

1. GENERAL TERMS

Loan Purpose	Acquisition of housing on the primary/secondary market (in a ready-to-live condition)
Region	All regions
Annual Interest Rate	21,5%
Loan Term	From 120 months to 240 months
Down Payment	26% of the cost of the purchased housing
Grace Period	Not provided
Minimum Loan Amount	50 million UZS
Maximum Loan Amount	<ul style="list-style-type: none">Up to 800 million UZS in Tashkent city;Up to 500 million UZS in the Republic of Karakalpakstan and regions
Early Repayment	Allowed (without additional fees)

2. BORROWER REQUIREMENTS

Citizenship	Individual who is a citizen of the Republic of Uzbekistan
Age	At least 21 years old and not more than 60 years old (not older than 70 years at the end of the loan term)
Debt Burden	Monthly payments on all loans must not exceed 50% of the confirmed income
Co-borrower	It is allowed to involve up to 3 persons having a permanent income
Minimum Work Experience	Borrower/co-borrower having a permanent income for the last 6 months
Minimum Income Requirement	The monthly income of the co-borrower must be at least 1,050,000 UZS

3. SUPPLY

- **Mandatory Supply:** Pledge of the purchased housing
- **Collateral Requirement:** In the amount not less than the cost of the house

4. REQUIRED DOCUMENTS

- Identity document (**passport, ID card or other document replacing them**)
- Sales contract (**Purchase and Sale Agreement**)
- Documents confirming the readiness of housing (**cadastral and collateral documents**)
- ESMS Checklist (**environmental**)



Mobile App

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5. ADDITIONAL INFORMATION

- **Source of funding:** Mortgage Refinancing Company of Uzbekistan
- **Solvency Assessment:** Determination of the client's solvency, it is necessary to establish a loan repayment schedule in the form of annuity, with a repayment date between the 4th and 20th of the month
- **Withdrawal of overdue funds:** Carried out without acceptance from the credit card of the borrower (co-borrowers), opened in commercial banks
- **Remaining Amount:** The amount of the issued loan must be at least 32.5% of the appraised value of the housing
- **Insurance:** The insurance payment for the mortgage loan (primary) will be reimbursed to the client by the bank
- **Additional Expenses:** Expenses related to notarization of collateral and insurance for mortgage loans allocated in the secondary market are covered by the client

6. ACCOUNTING

14901000.....868 (with a unique client code)



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