

## 1. GENERAL TERMS

Loan Purpose	Acquisition of housing on the primary market
Region	Tashkent, Samarkand, Fergana, Khorezm, Navoi, Kashkadarya, Bukhara
Annual Interest Rate	17,5%
Loan Term	Up to 240 months
Grace Period	Not provided
Minimum Loan Amount	50 million UZS
Maximum Loan Amount	Up to 480 million UZS – Tashkent city; Up to 380 million UZS – Republic of Karakalpakstan and regions
Early Repayment	Allowed (without additional fees)

## 2. BORROWER REQUIREMENTS

Citizenship	Individual who is a citizen of the Republic of Uzbekistan
Age	At least 18 years old and not more than 60 years old (not older than 70 years at the end of the loan term)
Debt Burden	Monthly payments on all loans must not exceed 50% of the confirmed income
Co-borrower	Not required
Minimum Work Experience	Not required
Minimum Income Requirement	Not required

## 3. DOWN PAYMENT

### With card turnover

#### 30% — if one of the following conditions is met:

- With card turnover
- Positive credit history (according to the definition of local risk)
- Ownership of a car (not older than 3 years)
- Ownership of real estate

#### 40% — if all of the following conditions are met:

- With card turnover
- No credit history
- Lack of assets (car or property)
- Registration as self-employed for at least 2 years

#### 50% — if all of the following conditions are met:

- No credit history



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- Lack of assets
- Registration as self-employed for less than 2 years

#### Without card turnover

**50%** — applied by default if there is no card turnover (in this case, the debt burden is calculated based on the declaration form)

**Note:** If the client has an active microloan taken within the last 3 months, its principal amount is added to the initial down payment

## 4. SUPPLY

- **Mandatory Supply:** Pledge of the purchased housing
- **Collateral Requirement:** 117.5% (in the amount not less than the cost of the house)

## 5. REQUIRED DOCUMENTS

- Identity document (passport, ID card or other document replacing them)
- Sale and purchase agreement
- Document confirming the down payment
- Documents confirming the readiness of the house (cadastral documents and house transfer act)
- Cadastral and mortgage documents
- Certificate of self-occupancy.
- Document confirming the full voluntary payment of social tax by the citizen.
- Client declaration (filled out at the bank)
- Additional income (if any):
- Rental income - accepted if the rental agreement is registered with the tax inspectorate and tax payments for real estate in the client's name for the last 6 months are confirmed.

**Note on income verification:** Card turnover for the last 6 months is automatically checked through integration with Uzcard/Humo systems. If there is no turnover and the down payment is 50%, the debt burden is calculated based on the self-declaration form

## 6. ADDITIONAL INFORMATION

- Determination of the creditworthiness of the client (co-borrower) is determined taking into account the requirements of the debt burden and credit history
- When determining the client's solvency, it is necessary to establish a loan repayment schedule in the form of annuity/differential, with a repayment date between the 4th and 20th of the month
- Withdrawal of overdue funds is carried out without acceptance from the credit card of the borrower (co-borrowers), opened in commercial banks
- It is allowed to apply the terms of the commercial mortgage loan "Tijorat" when the loan amount exceeds the limits established for the mortgage loan "Oson"
- This loan is issued to those clients who are using the mortgage loan program for the first time (applies to loans allocated under the 2024 program)
- Insurance payment is reimbursed to the client by the bank
- This passport also extends to subsidized (PKM-182, PKM-749) mortgage loans
- Clients from the self-employed segment who do not have an official income and do not have a co-borrower are not allowed to refinance previously issued mortgage loans



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- The mechanism of proportional interest rate reduction applies if the Central Bank's main rate falls below 14%, and in case of its increase, the interest rate remains unchanged (Central Bank main rate + bank margin)

## 7. ACCOUNTING

14941000.....530 Self-employed without a co-borrower (with a unique client code)



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