

Active from 27.10.2025, version 02.03.2026

Repayment method	Annuity*		
Purpose	Primary market (New cars)		
Brand	All brands		
Model	All models		
Seller	Only official dealers in Republic of Uzbekistan		
Tenor	60 months		
Loan Amount	up to 480 mln. UZS**		
Program	UNI		
Down payment	from 25%	from 40%	from 50%
Interest rate	27,00%	26,80%	26,60%
Income type: Declared	-	-	+
			Mandatory submission of a application form Applicable only to specified brands***
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	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		
Collateral	The vehicle being purchased, insurance policy		
Insurance terms and conditions	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		
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		
Co-borrower	1 joint co-borrower who has steady income can be taken if the borrower's income is insufficient		



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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 be higher (but not more than 780 mln. UZS) if the share of car loans with a loan amount of more than 480 million soums in the total car loan portfolio issued after October 06, 2025 is below 15%.*

****Obtaining credit with income confirmation in the form of a income statement declaration (declared income) is permitted exclusively for the purchase of vehicles of the brands listed below:*

Brand
Toyota
Haval
LeapMotor
Lixiang
Zeekr
GAC
Aito
Hyundai
Volkswagen
Cobalt



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