

Active from		22.10.2025, version 11.12.2025			
Product name		Car Loan			
Type of loan		Modular car loan			
Purpose		Primary market (New cars)			
Brand		DongFeng			
Model		EP 008 2025/2026 The car purchase and sale agreement number must contain the mark -SL.			
Seller		OOO «STARLIGHT MOTOR»			
Program		SDF-1			
Down payment		from 25%	from 30%	from 40%	from 50%
Interest rate (depends on Tenor)	up to 12 months	12,5%	11,0%	6,5%	0,0%
	up to 18 months	16,5%	15,5%	12,0%	7,5%
	up to 24 months	18,5%	17,5%	15,0%	11,5%
	up to 36 months	20,0%	19,5%	18,0%	15,0%
	up to 48 months	21,0%	20,5%	19,5%	17,0%
	up to 60 months	22,0%	21,5%	20,0%	18,0%
Loan Amount		up to 480 mln. UZS			
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			
Customer's income		Confirmed in the last 6 months			
PTI		50%			
Collateral		The passenger car 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			
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			