

“MAQUL” RM-3 mortgage credit

Product passport

15/10/2026

PRODUCT NAME	MORTGAGE LOAN MAQUL	
Target	purchase of housing on the primary/secondary market	
Regions	All regions of the Republic of Uzbekistan, including the Republic of Karakalpakstan and the city of Tashkent.	
Client (an individual who is a citizen of the Republic of Uzbekistan)	- Persons with a permanent income - Self-employed individuals with a co-borrower	Self-employed individuals without a co-borrower** (primary market)
Term	from 120 to 240 months	
Down payment (minimum)	25 %	
Annual percentage rate	21.5 %	
Requirement for collateral	pledge of the purchased housing LTV≤75%	
Maximum loan amount	up to 1 bln. UZS in Tashkent up to 550 mln UZS in the Republic of Karakalpakstan and regions	
Minimum loan amount	50 million sums	
Grace period	no grace period	
Co-borrower	up to 3 persons with a permanent income	Not required
Early Repayment	Permitted (without additional charges).	
Age (min/max)	21-60 years of age (At the date of the loan application, the age of the borrower and co-borrower must not exceed 60 years. By the loan maturity date, their age must not exceed 70 years)	
Life insurance	If the borrower is expected to exceed 63 years of age during the loan term, at the loan origination stage, the borrower may choose to: Obtain life insurance covering the period beyond age 63 or include a co-borrower with a stable income.	
Minimum work experience	borrower/co-borrower with a steady income for the last 6 months	Not required
Minimum income requirement	the monthly income of the client and co-borrower must be at least 1,050,000 sum (except for self-employed clients)	Not required
Maximum debt load	≤50%	
Documents to be provided	- Identity document (passport, ID card or other document replacing them), - Purchase and sale agreement,	



Мобильное приложение

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	• Documents confirming the readiness of the housing (cadastral documents and the act of transfer of housing), • ESMS checklist (ecology)	
Source of funding	from the Uzbekistan Mortgage Refinancing Company funds and from the bank's own funds	
Special conditions	➤ determining the solvency of the client, it is necessary to establish a loan in the form of annuity, repayment schedule of 4-20 days; ➤ withdrawal of funds from the borrower's (co-borrowers') credit card in commercial banks on an acceptance-free basis; ➤ In the event of partial early repayment of the loan, the repayment schedule shall be recalculated only at the Borrower's request. ➤ at least 32,5% of the allocated credit must be for women; ➤ The insured amount must not be less than the value of the collateral. ➤ Insurance shall be arranged through insurance partners that meet the Bank's requirements. The insurance premium for a mortgage loan granted to a client for the purchase of property on the primary market shall be covered by the Bank. ➤ For mortgage loans granted for the purchase of property on the secondary real estate market, all expenses related to the notarization of the mortgage agreement and insurance of the pledged property shall be borne and paid by the Client. ➤ The interest rate may vary depending on the customer segment from 20.5% to 21.5%. ➤ Clients declaring additional income through a declaration are not required to provide a self-employment certificate, and the loan shall be recorded in loan account No. 14901 000.....400.	
Management with credit	14901 000.....868 (with a unique customer code)	14901 000.....400 Self-employed client without a co-borrower ** (with a unique client code)



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