“COMMERCIAL” RM-1 mortgage credit

Product passport

15/10/2026

<table>
<tr><td>PRODUCT NAME</td><td colspan="4">MORTGAGE LOAN COMMERCIAL</td></tr>
<tr><td>Target</td><td colspan="4">- Purchase housing on the primary/secondary market
- Purchase of houses sold through auctions or on the balance sheet of Ipoteka Bank*****
- Purchase 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)*****</td></tr>
<tr><td>Regions</td><td colspan="4">All regions of the Republic of Uzbekistan, including the Republic of Karakalpakstan and the city of Tashkent.</td></tr>
<tr><td>Client (an individual who is a citizen of the Republic of Uzbekistan)</td><td>Persons with a permanent income</td><td>Self-employed with co-borrower</td><td colspan="2">Self-employed without co-borrower*****
(Primary market)</td></tr>
<tr><td>Term</td><td colspan="4">up to 240 months</td></tr>
<tr><td>Down payment (minimum)</td><td colspan="4">20 %</td></tr>
<tr><td>Co-borrowers</td><td colspan="2">up to 3 persons with a permanent income</td><td colspan="2">No co-borrower required</td></tr>
<tr><td rowspan="2">Annual interest rate on loans with a term of 10 years</td><td colspan="2" rowspan="2">22,50 %</td><td>Tashkent city, Tashkent regions</td><td>Others</td></tr>
<tr><td rowspan="2">23%</td><td rowspan="2">26,99%</td></tr>
<tr><td>Annual interest rate on loans with a term of 10 to 20 years</td><td colspan="2">23,00 %</td></tr>
<tr><td>Requirement for collateral</td><td colspan="4">125 %</td></tr>
<tr><td>Maximum loan amount</td><td colspan="4">up to 1,700 million sum</td></tr>
<tr><td>Minimum loan amount</td><td colspan="4">50 million sums</td></tr>
<tr><td>Grace period</td><td colspan="4">no grace period</td></tr>
<tr><td>Early Repayment</td><td colspan="4">Permitted (without additional charges).</td></tr>
<tr><td>Mandatory supply</td><td colspan="4">• Collateral: the house being purchased
• Collateral: the property being purchased (temporary insurance policy against loan default for purchases at auction, until the collateral agreement is signed)</td></tr>
</table>

Age (min/max)	From 21 to 60 years of age as of the application date (not older than 70 years at the end of the loan term) — applicable to the borrower and co-borrower.		
Life insurance	If the borrower is expected to exceed 63 years of age during the loan term, at the loan origination stage, the borrower may choose to: • Obtain life insurance covering the period beyond age 63 or Include a co-borrower with a stable income.		
Minimum work experience	borrower/co-borrower with a steady income for the last 6 months	mandatory co-borrower with a steady income for the last 6 months	Not required
Minimum income requirement	the monthly income of the client and co-borrower must be at least 1,050,000 sum (except for self-employed clients)		Not required
Maximum debt load	≤50%		
Documents to be provided	• Identity document (passport, ID card or other document replacing them), • Purchase and sale agreement, • Documents confirming the readiness of the housing (cadastral documents and the act of transfer of housing),		• Identity document (passport, ID card or other document replacing them). • Purchase and sale agreement. • Documents confirming the readiness of the house (cadastral documents and the house handover certificate) • Client declaration (filled out at the bank). • Other income (if applicable): Rental income - accepted if there is a rental agreement registered with the tax office and confirmation of payment of taxes for the last 6 months on the client's property.
Source of funding	from the bank's own funds		
Special conditions	• The client’s (co-borrower’s) creditworthiness is assessed, taking into account debt burden requirements and credit history. • When assessing the client’s repayment capacity, a loan repayment schedule must be established using either annuity or differentiated payments, with the repayment date falling between the 4th and 20th day of each month. • Funds shall be debited from the borrower’s (co-borrowers’) card without acceptance to cover the overdue portion of the loan. • In the event of partial early repayment of the loan, the repayment schedule shall be recalculated only at the borrower's request. • For the portion of the mortgage loan exceeding the maximum loan amount established by the government under the “OSON” mortgage product, the following accounts shall be used: 14901000……520.		

