“COMMERCIAL” RM-1 mortgage credit

Product passport

ipotekabank otp group

11/08/2026

PRODUCT NAME	**MORTGAGE LOAN COMMERCIAL**		
Target	Purchase housing on the primary/secondary market - Purchase of houses sold through auctions or on the balance sheet of Ipoteka Bank***** - Purchase of objects on the foreclosure of which there is a court decision that has entered into legal force (with the consent of the original debtor)*****		
Regions	All regions		Tashkent, Samarkand, Fergana, Khorezm, Navoi, Qashqadaryo, Bukhara
Client (an individual who is a citizen of the Republic of Uzbekistan)	Persons with a permanent income	Self-employed with co-borrower	Self-employed without co-borrower*
Term	up to 240 months		
Down payment (minimum)	20 %	26 %	The down payment amount is determined based on the results of the credit scoring assessment and ranges from 25% to 50%. • The borrower must have been registered as a self-employed individual for no more than 6 months. • If the borrower owns a vehicle or real estate, the down payment shall be set at 25%.
Annual percentage rate	22,50 %		26,99%
	23,00 %		
Requirement for collateral	125 %		
Maximum loan amount	up to 1,700 million sum		
Minimum loan amount	50 million sums		
Grace period	no grace period		
Co-borrower	up to 3 persons with a permanent income		Without co-borrower
Early Repayment	Permitted (without additional charges).		

Mandatory supply	pledge of the purchased housing		
Age (min/max)	Age not less than 18 years and not more than 60 years (not older than 70 years at the end of the loan term) (client/co-borrower)		
Life insurance	if the age exceeds 63 years, the client can take out life insurance from the age of 63 to 70 years (the client makes an insurance payment upon reaching 63 years of age or a person with a permanent income should be taken as a co-borrower		
Minimum work experience	borrower/co-borrower with a steady income for the last 6 months	mandatory co-borrower with a steady income for the last 6 months	No minimum work experience required
Minimum income requirement	the monthly income of the client and co-borrower must be at least 1,050,000 sum (except for self-employed clients)		Not required
Maximum debt load	≤50%		
Documents to be provided	• Identity document (passport, ID card or other document replacing them), • Purchase and sale agreement, • Document confirming the initial payment, • Documents confirming the readiness of the housing (cadastral documents and the act of transfer of housing), • Subsidy Notice (for subsidized loan)		• Identity document (passport, ID card or other document replacing them). • Purchase and sale agreement. • Document confirming the initial payment • Documents confirming the readiness of the house (cadastral documents and the house handover certificate) • Cadastral and collateral documents. • Certificate of self-employment. • Client declaration (filled out at the bank). • Document confirming the full payment of voluntary social tax by the individual • Other income (if applicable): Rental income - accepted if there is a rental agreement registered with the tax office and confirmation of payment of taxes for the last 6 months on the client's property.
Source of funding	from the bank's own funds		
Special conditions	• The client's (co-borrower's) creditworthiness is assessed, taking into account debt burden requirements and credit history.		

	• When assessing the client's repayment capacity, a loan repayment schedule must be established using either annuity or differentiated payments, with the repayment date falling between the 4th and 20th day of each month. • Overdue amounts are automatically debited, without separate authorization, from the borrower's (co-borrower's) bank card(s) opened with commercial banks. • The Borrower has the right to make full or partial early repayment of the loan at any time in accordance with the terms and conditions of the loan agreement. • No fee is charged for full or partial early repayment of the loan. • In the event of partial early repayment, the repayment schedule is automatically recalculated in accordance with the terms and conditions of the loan agreement. • For the portion of the loan exceeding the maximum mortgage loan amount established by the state under the "Oson" mortgage program*. • Refinancing mortgage loans issued by Ipoteka-bank for the purchase of residential property in the primary or secondary market is carried out subject to the following conditions: • The outstanding loan balance must be at least UZS 20 million, and at least 24 months must have elapsed since the loan was disbursed; • the refinancing is carried out taking into account the initial down payment made by the original borrower; • Annual interest rate: 25.99% for clients with officially documented income and 26.99% for self-employed clients. Loans previously issued at an interest rate above 25.99% remain unchanged. • At the time of signing the borrower replacement agreement for the respective loan, there must be no outstanding overdue principal or accrued interest, including on loans for which the repayment period has been extended. • Self-employed clients who do not have officially documented income and do not have a co-borrower are not permitted to refinance previously issued mortgage loans or to purchase properties sold through auctions or held on the balance sheet of Ipoteka-bank if such properties are subject to ongoing legal proceedings. • A bank service fee of UZS 500,000 is charged for using the service. • For the purchase of an apartment in an unfinished multi-apartment residential building or an individual house under construction by a contractor (with other residential property provided as collateral during the construction period, or with the purchased property provided as collateral within 30 days after completion of construction), the loan will, after the property is commissioned and accepted as collateral in accordance with the established procedure, be transferred to the terms of the current "Oson" refinancing program funded by the Ministry of Economy and Finance (excluding individual residential housing)***.

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Credit accounting	14901000 ……… 001 (with unique client code)	14901000………520* (with unique client code)	14901000………199** (unique client code)
	14901000………351*** (with unique client code)	14901000………525 self-employed (with unique client code)	14931000………530 self-employed (with unique client code)
	14901000………070 (with unique client code)*****		