

Car loan “Super Changan”

Product passport



07.07.2025, version 03.09.2026

Repayment method		Annuity*				
Purpose		Primary market (New cars)				
Brand		The car purchase and sale agreement must contain the credit program name. Cars are sold at the recommended retail price (RRP) without a discount				
Model		All models				
Loan Amount		up to 480 mln. UZS**				
Seller		Official dealers - Runking Motor partners in Republic of Uzbekistan***				
Program		SCHAN-2				
Model		NEVO, AVATR, CHANGAN, DEEPAL				
Down payment		from 25%	from 30%	from 40%	from 50%	from 60%
Interest rate (depends on Tenor)	12 months	9,9%	8,9%	4,9%	0,0%	0,0%
	up to 18 months	12,5%	10,9%	9,5%	5,5%	0,0%
	up to 24 months	13,9%	12,9%	11,9%	8,9%	4,0%
	up to 36 months	16,5%	15,5%	13,5%	11,5%	8,0%
	up to 48 months	16,9%	16,5%	14,9%	12,9%	10,0%
	up to 60 months	17,5%	16,9%	15,9%	13,9%	11,9%
			+	+	+	+
Income type: Declared		-	Mandatory provision of 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							SCHAN-3				
Model		NEVO, AVATR, CHANGAN, DEEPAL									
Down payment		from 25%	from 30%	from 40%	from 50%	from 60%					
Interest rate (depends on Tenor)	12 months	5,9%	3,9%	0,0%	0,0%	0,0%					
	up to 18 months	10,5%	9,0%	6,5%	0,0%	0,0%					
	up to 24 months	12,0%	11,0%	9,0%	5,5%	0,0%					
	up to 36 months	14,5%	13,5%	12,0%	9,0%	5,0%					
	up to 48 months	15,5%	14,5%	13,5%	11,0%	7,5%					
	up to 60 months	16,5%	15,5%	14,0%	12,0%	9,0%					
			+	+	+	+					
Income type: Declared		-	Mandatory provision of 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						

Program							SCHAN-4				
Model		NEVO, AVATR, CHANGAN, DEEPAL									
Down payment		from 25%	from 30%	from 40%	from 50%	from 60%					
Interest rate (depends on Tenor)	12 months	2,5%	0,0%	0,0%	0,0%	0,0%					
	up to 18 months	6,0%	4,0%	0,0%	0,0%	0,0%					
	up to 24 months	9,0%	8,0%	4,5%	0,0%	0,0%					
	up to 36 months	12,0%	11,0%	9,0%	5,0%	0,0%					
	up to 48 months	13,5%	12,5%	10,5%	8,0%	3,0%					
	up to 60 months	14,5%	13,5%	12,0%	9,5%	5,5%					



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			+	+	+	+
			Mandatory provision of 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		
Income type: Declared		-				

Program							SCHAN-5					
Model		NEVO, AVATR, CHANGAN, DEEPAL										
Down payment		from 25%	from 30%		from 40%		from 50%		from 60%			
Interest rate (depends on Tenor)	12 months	0,0%	0,0%		0,0%		0,0%		0,0%			
	up to 18 months	0,0%	0,0%		0,0%		0,0%		0,0%			
	up to 24 months	4,5%	2,5%		0,0%		0,0%		0,0%			
	up to 36 months	8,5%	7,0%		3,5%		0,0%		0,0%			
	up to 48 months	11,0%	9,5%		6,5%		3,0%		0,0%			
	up to 60 months	12,0%	11,0%		8,5%		5,0%		0,0%			
			+		+		+		+			
			Mandatory provision of 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								
Income type: Declared		-										



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Program		SCHAN-6				
Model		NEVO, AVATR, CHANGAN, DEEPAL				
Down payment		from 25%	from 30%	from 40%	from 50%	from 60%
Interest rate (depends on Tenor)	12 months	0,0%	0,0%	0,0%	0,0%	0,0%
	up to 18 months	0,0%	0,0%	0,0%	0,0%	0,0%
	up to 24 months	-	0,0%	0,0%	0,0%	0,0%
	up to 36 months	-	-	0,0%	0,0%	0,0%
	up to 48 months	-	-	-	0,0%	0,0%
	up to 60 months	-	-	-	0,0%	0,0%
Income type: Declared		-	+	+	+	+
			Mandatory provision of 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		
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				



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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

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

***The loan amount may exceed the standard limit (but shall not exceed 780 million UZS) provided that the share of car loans with amounts above 480 million UZS, within the total car loan disbursements issued during the current quarter does not exceed 5%, which is regulated by the Bank's internal software settings.*

*****Dealers:**

OOO «MODERN AUTO MOTORS»
 OOO «TASHKENT AUTO TRADE»
 OOO «LUMAX MOTORS»
 OOO «BUKHARA AUTO ELITE»
 OOO «MIRSAIDOV TRADE»
 OOO «AUTO REGION PARTS»
 OOO «AZAMAT AUTO INVEST»
 OOO «RUNKING MOTOR»
 OOO «HUARONG GLOBAL»
 OOO «MAY AUTO STYL»
 OOO «AUTOLIGA»
 OOO «TREND PREMIUM MOTORS»
 OOO «UMID RIDE»



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