

Active from 01.07.2024, version 23.02.2026

<b>Repayment method</b>	Annuity*			
<b>Purpose</b>	-Primary market (New cars) -Secondary market (Used cars)			
<b>Brand</b>	All brands			
<b>Model</b>	All models			
<b>Seller</b>	-Official dealers -Legal entity -Private individual			
<b>Loan Amount</b>	up to 480 mln. UZS			
<b>Down payment</b>	25%			
<b>The matrix of conditions</b>	<b>New cars</b>		<b>Used cars</b>	
	Passenger cars	Electric vehicles	Passenger cars	Electric vehicles
<b>Tenor</b>	up to 60 months		Age 0-2 years: up to 60 months; Age 2-4 years: up to 48 months	Age 0-2 years: up to 60 months
<b>Loan Amount</b>	up to 480 mln. UZS		up to 360 mln. UZS	up to 300 mln. UZS
<b>Interest rate</b>	29.9%		29.99%	
<b>Interest rate (payroll)</b>	27.99%		29.5%	
<b>Early Repayment</b>	Full or partial early repayment of the loan is carried out without charging any penalties, commissions, or other additional payments			
<b>Customer's income</b>	Confirmed in the last 6 months			
<b>PTI</b>	50%			
<b>Customer</b>	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			
<b>Collateral</b>	The vehicle being purchased, insurance policy			
<b>Insurance terms and conditions</b>	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			



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<b>Payment of the insurance premium</b>	For the entire term of the loan at a time. Customer's own funds
<b>Set of documents to be submitted</b>	Identity document (passport or ID card or other documents replacing them), contract from car dealership, collateral documents
<b>Co-borrower</b>	1 joint co-borrower who has steady income can be taken if the borrower's income is insufficient
<b>Procedure of collection overdue payments</b>	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
<b>Services of the loan</b>	The following services are provided free of charge in respect of vehicles purchased on both the primary market and the secondary market:  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, monthly subscription fee on the credit, for a loan amount that does not use open credit lines, making an entry in the register of collateral (In the case of transactions on the secondary market, the entry of collateral is executed/notarized by a Notary and does not form part of the Bank's services)
	- 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)
<b>Source of funding</b>	Bank's own funds

*\*Annuity – loan repayment method with equal periodic payments*



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