

# Car loan “Super Royal”

Product passport

Active from 28.04.2026, version 09.06.2026

<b>Repayment method</b>	Annuity*
<b>Purpose</b>	Primary market (New cars)
<b>Brand</b>	Hyundai
<b>Brand and model</b>	<b>The car purchase and sale agreement must contain the credit program name</b> Cars are sold at the recommended retail price (RRP) without a discount
<b>Loan Amount</b>	up to 480 mln. UZS**
<b>Seller</b>	ИП ООО "HYUNDAI RM"

<b>Program</b>		<b>STANDARD</b>				
<b>Model</b>		<b>Elantra, Sonata, Tucson, Mufasa, Santa Fe</b>				
<b>Down payment</b>		from 25%	from 30%	from 40%	from 50%	from 60%
<b>Interest rate</b> (depends on Tenor)	up to 12 months	<b>17,9%</b>	<b>17,9%</b>	<b>17,9%</b>	<b>14,9%</b>	<b>14,9%</b>
	up to 18 months	<b>17,9%</b>	<b>17,9%</b>	<b>17,9%</b>	<b>14,9%</b>	<b>14,9%</b>
	up to 24 months	<b>17,9%</b>	<b>17,9%</b>	<b>17,9%</b>	<b>14,9%</b>	<b>14,9%</b>
	up to 36 months	<b>17,9%</b>	<b>17,9%</b>	<b>17,9%</b>	<b>14,9%</b>	<b>14,9%</b>
	up to 48 months	<b>18,9%</b>	<b>18,9%</b>	<b>18,9%</b>	<b>16,9%</b>	<b>16,9%</b>
	up to 60 months	<b>19,9%</b>	<b>19,9%</b>	<b>19,9%</b>	<b>17,9%</b>	<b>17,9%</b>
<b>Income type: Declared</b>		-	-	+	+	+
				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		LOYAL				
Model		Elantra, Sonata, Tucson, Mufasa, Santa Fe				
Down payment		from 25%	from 30%	from 40%	from 50%	from 60%
Interest rate (depends on Tenor)	up to 12 months	10,9%	7,9%	3,0%	0,0%	0,0%
	up to 18 months	12,9%	10,9%	7,9%	3,0%	0,0%
	up to 24 months	14,9%	12,9%	10,9%	6,9%	0,0%
	up to 36 months	15,9%	14,9%	12,9%	10,9%	6,9%
	up to 48 months	16,9%	15,9%	14,9%	12,9%	10,9%
	up to 60 months	16,9%	15,9%	14,9%	12,9%	12,9%
				+	+	+
<b>Income type: Declared</b>		-	-	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	
<b>Early Repayment</b>		Full or partial early repayment of the loan is carried out without charging any penalties, commissions, or other additional payments				
<b>Customer's income</b>		Confirmed in the last 6 months				
<b>PTI</b>		50%				
<b>Customer</b>		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				
<b>Collateral</b>		The vehicle being purchased, insurance policy				
<b>Insurance terms and conditions</b>		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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<b>Payment of the insurance premium</b>	For the entire term of the loan at a time. Customer's own funds
<b>Set of documents to be submitted</b>	Identity document (passport or ID card or other documents replacing them), contract from car dealership, collateral documents
<b>Co-borrower</b>	1 joint co-borrower who has steady income can be taken if the borrower's income is insufficient
<b>Procedure of collection overdue payments</b>	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
<b>Services of the loan</b>	<ul style="list-style-type: none"> <li>- 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</li> <li>- 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)</li> </ul>
<b>Source of funding</b>	Bank's own funds

*\*Annuity – loan repayment method with equal periodic payments*

*\*\*the loan amount may be higher (but not more than 780 mln. UZS) if the share of car loans with a loan amount of more than 480 million soums in the total car loan portfolio issued after October 06, 2025 is below 15%.*



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