Car loan “Special Payroll”

Product passport

Active from 03.12.2026

Repayment method	Annuity*
Purpose	-Primary market (New cars)
Brand	All brands
Model	All models
Seller	-Official dealers -Legal entity
Loan Amount	up to 480 mln. UZS
Down payment	25%

The matrix of conditions	**Special Payroll**
Tenor	from 12 to 60 months
Loan Amount	up to 480 mln. UZS
Interest rate	27.99%
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
PTI	50%
Customer	Citizens of the Republic of Uzbekistan who are employees of legal entities receiving their salary through Ipoteka Bank, who have reached the age of 21 by the date of credit provision, not older than 65 years at the end of the loan period, and have a regular source of income
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

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info@ipotekabank.uz

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	The following services are provided free of charge in respect of vehicles purchased on the primary market: 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, monthly subscription fee on the credit, for a loan amount that does not use open credit lines, making an entry in the register of collateral
	- 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*

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