

1	Product category	Auto loan - Super BYD (SBYD-1, SBYD-2, SBYD-3, SBYD-4)
2	Product type	Loan
3	Agro / non agro	All industries, except those prohibited by the risk management
4	Product code-name	MSE-3/2
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	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
9	Purpose of the loan	To purchase BYD vehicles from the primary market for own use
10	Product limit (on this passport)	It is determined based on the price of vehicles
11	Max. amount of the loan	720.0 mln. UZS
12	Min. amount of the loan	50,0 mln. UZS
13	Possible currencies	In national currency
14	Type of maturity (Revolving / non-revolving)	Non revolving
15	Max. Maturity	36 or 60 months
16	Min. maturity	-
17	Down payment and interest rate (IR) (%)	1) SBYD-1 – with a 25% down payment, the loan interest rate is 21,9%; 2) SBYD-2 – with a 30% down payment, the loan interest rate is 20,9%; 3) SBYD-3 – with a 40% down payment, the loan interest rate is 19,9%; 4) SBYD-4 – with a 50% down payment, the loan interest rate is 18,9%. <i>NTB and IE – with minimum of 40% of down payment</i>
18	Required collateral coverage ratio (%)	125%
19	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
20	Frequency of interest payments	Monthly payment
21	Type of disbursement	By transferring to the supplier's bank account
22	Availability period (in month)	3 months from the date of signing the loan agreement
23	Funding	The bank's own funds and attracted funds
24	Grace period for capital repayment	No grace period
25	Starting date of grace period	Agreement date
26	Method of reimbursement	Annuity or differential method
27	Frequency of capital repayment	Monthly or quarterly depending on the project
28	Rule of prepayment	Early repayment option available
29	List of documents typically provided by the customer during the lending process	In accordance with Annex 1 to the Lending Regulations of Ipoteka-bank and in accordance with Annex 2 to the Guideline for selling loans to legal entities and individual entrepreneurs through the BYD car dealership
30	Make and model of the passenger car	BYD: -Song Plus DM-i -Song Pro DM-i -Chazor -Song Plus EV
31	Vehicle Seller	Official BYD Dealers in Uzbekistan - IP OOO "Astana Motors Company"; - OOO "Voris Motors Keles"; - OOO "Voris Motors Qibray"; - OOO "MK Direct"; - OOO "Beni Motors"; - OOO "A-Autozone"; - OOO "Uniland-Megawatt"; - OOO "Bedachi"; - OOO "Sancar motors"; - PE "Amin mulla"
32	Decision-making competency	
	decision-maker on the deals	Underwriting
	type of decision making	Centralized
	method of the decision-making	Manual decision making
33	Risk restrictions	It shall be determined by the Risk Analysis and Modeling Directorate
34	Risk criteria (checklists)	It shall be determined by the Risk Analysis and Modeling Directorate
35	Attention points of the product	It is not allowed to use compensations from the state fund for the support of business activities