

UNI

Active from				27.10.2025
Product name				Car Loan
Type of loan				Modular car loan
Purpose				Primary market (New cars)
Brand				All brands
Model				All models
Seller				Only official dealers in Republic of Uzbekistan
Tenor				60 months
Loan Amount				up to 480 mln. UZS*
Program				UNI
Down payment				from 25% from 40% from 50%
Interest rate				27,0% 26,8% 26,6%
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
Customer's income				Confirmed in the last 6 months
PTI				50%
Collateral				The passenger car 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
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				- 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
*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%.				