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| 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 |