

1	Product category	Auto loan				
2	Product type	Loan				
3	Agro / non agro	All sectors, except those prohibited by the Risk function				
4	Name of the local product in English	Auto loan - BUSINESS CHEVY (SC-4)				
5	Business line (segment)	Micro and Small Enterprises				
6	Targeted clientele	Existing and potential clients of the bank (micro and small enterprises and individual entrepreneurs)				
7	Start up	No				
8	Current account history at the Bank	<ul style="list-style-type: none"> •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. •KBB (known by bank): current account opened at the Bank for ≥ 6 months •NTB: Not KBB or ETB 				
9	Calculated client limit	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	Other requirements	The car purchase and sale agreement number must contain the mark -SB, -SJ, -SM, -SC in the end				
11	Purpose of the loan	To purchase CHEVROLET vehicle Onix from the primary market				
12	Product limit (on this passport)	It is determined based on the price of vehicles				
13	Max. amount of the loan	720.0 mln. UZS				
14	Min. amount of the loan	25,0 mln. UZS				
15	Possible currencies	In national currency				
16	Type of maturity (Revolving / non-revolving)	Non revolving				
17	Vehicle SC-4	Onix				
18	Down payment (SC-4)	From 25% to 29.9%	From 30% to 39.9%	From 40% to 49.9%	50% and above	
19	Loan term and interest rate per annum (SC-4)	30 months	0,0%	x	x	
		36 months	x	0,0%	x	
		48 months	x	x	0,0%	x
		60 months	x	x	x	0,0%
20	Additional downpayment terms	NTB and IE – with minimum of 40% of down payment				
21	Required collateral coverage ratio (%)	125%				
22	Accepted collaterals	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				
23	Frequency of interest payments	Monthly payment				
24	Type of disbursement	By transferring to the supplier's bank account				
25	Availability period (in month)	3 months from the date of signing the loan agreement				
26	Funding	The bank's own funds and attracted funds				
27	Grace period for capital repayment	No grace period				
	starting date of grace period	Agreement date				
28	Method of reimbursement	Annuity or differential method				
29	Frequency of capital repayment	Monthly or quarterly depending on the project				
30	Rule of prepayment	Early repayment option available				
31	List of documents typically provided by the customer during the lending process	Shall be carried out in accordance with Annex 1 to the current Lending Regulation				
32	Make and model of the passenger car	Onix				
33	Vehicle Seller	Official UzAuto dealers in the territory of Uzbekistan				
34	Additional terms	Micro and Small Enterprises that have transferred their primary account from another commercial bank to Ipotekabank 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				
35	Decision-making competency					
	decision-maker on the deals	Underwriting				
	type of decision making	Centralized				
	method of the decision-making	Manual decision making				
36	Risk restrictions	It shall be determined by the Risk Analysis and Modeling Directorate				
37	Risk criteria (checklists)	It shall be determined by the Risk Analysis and Modeling Directorate				
38	Attention points of the product	It is not allowed to use compensations from the state fund for the support of business activities				