

# MAHSULOT PASPORTI

Active from 5th of January 2026

PRODUCT NAME	MORTGAGE LOAN OSON		
Target	Acquisition of housing on the primary market		
Regions	All regions		Tashkent, Samarkand, Fergana, Khorezm, Navoi, Qashqadaryo, Bukhara
Client (an individual who is a citizen of the Republic of Uzbekistan)	Persons with a permanent income	Self-employed	Self-employed *
Term	up to 240 months		
Down payment (minimum)	15 %	30 %	<b>With card turnover:</b> <ol style="list-style-type: none"> <li>30% down payment - if one of the following conditions is met: <ul style="list-style-type: none"> <li>Positive credit history (according to the definition of local risk).</li> <li>Owning a car (not older than 3 years).</li> <li>Owning real estate.</li> </ul> </li> <li>40% down payment - if all of the following conditions are met: <ul style="list-style-type: none"> <li>No credit history.</li> <li>Lack of assets (car or property).</li> <li>Registration as self-employed for at least 2 years.</li> </ul> </li> <li>50% down payment - if the client: <ul style="list-style-type: none"> <li>No credit history.</li> <li>Lack of assets.</li> <li>Not registered as self-employed for at least 2 years.</li> </ul> </li> </ol>
			<b>Without card circulation:</b> 50% down payment - applies by default. <b>Note (applies to both turnover and non-turnover on the card):</b> If the client has an active microloan taken out within the last 3 months, its amount is added to the down payment.



Annual percentage rate	17.5 %		
Minimum loan amount	50 million sums		
Grace period	no grace period		
Co-borrower	up to 3 persons with a permanent income	Without co-borrower	
Requirement for collateral	117.5% (not less than the cost of the house)		
Mandatory supply	pledge of the purchased housing		
Age (min/max)	Age not less than 18 years and not more than 60 years (not older than 70 years at the end of the loan term) (client/co-borrower)		
Life insurance	if the age exceeds 63 years, the client can take out life insurance from the age of 63 to 70 years (the client makes an insurance payment upon reaching 63 years of age or a person with a permanent income should be taken as a co-borrower)		
Minimum work experience	borrower/co-borrower with a steady income for the last 6 months	mandatory co-borrower with a steady income for the last 6 months	No minimum work experience 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	<div><div><ul style="list-style-type: none"><li>• Identity document (passport, ID card or other document replacing them),</li><li>• Purchase and sale agreement,</li><li>• Document confirming the initial payment,</li><li>• Documents confirming the readiness of the housing (cadastral documents and the act of transfer of housing),</li><li>• Subsidy Notice (for subsidized loan)</li></ul></div><div><ul style="list-style-type: none"><li>• Identity document (passport, ID card or other document replacing them).</li><li>• Purchase and sale agreement.</li><li>• Cadastral and collateral documents.</li><li>• Certificate of self-employment. Client declaration (filled out at the bank).</li><li>• Other income (if applicable): Rental income - accepted if there is a rental agreement registered with the tax office and confirmation of payment of taxes for the last 6 months on the client's property.</li></ul></div><div><ul style="list-style-type: none"><li>• <b>Note:</b></li><li>• The turnover on the card for the last 6 months is automatically checked by the bank through integration with the Uzcard and Humo systems. If the client has no turnover on the card and makes an initial payment of 50%, his debt burden is calculated based on the declaration form submitted to the bank.</li></ul></div></div>		

- determination of the creditworthiness of the client (co-borrower) is determined taking into account the requirements of the debt burden and credit history;
- when determining the client's solvency, it is necessary to establish a loan repayment schedule in the form of annuity/differential, with a repayment date between the 4th and 20th of the month;
- withdrawal of overdue funds is carried out without acceptance from the credit card of the borrower (co-borrowers) opened in commercial banks;
- It is allowed to apply the terms of the commercial mortgage loan "Tijorat" when the loan amount exceeds the limits established for the mortgage loan "Oson"
- This loan is issued to those clients who are using the mortgage loan program for the first time (applies to loans allocated under the 2024 program)
- the insurance payment to the client is reimbursed by the bank;
- This passport also applies to subsidized ( PKM-182, PKM-749 ) mortgage loans
- Clients from the self-employed segment, who do not have an official income and do not have a co-borrower, are not allowed to refinance previously issued mortgage loans.

management with credit	14903000.....520 (with unique client code)	14903000.....182 subsidy (with unique client code)	14941000.....525 self-employed (with unique client code)	14941000.....530* Self-employed without a co-borrower (with a unique client code)
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