

Active from 04.04.2025, version 08.10.2026

Repayment method	Annuity ¹
Purpose	Primary market (New cars)
Brand	BYD
Model	- Song Plus DM-I, Song Pro DM-I, e2, Chazor, Song Plus EV, YUAN UP DM-I
Seller	Official dealers BYD in Republic of Uzbekistan
Loan Amount	up to 480 mln. UZS
Tenor	from 12 up to 60 months

Program	SBYD-1	SBYD-2	SBYD-3	SBYD-4
Model	Song Pro DM-I, Song Plus EV, Song Plus DM-I, Chazor			
Down payment	from 25% ²	from 30%	from 40%	from 50%
Interest rate (on 36 or 60-month terms)	21,90%	20,90%	19,90%	18,90%
Income type: Declared	-	+	+	+
		Mandatory submission of a application form		

Program		SBYD-5	SBYD-6	SBYD-7	SBYD-8
Model		Chazor ³ , Song Plus DM-I ⁴			
Down payment		from 25% ²	from 30%	from 40%	from 50%
Interest rate (depends on Tenor)	36 months	16,50%	16,50%	14,50%	12,90%
	60 months	15,50%	15,50%	13,50%	11,90%
Income type: Declared		-	+	+	+
			Mandatory submission of a application form		

Program		SBYD-9				
Model		e2				
Down payment		from 25%	from 30%	from 40%	from 50%	from 60%
Interest rate (depends on Tenor)	12 months	0,00%	0,00%	0,00%	0,00%	0,00%
	18 months	5,00%	4,00%	0,50%	0,00%	0,00%



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	24 months	8,00%	7,00%	4,50%	0,00%	0,00%
	30 months	10,50%	9,50%	7,00%	3,50%	0,00%
	36 months	12,00%	10,50%	8,50%	5,50%	0,50%
	48 months	13,00%	12,50%	10,50%	8,00%	4,00%
	60 months	14,00%	13,50%	12,00%	9,50%	6,00%
Income type: Declared		-	+	+	+	+
			Mandatory submission of a application form			

Program	SBYD-10					
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Model	Song Plus DM-I ⁵ , Chazor ⁶					
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Down payment		from 25%	from 30%	from 40%	from 50%	from 60%
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Interest rate (depends on Tenor)	12 months	0,00%	0,00%	0,00%	0,00%	0,00%
	18 months	3,00%	1,40%	0,00%	0,00%	0,00%
	24 months	6,50%	5,00%	1,90%	0,00%	0,00%
	30 months	10,50%	9,00%	6,00%	2,30%	0,00%
	36 months	10,80%	9,50%	6,90%	3,60%	0,50%
	48 months	12,40%	11,20%	9,20%	6,20%	1,60%
	60 months	13,20%	12,20%	10,30%	7,70%	3,50%

Income type: Declared		-	+	+	+	+
			Mandatory submission of a application form			

Program	SBYD-11					
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Model	YUAN UP DM-I ⁸ , Chazor ⁹					
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Down payment		from 25%	from 30%	from 40%	from 50%	from 60%
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Interest rate (depends on Tenor)	12 months	0,00%	0,00%	0,00%	0,00%	0,00%
	18 months	0,00% ⁷	0,00% ⁷	0,00%	0,00%	0,00%
	24 months	4,80%	4,00%	0,00% ⁷	0,00%	0,00%



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	30 months	7,80%	7,00%	5,00%	0,00% ⁷	0,00%
	36 months	8,80%	8,00%	6,00%	2,00%	0,00%
	48 months	9,90%	8,90%	7,90%	5,00%	1,00%
	60 months	11,00%	10,00%	9,00%	6,00%	3,00%
Income type: Declared	-	+	+	+	+	
		Mandatory submission of a application form				
Early Repayment		Full or partial early repayment of the loan is carried out without charging any penalties, commissions, or other additional payments				
Customer's income		Confirmed in the last 6 months. In the absence of official proof of income, the client may declare their income by providing an income declaration form.				
PTI		50%				
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. In the absence of official proof of income, the client may declare their income by providing an income declaration form.				
Collateral		The vehicle being purchased and a pledge of the rights (claims) arising from the obligations				
Insurance terms and conditions		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				



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¹Annuity – loan repayment method with equal periodic payments

²The down payment may be lower (but not less than 20%) in case the share of car loans with a down payment parameter of lower than 25% in the total car loan portfolio issued after July 1, 2024 is below 15%

³Vehicles Chazor manufactured in the year 2024 shall NOT be permitted to use for auto loan products SBYD-5, SBYD-6, SBYD-7 and SBYD-8

⁴For vehicles Song Plus DM-I, the ones bearing Vehicle Identification Numbers (VINs) included in the list of forbidden VINs and vehicles manufactured in the year 2024 shall NOT be permitted to use for auto loan products SBYD-5, SBYD-6, SBYD-7 and SBYD-8

⁵Under the SBYD-10 auto loan product, Song Plus DM-i vehicles are sold exclusively at the current retail price list without applying any discounts. Previously effective pricing terms, special offers, and/or discounts for the vehicle do not apply when arranging this credit program.

⁶Under the SBYD-10 auto loan program, Chazor vehicles are available exclusively in the 55KM Luxe Uzpride and 120KM Flagship configurations. These vehicles are sold exclusively at the current retail price list without applying any discounts. Previously effective pricing terms, special offers, and/or discounts for the vehicle do not apply when arranging this credit program.

⁷These terms of the interest rate matrix are currently under development.

⁸Under the SBYD-11 auto loan program, Yuan UP vehicles are available only for sales contracts concluded during the period from October 1 through October 7. Sales contracts signed outside of this period are not eligible for financing under the SBYD-11 program.

⁹Under the SBYD-11 auto loan program, Chazor vehicle are available exclusively in the 55KM Luxe Uzpride configuration. These vehicles are sold exclusively at the current retail price list without applying any discounts. Previously effective pricing terms, special offers, and/or discounts for the vehicle do not apply when arranging this credit program.

Dealers:

- ИП ООО «Astana Motors Company»
- ООО «Voris Motors Keles»
- ООО «MK Direct»
- ООО «Beni Motors»
- ООО «A-Autozone»
- ООО «Uniland - Megawatt»
- ООО «Bedachi»
- ООО «SANCAR MOTORS»
- PE «AMIN MULLA»
- ИП ООО «ASTER AUTO TRADE»
- ООО «Voris Motors Qibray»



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