

Active from 21.04.2025, version 24.08.2026

Repayment method		Annuity*			
Purpose		Primary market (New cars)			
Brand		KIA, Changan, Chery, Haval			
Brand and model		Cars are sold at the recommended retail price (RRP) without a discount The sale agreement must contain a note with the name Ipotekabank and the logo of the corresponding loan program			
Loan Amount		up to 480 mln. UZS			
Seller		OOO "Roodell", OOO "CHANGAN AUTO DISTRIBUTION", СП ООО «GREAT WALL MOTORS DISTRIBUTION»			
Program		Логотип AUTO 1			
Brand and model		KIA, Chery, Changan, Haval			
Down payment		from 30%	from 40%	from 50%	from 60%
Interest rate (depends on Tenor)	12 months	7,0%	3,0%	0,0%	0,0%
	up to 18 months	10,0%	7,0%	2,5%	0,0%
	up to 24 months	11,5%	9,0%	5,5%	0,0%
	up to 36 months	14,0%	12,0%	9,0%	5,0%
	up to 48 months	14,5%	13,0%	10,5%	7,0%
	up to 60 months	15,0%	13,5%	11,5%	8,0%
		+	+	+	+
Income type: Declared		Mandatory provision of ownership document (of a vehicle no older than 5 years or real estate) obtained from the websites davreestr.uz/my.gov.uz, or a cadastral certificate + submission of a application form	'Mandatory submission of a application form		



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Program		Логотип КРЕДИТ			
Brand and model		KIA, Chery, Changan, Haval			
Down payment		from 30%	from 40%	from 50%	from 60%
Interest rate (depends on Tenor)	12 months	2,0%	0,0%	0,0%	0,0%
	up to 18 months	7,5%	4,0%	0,0%	0,0%
	up to 24 months	10,0%	7,0%	2,5%	0,0%
	up to 36 months	12,5%	10,5%	7,0%	2,5%
	up to 48 months	13,5%	11,5%	9,0%	5,0%
	up to 60 months	14,5%	12,5%	10,0%	6,0%
Income type: Declared		+	+	+	+
		Mandatory provision of ownership document (of a vehicle no older than 5 years or real estate) obtained from the websites davreestr.uz/my.gov.uz , or a cadastral certificate + submission of a application form			
		'Mandatory submission of a application form			

Program		Логотип ROODELL I / CHANGAN I / HAVAL I			
Brand and model		KIA, Chery, Changan, Haval			
Down payment		from 30%	from 40%	from 50%	from 60%
Interest rate (depends on Tenor)	12 months	0,0%	0,0%	0,0%	0,0%
	up to 18 months	0,0%	0,0%	0,0%	0,0%
	up to 24 months	1,0%	0,0%	0,0%	0,0%
	up to 36 months	6,5%	2,5%	0,0%	0,0%
	up to 48 months	8,5%	5,5%	1,0%	0,0%
	up to 60 months	9,5%	7,0%	3,0%	0,0%



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Income type: Declared		+	+	+	+
		Mandatory provision of ownership document (of a vehicle no older than 5 years or real estate) obtained from the websites davreestr.uz/my.gov.uz, or a cadastral certificate + submission of a application form	'Mandatory submission of a application form		
Program Логотип ROODELL II / CHANGAN II / HAVAL II					
Brand and model		KIA, Chery, Changan, Haval			
Down payment		from 30%	from 40%	from 50%	from 60%
Interest rate (depends on Tenor)	12 months	0,0%	0,0%	0,0%	0,0%
	up to 18 months	0,0%	0,0%	0,0%	0,0%
	up to 24 months	0,0%	0,0%	0,0%	0,0%
	up to 36 months	0,0%	0,0%	0,0%	0,0%
	up to 48 months	2,0%	0,0%	0,0%	0,0%
	up to 60 months	3,5%	0,0%	0,0%	0,0%
Income type: Declared		+	+	+	+
		Mandatory provision of ownership document (of a vehicle no older than 5 years or real estate) obtained from the websites davreestr.uz/my.gov.uz, or a cadastral certificate + submission of a application form	'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%			



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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 a pledge of the rights (claims) arising from the obligations
Insurance terms and conditions	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

*Annuity – loan repayment method with equal periodic payments



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