

Car loan “Super JET”

Product passport

ipotekabank
otp group

Active from 03.06.2025, version 06.07.2026

Repayment method	Annuity*
Purpose	Primary market (New cars)
Brand	JETOUR, SOUEAST Автомобили реализуются по рекомендованной розничной цене (PPLЦ) без скидки
Loan Amount	up to 480 mln. UZS
Seller	Official dealers of brands belonging to the JSACA group of companies in Republic of Uzbekistan**

Program	SJET-1
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Model		JETOUR X50 PREMIUM 1.5T JETOUR X70FL PREMIUM PLUS 1.5T				
Down payment		from 25%	from 30%	from 40%	from 50%	from 60%
Interest rate (depends on Tenor)	up to 12 months	6,9%	4,9%	0,0%	0,0%	0,0%
	up to 18 months	12,0%	11,0%	8,0%	4,0%	0,0%
	up to 24 months	15,5%	14,5%	12,5%	9,0%	4,5%
	up to 36 months	19,0%	18,0%	16,0%	14,0%	11,0%
	up to 48 months	20,0%	19,0%	17,5%	15,5%	14,5%
	up to 60 months	20,5%	19,5%	18,0%	16,5%	16,0%
			+	+	+	+
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	



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Program		SJET-1				
Model		SOUEAST S09 COMFORT PLUS 1.6T SOUEAST S09 PREMIUM PLUS 2.0T				
Down payment		from 25%	from 30%	from 40%	from 50%	from 60%
Interest rate (depends on Tenor)	up to 12 months	6,9%	4,9%	0,0%	0,0%	0,0%
	up to 18 months	12,0%	11,0%	8,0%	4,0%	0,0%
	up to 24 months	15,5%	14,5%	12,5%	9,0%	4,5%
	up to 36 months	19,0%	18,0%	16,0%	14,0%	11,0%
	up to 48 months	20,0%	19,0%	17,5%	15,5%	14,5%
	up to 60 months	20,5%	19,5%	18,0%	16,5%	16,0%
Income type: Declared		-	-	+	+	+
				Mandatory provision of a certificate confirming the registration of selfemployed status for at 2 least 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	

Program		SJET-2				
Model		JETOUR X50 LUXURY 1.5T JETOUR X70FL COMFORT 1.5T JETOUR DASHING COMFORT 1.5T JETOUR T2 LUXURY 2.0T JETOUR T1 COMFORT 1.5T JETOUR T1 LUXURY 2.0T JETOUR T1 DM PREMIUM				
Down payment		from 25%	from 30%	from 40%	from 50%	from 60%
Interest rate (depends on Tenor)	up to 12 months	0,0%	0,0%	0,0%	0,0%	0,0%
	up to 18 months	6,0%	4,5%	1,0%	0,0%	0,0%
	up to 24 months	11,0%	9,5%	6,5%	2,0%	0,0%
	up to 36 months	15,5%	14,5%	12,0%	8,5%	4,5%
	up to 48 months	17,0%	16,0%	14,0%	11,0%	9,0%
	up to 60 months	18,0%	17,0%	15,0%	12,5%	12,0%



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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 provision of a certificate confirming the registration of selfemployed status for at 2 least 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

Program	SJET-2
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Model	SOUEAST S06 COMFORT 1.5T SOUEAST S06 LUXURY 1.6T SOUEAST S06 DM PREMIUM				
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Down payment		from 25%	from 30%	from 40%	from 50%	from 60%
Interest rate (depends on Tenor)	up to 12 months	0,0%	0,0%	0,0%	0,0%	0,0%
	up to 18 months	6,0%	4,5%	1,0%	0,0%	0,0%
	up to 24 months	11,0%	9,5%	6,5%	2,0%	0,0%
	up to 36 months	15,5%	14,5%	12,0%	8,5%	4,5%
	up to 48 months	17,0%	16,0%	14,0%	11,0%	9,0%
	up to 60 months	18,0%	17,0%	15,0%	12,5%	12,0%

			+	+	+
Income type: Declared	-	-		Mandatory provision of a certificate confirming the registration of selfemployed status for at 2 least 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		SJET-3			
Model		SOUEAST S07 COMFORT 1.5T SOUEAST S07 LUXURY 1.6T SOUEAST S09 DM PRO SOUEAST S09 DM MAX			
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	7,0%	5,0%	0,0%	0,0%
	up to 24 months	10,5%	9,0%	4,5%	0,0%
	up to 36 months	14,5%	13,5%	10,5%	6,0%
	up to 48 months	17,0%	16,0%	13,5%	10,0%
	up to 60 months	18,0%	17,0%	15,0%	12,0%
Income type: Declared		-	-	+	+
				Mandatory provision of a certificate confirming the registration of selfemployed status for at least 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*

****Dealers:**

OOO «Turbo Lane»
 OOO «LEADERAUTO»
 OOO «Sultanov Motors»
 OOO «Grand Avto Motors F»
 OOO «SMARTVILLE»
 OOO «Xorazm Taminot»
 ИП OOO «Allur KZ»
 OOO «AutoLiga»
 OOO «M-PRODUCTOV»
 ХК «SINO SHIFO»
 OOO «Auto Life»
 OOO «Lorry Group»
 OOO «AUTODEALER»
 OOO «U-CAR»
 OOO «TASHKENT AUTO HUB»
 OOO «ARAL-LADA»
 OOO «RITEYL»



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