	**16,0%**	**15,0%**	**12,5%**	**9,0%**
	up to 24 months	**18,5%**	**17,5%**	**16,0%**	**13,5%**
	up to 36 months	**21,5%**	**21,0%**	**19,5%**	**17,0%**
	up to 48 months	**22,5%**	**22,0%**	**21,5%**	**18,5%**
	up to 60 months	**23,5%**	**23,0%**	**21,0%**	**19,5%**
Income type: Declared		-	-	-	-

Program		**SCHAN-2**			
Model		DEEPAL			
Down payment		from 25%	from 30%	from 40%	from 50%
Interest rate (depends on Tenor)	up to 12 months	**13,0%**	**11,5%**	**8,0%**	**3,0%**
	up to 18 months	**16,0%**	**15,0%**	**12,5%**	**9,0%**
	up to 24 months	**18,5%**	**17,5%**	**16,0%**	**13,5%**
	up to 36 months	**21,5%**	**21,0%**	**19,5%**	**17,0%**
	up to 48 months	**22,5%**	**22,0%**	**21,5%**	**18,5%**
	up to 60 months	**23,5%**	**23,0%**	**21,0%**	**19,5%**

Income type: Declared	-	-	-	+ Обязательное предоставление анкеты-декларации

Program		**SCHAN-3**			
Model		NEVO, AVATR, CHANGAN			
Down payment		from 25%	from 30%	from 40%	from 50%
Interest rate (depends on Tenor)	up to 12 months	**8,5%**	**7,0%**	**2,5%**	**0,0%**
	up to 18 months	**13,0%**	**12,0%**	**8,5%**	**4,0%**
	up to 24 months	**16,0%**	**15,5%**	**13,0%**	**10,0%**
	up to 36 months	**19,5%**	**19,0%**	**17,5%**	**15,0%**
	up to 48 months	**21,0%**	**20,5%**	**19,5%**	**17,0%**
	up to 60 months	**22,0%**	**21,5%**	**20,0%**	**18,0%**
Income type: Declared		-	-	-	-

Program		**SCHAN-3**			
Model		DEEPAL			
Down payment		from 25%	from 30%	from 40%	from 50%
Interest rate (depends on Tenor)	up to 12 months	**8,5%**	**7,0%**	**2,5%**	**0,0%**
	up to 18 months	**13,0%**	**12,0%**	**8,5%**	**4,0%**
	up to 24 months	**16,0%**	**15,5%**	**13,0%**	**10,0%**
	up to 36 months	**19,5%**	**19,0%**	**17,5%**	**15,0%**
	up to 48 months	**21,0%**	**20,5%**	**19,5%**	**17,0%**
	up to 60 months	**22,0%**	**21,5%**	**20,0%**	**18,0%**
Income type: Declared		-	-	-	+ Обязательное предоставление анкеты-декларации

Program		SCHAN-4			
Model		NEVO, AVATR, CHANGAN			
Down payment		from 25%	from 30%	from 40%	from 50%
Interest rate (depends on Tenor)	up to 12 months	**2,5%**	**1,0%**	**0,0%**	**0,0%**
	up to 18 months	**9,0%**	**7,5%**	**3,5%**	**0,0%**
	up to 24 months	**12,0%**	**10,5%**	**7,5%**	**3,0%**
	up to 36 months	**15,5%**	**14,5%**	**12,0%**	**9,0%**
	up to 48 months	**17,0%**	**16,0%**	**14,0%**	**11,0%**
	up to 60 months	**17,5%**	**17,0%**	**15,0%**	**13,0%**
Income type: Declared		-	-	-	-

Program		SCHAN-4			
Model		DEEPAL			
Down payment		from 25%	from 30%	from 40%	from 50%
Interest rate (depends on Tenor)	up to 12 months	**2,5%**	**1,0%**	**0,0%**	**0,0%**
	up to 18 months	**9,0%**	**7,5%**	**3,5%**	**0,0%**
	up to 24 months	**12,0%**	**10,5%**	**7,5%**	**3,0%**
	up to 36 months	**15,5%**	**14,5%**	**12,0%**	**9,0%**
	up to 48 months	**17,0%**	**16,0%**	**14,0%**	**11,0%**
	up to 60 months	**17,5%**	**17,0%**	**15,0%**	**13,0%**
Income type: Declared		-	-	-	+ Обязательное предоставление анкеты-декларации

Program		SCHAN-5			
Model		NEVO, AVATR, CHANGAN			
Down payment		from 25%	from 30%	from 40%	from 50%
	up to 12 months	**0,0%**	**0,0%**	**0,0%**	**0,0%**

Interest rate (depends on Tenor)	up to 18 months	**3,0%**	**0,5%**	**0,0%**	**0,0%**
	up to 24 months	**8,5%**	**7,0%**	**1,0%**	**0,0%**
	up to 36 months	**13,5%**	**13,0%**	**7,0%**	**2,5%**
	up to 48 months	**16,0%**	**14,5%**	**12,0%**	**8,0%**
	up to 60 months	**17,0%**	**16,0%**	**14,0%**	**10,5%**
Income type: Declared		-	-	-	-

Program		**SCHAN-5**			
Model		DEEPAL			
Down payment		from 25%	from 30%	from 40%	from 50%
Interest rate (depends on Tenor)	up to 12 months	**0,0%**	**0,0%**	**0,0%**	**0,0%**
	up to 18 months	**3,0%**	**0,5%**	**0,0%**	**0,0%**
	up to 24 months	**8,5%**	**7,0%**	**1,0%**	**0,0%**
	up to 36 months	**13,5%**	**13,0%**	**7,0%**	**2,5%**
	up to 48 months	**16,0%**	**14,5%**	**12,0%**	**8,0%**
	up to 60 months	**17,0%**	**16,0%**	**14,0%**	**10,5%**
Income type: Declared		-	-	-	+ Обязательное предоставление анкеты-декларации
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			
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			
Collateral		The vehicle being purchased, insurance policy			
Insurance terms and conditions		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			

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

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

[*] *Annuity – loan repayment method with equal periodic payments*

[**] **Dealers:**
OOO «MODERN AUTO MOTORS»
OOO «TASHKENT AUTO TRADE»
OOO «LUMAX MOTORS»
OOO «BUKHARA AUTO ELITE»
OOO «BRILLIANT EV SALES SERVICE»
OOO «AUTO REGION PARTS»
OOO «AZAMAT AUTO INVEST»
OOO «CHANGAN AUTO»
OOO «Runking Motor»
OOO «DAVAN GROUP NAVOIY»
OOO «MAY AUTO STYL»
OOO «SAYOR MOTORS»
OOO «HUARONG GLOBAL»
OOO «MIRSAIDOV TRADE»
OOO «TREND PREMIUM MOTORS»