

Car loan “Super ADM”

Product passport

Active from 21.04.2025, version 23.02.2026

Repayment method		Annuity*			
Purpose		Primary market (New cars)			
Brand and model		The brands and models participating in the program are defined in the Appendix** Cars are sold at the recommended retail price (RRP) without a discount The sale agreement must contain a note with the name Ipotekabank			
Seller		OOO "Roodell", OOO "CHANGAN AUTO DISTRIBUTION", СП ООО «GREAT WALL MOTORS DISTRIBUTION»			
Program		SADM-5			
Brand and model		KIA Sonet			
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%	0,0%	0,0%	0,0%
	up to 24 months	7,5%	6,0%	0,0%	0,0%
	up to 30 months	10,5%	9,0%	4,6%	0,0%
	up to 36 months	12,5%	11,5%	7,5%	2,0%
	up to 48 months	14,5%	13,5%	10,5%	5,5%
	up to 60 months	15,5%	15,0%	12,0%	7,5%
			+	+	+
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 provision of a certificate confirming the registration of selfemployed status for at 2 years ago (from the website my.gov.uz OR 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		SADM-6			
Brand and model		KIA, Changan, Chery, Haval (the list of models is determined by Appendix**)			
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		-	+	+	+
			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 provision of a certificate confirming the registration of selfemployed status for at 2 years ago (from the website my.gov.uz OR 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			
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			



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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	<ul style="list-style-type: none"> - 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*

****Appendix, models participating in the program**

Brand	Model	Modification
KIA	Seltos PE	Prestige Light
KIA	Carens	Premium Turbo
KIA	Carens	Luxe
Chery	Tiggo 2	Luxury
Chery	Arrizo 6	Life
Chery	Arrizo 6	Comfort
Chery	Arrizo 6	Intelligence
Chery	Tiggo 7	Luxury
Chery	Tiggo 7	Premium
Chery	Tiggo 8	Luxury
Chery	Tiggo 8	Premium
Chery	Tiggo 8	Pro Max
Changan	UNI-T	
Changan	UNI-K	
Changan	CS-55	



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