Мобильное приложение
Скачайте отсканировав QR-код. Информация по платежам и переводом, история покупок, доступ к финансам 24/7
+998(78)150-11-22
info@ipotekabank.uz

	• The insurance premium for the mortgage loan granted to the client for the purchase of a property on the primary market shall be covered by the Bank. • For mortgage loans provided for the purchase of properties on the secondary real estate market, all expenses related to the notarization of the mortgage agreement and insurance of the collateral shall be borne and paid by the Client. • Refinancing mortgage loans issued by Ipoteka-bank for the purchase of residential property in the primary or secondary market is carried out subject to the following conditions: • - The re-registration of residential property purchased on the primary or secondary real estate market using a mortgage loan granted by Ipoteka-bank** (excluding subsidized loans and loans provided to self-employed individuals without a co-borrower) shall be carried out as follows: • The outstanding loan balance must be at least UZS 20 million, and at least 24 months must have elapsed since the loan was disbursed; • the refinancing is carried out taking into account the initial down payment made by the original borrower; • Annual interest rate — upon loan re-registration, the interest rate shall be set in accordance with the rate specified in the “Tijorat Ipoteka” Loan Product Passport in effect at the time of re-registration. Loans previously issued at an interest rate higher than the prevailing rate shall remain unchanged. • At the time of signing the borrower replacement agreement for the respective loan, there must be no outstanding overdue principal or accrued interest, including on loans for which the repayment period has been extended. • Self-employed clients who do not have officially documented income and do not have a co-borrower are not permitted to refinance previously issued mortgage loans or to purchase properties sold through auctions or held on the balance sheet of Ipoteka-bank if such properties are subject to ongoing legal proceedings. • A bank service fee of UZS 500,000 is charged for using the service. • For the purchase of an apartment in an unfinished multi-apartment residential building or an individual house under construction by a contractor (with other residential property provided as collateral during the construction period, or with the purchased property provided as collateral within 30 days after completion of construction), the loan will, after the property is commissioned and accepted as collateral in accordance with the established procedure, be transferred to the terms of the current “Oson” refinancing program funded by the Ministry of Economy and Finance (excluding individual residential housing)***. • Under the OSON-Ko‘mak product, an interest rate of 18% applies to loans of up to UZS 800 million in Tashkent and up to UZS 550 million in the regions for participants in the Bank’s payroll project (Payroll) and Bank employees. For the portion of the loan exceeding these limits, the interest rate applicable to the Commercial Mortgage product at the time of loan issuance shall apply • If a customer with official income declares additional income through a declaration form, a self-employment certificate is not required, and the loan shall be recorded in the loan account designated for customers with official income. • The accounts shall be maintained as follows: Self-employed client without a co-borrower (without official income) — 14901000……530 (without certificate) Self-employed client without a co-borrower (with official income) — 14901000……001

Мобильное приложение
Скачайте отсканировав QR-код. Информация по платежам и переводом, история покупок, доступ к финансам 24/7
+998(78)150-11-22
info@ipotekabank.uz

Credit accounting	14901000 …… 001 (with unique client code)	14901000……520* (with unique client code)	14901000……199** (unique client code)
	14901000……351*** (with unique client code)	14901000……525 self-employed with co-borrower (with unique client code)	14931000……530**** Self-employed with certificate (with unique client code)
	14901000……070 (with unique client code)*****	14901000……530**** Self-employed without certificate (with unique client code)	

Мобильное приложение
Скачайте отсканировав QR-код. Информация по платежам и переводом, история покупок, доступ к финансам 24/7
+998(78)150-11-22
info@ipotekabank.uz