Product Name	"Imkoniyat" Mortgage Loan
Purpose	Buy an apartment on the primary market (financing house building through share participation. In cases where a General Agreement for financing of housing construction on the basis of share p
Client (individual who is a citizen of the Republic of Uzbekistan)	On a fixed income
Term	Up to 240 months
Initial payment is not less than	from 20%* (see Appendix 1, 2 for details)
Annual interest rate	from 0% to 20%* (see Appendix 1, 2 for details)
Maximum loan amount	up to 1,700 mln UZS
Minimum loan amount	50 mln UZS
Grace period	from 6 to 12 months during the construction period* (see Appendix 1, 2 for details)
Co-borrower	Up to 3 co-borrowers on a fixed income
Obligatory supply	an apartment built on loan after the completion of housing construction (clients who have signed or an insurance policy against the risk of loan non-repayment or other types of supplies provided
Age (min./max.)	21 years of age (not older than 70 years at the end of the loan term) (customer/co-borrower)
Life insurance	- clients over 63 years old must provide life insurance coverage from ages 63 to 70; - at age 63, clients must either present life insurance or bring a co-borrower with stable income
Minimum work experience	borrower/co-borrower with 6 months income obligatory co-borrower with 6 months income
Minimum income requirement	monthly income of the borrower and co-borrower should not be less than 1,050,000 UZS (except
Maximum debt load	≤ 50%
Documents to be provided	identification document, sales contract (investment), and supply documents
Source of financing	bank's own funds, as well as the Ministry of Economics and Finance's funds
Special conditions	• Ø determining the solvency of the client, it is necessary to establish a loan in the form o • Ø on the overdue part of the loan, withdrawal of funds from the borrower's (co-borrowe • Ø after the construction of the apartments is completed and they are officially registere Ministry of Economy and Finance.
Loan accounting	14901000.........351 (with a unique customer code)