

1. GENERAL TERMS

Loan Purpose	<ul style="list-style-type: none">• Acquisition of housing on the primary/secondary market;• Acquisition of houses sold through auctions or on the balance sheet of Ipoteka Bank;• Acquisition of objects on the foreclosure of which there is a court decision that has entered into legal force (with the consent of the original debtor)
Region	All regions
Annual Interest Rate	<ul style="list-style-type: none">• 22,5% — for a loan term up to 10 years;• 23% — for a loan term from 10 to 20 years
Loan Term	Up to 240 months
Down Payment	26% of the cost of the purchased housing
Grace Period	Not provided
Minimum Loan Amount	50 million UZS
Maximum Loan Amount	Up to 1,700 million UZS
Early Repayment	Allowed (without additional fees)

2. BORROWER REQUIREMENTS

Citizenship	Individual who is a citizen of the Republic of Uzbekistan
Age	At least 21 years old and not more than 60 years old (not older than 70 years at the end of the loan term)
Debt Burden	Monthly payments on all loans must not exceed 50% of the confirmed income
Co-borrower	Mandatory co-borrower (up to 3 persons) having a permanent income
Minimum Work Experience	Confirmed income for the last 6 months is required
Minimum Income Requirement	The monthly income of the co-borrower must be at least 1,050,000 UZS (for the self-employed client, the requirement is excluded)

3. SUPPLY

- **Mandatory Supply:** Pledge of the purchased housing
- **Collateral Requirement:** 125% (in the amount not less than the cost of the house)



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4. REQUIRED DOCUMENTS

- Identity document (**passport, ID card or other document replacing them**)
- Sales contract (**Purchase and Sale Agreement**)
- Documents confirming the readiness of housing (**cadastral and collateral documents**)

5. ADDITIONAL INFORMATION

- 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;
- For the portion exceeding the maximum amount of the "Oson" mortgage loan established by the state*;
- Refinancing of mortgage loans issued by Ipoteka-Bank for the purchase of housing on the primary/secondary market is carried out:
 - The amount of the issued remaining loan must be at least 20 million sums and at least 24 months have passed since the loan was issued.
 - Taking into account the initial payment made by the old borrower;
 - Annual interest rate - for clients with official income - 25.99%, for the selfemployed - 26.99% (loans issued above 25.99% remain unchanged);
 - At the time of signing the borrower replacement agreement for this loan, there should be no accrued overdue debts/interest on extended 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 and purchase houses sold through auctions or on the balance sheet of Ipoteka Bank, which are in the process of legal proceedings.
- **Amendments to the Loan Agreement:** Any amendments requested by the Client to the Loan Agreement shall incur a fee of **UZS 500,000**.
- **Primary Market Mortgage Insurance:** The insurance premium associated with a mortgage loan granted to the Client in the primary real estate market shall be fully covered by the Bank in accordance with its internal regulations and policies.
- **Secondary Market Mortgage Expenses:** In respect of mortgage loans granted in the secondary real estate market, all costs and expenses related to the notarization of the collateral agreement and the insurance of the pledged property shall be solely borne and paid by the Client.

For the purchase of an apartment in an unfinished apartment building or an individual house under construction by contractors (with a pledge of other housing during the construction period, or a pledge of housing purchased on credit within 30 days after the completion of construction), after commissioning and acceptance as collateral, the property will, in accordance with the established procedure, be re-registered under the terms of the current refinancing program "Oson" at the expense of the Ministry of Economy and Finance (except for individual housing).***

6. ACCOUNTING

14901000.....520* (with a unique client code)

14931000.....525 self-employed with (with a unique client code)



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