

1	<b>Product category</b>	Auto loan					
2	<b>Product type</b>	Loan					
3	<b>Agro / non agro</b>	All sectors, except those prohibited by the Risk function					
4	<b>Name of the local product in English</b>	Auto loan - BUSINESS CHEVY (SC-3, SC-4, SC-5)					
5	<b>Business line (segment)</b>	Micro and Small Enterprises					
6	<b>Targeted clientele</b>	Existing and potential clients of the bank (micro and small enterprises and individual entrepreneurs)					
7	<b>Start up</b>	No					
8	<b>Current account history at the Bank</b>	<ul style="list-style-type: none"> <li>•ETB: The client is considered to be an existing client if there was an active financing relation with the client for minimum 6 months in the last 12 months before the date of the examination. The financing relation is considered active if the used deal (used according to the contract) is not 100% cash backed deal.</li> <li>•KBB (known by bank): current account opened at the Bank for ≥ 6 months</li> <li>•NTB: Not KBB or ETB</li> </ul>					
9	<b>Calculated client limit</b>	1) For legal entities — up to 60% based on net revenue indicated in line 010 of the statement of financial results for the last reporting period (form-2); 2) For individual entrepreneurs — up to 60% of the bank account turnover over the last 12 months (or, if operating for 6–12 months, 60% of the actual turnover for that period) Total liability of the client should not exceed these amounts					
10	<b>Other requirements</b>	The car purchase and sale agreement number must contain the mark -SB or SJ in the end					
11	<b>Purpose of the loan</b>	To purchase CHEVROLET vehicles (Damas, Labo, Tracker, Onix) from the primary market					
12	<b>Product limit (on this passport)</b>	It is determined based on the price of vehicles					
13	<b>Max. amount of the loan</b>	720.0 mln. UZS					
14	<b>Min. amount of the loan</b>	25,0 mln. UZS					
15	<b>Possible currencies</b>	In national currency					
16	<b>Type of maturity (Revolving / non-revolving)</b>	Non revolving					
17	<b>Vehicle SC-3</b>	Damas, Labo					
18	<b>Down payment (SC-3)</b>		From 25% to 29,9%	From 30% to 39,9%	From 40% to 49,9%	50% and above	
19	<b>Loan term and interest rate per annum (SC-3)</b>	13 months	2,0%	0,0%	0,0%	0,0%	
		18 months	7,0%	5,5%	0,0%	0,0%	
		22 months	9,5%	8,5%	5,0%	0,0%	
		24 months	10,5%	9,0%	5,5%	2,0%	
		36 months	15,0%	13,5%	10,5%	7,0%	
		48 months	17,0%	15,5%	13,0%	10,0%	
60 months	18,5%	17,0%	15,0%	11,5%			
20	<b>Vehicle SC-4</b>	Onix					
21	<b>Down payment (SC-4)</b>		From 25% to 29,9%	From 30% to 39,9%	From 40% to 49,9%	50% and above	
22	<b>Loan term and interest rate per annum (SC-4)</b>	30 months	0,0%	x	x	x	
		36 months	x	0,0%	x	x	
		48 months	x	x	0,0%	x	
		60 months	x	x	x	0,0%	
23	<b>Vehicle SC-5</b>	Tracker					
24	<b>Down payment (SC-5)</b>		From 25% to 29,9%	From 30% to 39,9%	From 40% to 49,9%	From 50% to 59,9%	60% and above
25	<b>Loan term and interest rate per annum (SC-5)</b>	24 months	0%	x	x	x	x
		30 months	x	0%	x	x	x
		36 months	x	x	0%	x	x
		48 months	x	x	x	0%	x
		60 months	x	x	x	x	0%
26	<b>Additional downpayment terms</b>	NTB and IE – with minimum of 40% of down payment					
27	<b>Required collateral coverage ratio (%)</b>	125%					
28	<b>Accepted collaterals</b>	Vehicle purchased on loan. A loan default risk insurance policy may be accepted as collateral until the main collateral is formalized.  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					
29	<b>Frequency of interest payments</b>	Monthly payment					
30	<b>Type of disbursement</b>	By transferring to the supplier's bank account					
31	<b>Availability period (in month)</b>	3 months from the date of signing the loan agreement					
32	<b>Funding</b>	The bank's own funds and attracted funds					
33	<b>Grace period for capital repayment</b>	No grace period					
	starting date of grace period	Agreement date					
34	<b>Method of reimbursement</b>	Annuity or differential method					
35	<b>Frequency of capital repayment</b>	Monthly or quarterly depending on the project					
36	<b>Rule of prepayment</b>	Early repayment option available					
37	<b>List of documents typically provided by the customer during the lending process</b>	Shall be carried out in accordance with Annex 1 to the current Lending Regulation					
38	<b>Make and model of the passenger car</b>	Damas Labo Onix Tracker					
39	<b>Vehicle Seller</b>	Official UzAuto dealers in the territory of Uzbekistan					
40	<b>Additional terms</b>	Micro and Small Enterprises that have transferred their primary account from another commercial bank to Ipoteka-bank or hold a secondary account with the Bank may be granted a loan. No minimum account opening period or minimum servicing period with the Bank is required					
41	<b>Decision-making competency</b>						
	decision-maker on the deals	Underwriting					
	type of decision making	Centralized					
	method of the decision-making	Manual decision making					
42	<b>Risk restrictions</b>	It shall be determined by the Risk Analysis and Modeling Directorate					
43	<b>Risk criteria (checklists)</b>	It shall be determined by the Risk Analysis and Modeling Directorate					
44	<b>Attention points of the product</b>	It is not allowed to use compensations from the state fund for the support of business activities					