“OSON” RM-2 mortgage credit

Product passport

ipotekabank otp group

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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 with co-borrower	Self-employed *
Term	up to 240 months		
Down payment (minimum)	15 %	30 %	The down payment amount is determined based on the results of the credit scoring assessment and ranges from 25% to 50%. • The borrower must have been registered as a self-employed individual for no more than 6 months. • If the borrower owns a vehicle or real estate, the down payment shall be set at 25%.
Annual percentage rate	16.99 %		18%
Requirement for collateral	117.5% (not less than the cost of the house)		
Maximum loan amount	480 mln. UZS – Toshkent city; 380 mln. UZS – 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		Without co-borrower
Early Repayment	Permitted (without additional charges).		
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)		

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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	• Identity document (passport, ID card or other document replacing them), • Purchase and sale agreement, • Document confirming the initial payment, • Documents confirming the readiness of the housing (cadastral documents and the act of transfer of housing), • Subsidy Notice (for subsidized loan)		• Identity document (passport, ID card or other document replacing them). • Purchase and sale agreement. • Document confirming the initial payment • Documents confirming the readiness of the house (cadastral documents and the house handover certificate) • Cadastral and collateral documents. • Certificate of self-employment. • Client declaration (filled out at the bank). • Document confirming the full payment of voluntary social tax by the individual • 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.
Source of funding	the program is funded by the Ministry of Economy and Finance		
Special conditions	➢ determination of the creditworthiness of the client (co-borrower) is determined by 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. After the loan has been disbursed, the Bank may, upon the borrower's request, consider changing the repayment schedule type (from annuity to differentiated, or vice versa);		

	➢ withdrawal of overdue funds is carried out without acceptance from the credit card of the borrower (co-borrowers) opened in commercial banks; ➢ No fee is charged for full or partial early repayment of the loan. ➢ In the event of a partial early repayment, the repayment schedule shall be recalculated in accordance with the terms and conditions of the loan agreement. ➢ 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. ➢ Under the OSON-Koʻmak product, an interest rate of 18% applies to loans of up to UZS 800 million in Tashkent and up to UZS 550 million in the regions for Payroll participants and Bank employees.			
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)