Car loan “Super BYD”

Product passport

Active from 04.04.2025, version 25.10.2026

Repayment method	Annuity[1]
Purpose	Primary market (New cars)
Brand	BYD
Model	- Song Plus DM-I, Song Pro DM-I, e2, Chazor, Song Plus EV
Seller	Official dealers BYD in Republic of Uzbekistan
Loan Amount	up to 480 mln. UZS
Tenor	from 12 up to 60 months

Program		**SBYD-1**	**SBYD-2**	**SBYD-3**	**SBYD-4**
Model		**Song Pro DM-I, Song Plus EV, Song Plus DM-I, Chazor**			
Down payment		**from 25%[2]**	**from 30%**	**from 40%**	**from 50%**
Interest rate (on 36 or 60-month terms)		**21,90%**	**20,90%**	**19,90%**	**18,90%**
Income type: Declared		**-**	**+**	**+**	**+**
			Mandatory submission of a application form		

Program		**SBYD-5**	**SBYD-6**	**SBYD-7**	**SBYD-8**
Model		**Chazor[3], Song Plus DM-I[4]**			
Down payment		**from 25%[2]**	**from 30%**	**from 40%**	**from 50%**
Interest rate (depends on Tenor)	**36 months**	**16,50%**	**16,50%**	**14,50%**	**12,90%**
	60 months	**15,50%**	**15,50%**	**13,50%**	**11,90%**
Income type: Declared		**-**	**+**	**+**	**+**
			Mandatory submission of a application form		

Program		**SBYD-9**				
Model		**e2**				
Down payment		**from 25%**	**from 30%**	**from 40%**	**from 50%**	**from 60%**
Interest rate (depends on Tenor)	**12 months**	**0,00%**	**0,00%**	**0,00%**	**0,00%**	**0,00%**
	18 months	**5,00%**	**4,00%**	**0,50%**	**0,00%**	**0,00%**

	24 months	8,00%	7,00%	4,50%	0,00%	0,00%
	30 months	10,50%	9,50%	7,00%	3,50%	0,00%
	36 months	12,00%	10,50%	8,50%	5,50%	0,50%
	48 months	13,00%	12,50%	10,50%	8,00%	4,00%
	60 months	14,00%	13,50%	12,00%	9,50%	6,00%
Income type: Declared		-	+	+	+	+
			Mandatory submission of a application form			
Program		SBYD-10				
Model		Song Plus DM-I[5], Chazor[6]				
Down payment		from 25%	from 30%	from 40%	from 50%	from 60%
Interest rate (depends on Tenor)	12 months	0,00%	0,00%	0,00%	0,00%	0,00%
	18 months	3,00%	1,40%	0,00%	0,00%	0,00%
	24 months	6,50%	5,00%	1,90%	0,00%	0,00%
	30 months	10,50%	9,00%	6,00%	2,30%	0,00%
	36 months	10,80%	9,50%	6,90%	3,60%	0,50%
	48 months	12,40%	11,20%	9,20%	6,20%	1,60%
	60 months	13,20%	12,20%	10,30%	7,70%	3,50%
Income type: Declared		-	+	+	+	+
			Mandatory submission of a application form			
Program		SBYD-11				
Model		Chazor[9]				
Down payment		from 25%	from 30%	from 40%	from 50%	from 60%
Interest rate (depends on Tenor)	12 months	0,00%	0,00%	0,00%	0,00%	0,00%
	18 months	0,00%[7]	0,00%[7]	0,00%	0,00%	0,00%
	24 months	4,80%	4,00%	0,00%[7]	0,00%	0,00%


Mobile App
Scan the QR code to download. Payment and transfer information, purchase history, 24/7 access to finances
+998(78)150-11-22
info@ipotekabank.uz

	30 months	**7,80%**	**7,00%**	**5,00%**	**0,00%[7]**	**0,00%**
	36 months	**8,80%**	**8,00%**	**6,00%**	**2,00%**	**0,00%**
	48 months	**9,90%**	**8,90%**	**7,90%**	**5,00%**	**1,00%**
	60 months	**11,00%**	**10,00%**	**9,00%**	**6,00%**	**3,00%**
Income type: Declared		**-**	**+**	**+**	**+**	**+**
			Mandatory submission of a application form			
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. In the absence of official proof of income, the client may declare their income by providing an income declaration form.			
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. In the absence of official proof of income, the client may declare their income by providing an income declaration form.			
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			
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			- 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			

Mobile App
Scan the QR code to download. Payment and transfer information, purchase history, 24/7 access to finances
+998(78)150-11-22
info@ipotekabank.uz

[1]*Annuity – loan repayment method with equal periodic payments*

[2]*The down payment may be lower (but not less than 20%) in case the share of car loans with a down payment parameter of lower than 25% in the total car loan portfolio issued after July 1, 2024 is below 15%*

[3]*Vehicles Chazor manufactured in the year 2024 shall NOT be permitted to use for auto loan products SBYD-5, SBYD-6, SBYD-7 and SBYD-8*

[4]*For vehicles Song Plus DM-I, the ones bearing Vehicle Identification Numbers (VINs) included in the list of forbitten VINs and vehicles manufactured in the year 2024 shall NOT be permitted to use for auto loan products SBYD-5, SBYD-6, SBYD-7 and SBYD-8*

[5]*Under the SBYD-10 auto loan product, Song Plus DM-i vehicles are sold exclusively at the current retail price list without applying any discounts. Previously effective pricing terms, special offers, and/or discounts for the vehicle do not apply when arranging this credit program.*

[6]*Under the SBYD-10 auto loan program, Chazor vehicles are available exclusively in the 55KM Luxe Uzpride and 120KM Flagship configurations.These vehicles are sold exclusively at the current retail price list without applying any discounts. Previously effective pricing terms, special offers, and/or discounts for the vehicle do not apply when arranging this credit program.*

[7]*These terms of the interest rate matrix are currently under development.*

[8]*Under the SBYD-11 auto loan program, Chazor vehicle are available exclusively in the 55KM Luxe Uzpride configuration.These vehicles are sold exclusively at the current retail price list without applying any discounts. Previously effective pricing terms, special offers, and/or discounts for the vehicle do not apply when arranging this credit program.*

Dealers:
- ИП ООО «Astana Motors Company»
- ООО «Voris Motors Keles»
- ООО «MK Direct»
- ООО «Beni Motors»
- ООО «A-Autozone»
- ООО «Uniland - Megawatt»
- ООО «Bedachi»
- ООО «SANCAR MOTORS»
- РЕ «AMIN MULLA»
- ИП ООО «ASTER AUTO TRADE»
- ООО «Voris Motors Qibray»

Mobile App
Scan the QR code to download. Payment and transfer information, purchase history, 24/7 access to finances

+998(78)150-11-22
info@ipotekabank.uz