Car loan “Super Royal”

Product passport

ipotekabank otp group

Active from 28.04.2026, version 14.09.2026

Repayment method	Annuity*
Purpose	Primary market (New cars)
Brand	Hyundai
Brand and model	**The car purchase and sale agreement must contain the credit program name** Cars are sold at the recommended retail price (RRP) without a discount
Loan Amount	up to 480 mln. UZS**
Seller	ИП ООО "HYUNDAI RM"

Program		**STANDARD**				
Model		**Elantra, Sonata, Tucson, Mufasa, Santa Fe, Palisade**				
Down payment		from 25%	from 30%	from 40%	from 50%	from 60%
Interest rate (depends on Tenor)	12 months	**17,9%**	**17,9%**	**17,9%**	**14,9%**	**14,9%**
	up to 18 months	**17,9%**	**17,9%**	**17,9%**	**14,9%**	**14,9%**
	up to 24 months	**17,9%**	**17,9%**	**17,9%**	**14,9%**	**14,9%**
	up to 36 months	**17,9%**	**17,9%**	**17,9%**	**14,9%**	**14,9%**
	up to 48 months	**18,9%**	**18,9%**	**18,9%**	**16,9%**	**16,9%**
	up to 60 months	**19,9%**	**19,9%**	**19,9%**	**17,9%**	**17,9%**
Income type: Declared		-	+	+	+	+
			Mandatory provision of ownership document (of a vehicle no older than 5 years or real estate) obtained from the websites davreestr.uz/my.gov.uz, or a cadastral certificate + submission of a application form	Mandatory submission of a application form		

Program		COMFORT					
Model		**Elantra, Sonata, Tucson, Mufasa, Santa Fe, Palisade**					
Down payment		from 25%	from 30%	from 40%	from 50%	from 60%	from 70%
Interest rate (depends on Tenor)	12 months	**12,9%**	**11,9%**	**8,9%**	**6,0%**	**0,0%**	**0,0%**
	up to 18 months	**14,5%**	**13,5%**	**11,9%**	**9,0%**	**4,9%**	**0,0%**
	up to 24 months	**15,5%**	**14,5%**	**13,0%**	**11,0%**	**7,5%**	**1,5%**
	up to 36 months	**17,5%**	**16,0%**	**14,9%**	**12,9%**	**9,9%**	**4,5%**
	up to 48 months	**17,9%**	**17,0%**	**15,5%**	**13,9%**	**11,0%**	**6,5%**
	up to 60 months	**18,5%**	**17,5%**	**16,5%**	**15,0%**	**12,5%**	**8,5%**
Income type: Declared		-	+	+	+	+	+
			Mandatory provision of ownership document (of a vehicle no older than 5 years or real estate) obtained from the websites davreestr.uz/my.gov.uz, or a cadastral certificate + submission of a application form	Mandatory submission of a application form			

Program		LOYAL				
Model		**Elantra, Sonata, Tucson, Mufasa, Santa Fe, Palisade**				
Down payment		from 25%	from 30%	from 40%	from 50%	from 60%
Interest rate (depends on Tenor)	12 months	**10,9%**	**7,9%**	**3,0%**	**0,0%**	**0,0%**
	up to 18 months	**12,9%**	**10,9%**	**7,9%**	**3,0%**	**0,0%**
	up to 24 months	**14,9%**	**12,9%**	**10,9%**	**6,9%**	**0,0%**
	up to 36 months	**15,9%**	**14,9%**	**12,9%**	**10,9%**	**6,9%**
	up to 48 months	**16,9%**	**15,9%**	**14,9%**	**12,9%**	**10,9%**
	up to 60 months	**16,9%**	**15,9%**	**14,9%**	**12,9%**	**12,9%**

Income type: Declared	-	+	+	+	+
		Mandatory provision of ownership document (of a vehicle no older than 5 years or real estate) obtained from the websites davreestr.uz/my.gov.uz, or a cadastral certificate + submission of a application form	Mandatory submission of a application form		

Program		**Premium**					
Model		**Elantra, Sonata, Tucson, Mufasa, Santa Fe, Palisade**					
Down payment		from 25%	from 30%	from 40%	from 50%	from 60%	from 70%
Interest rate (depends on Tenor)	12 months	**0,0%**	**0,0%**	**0,0%**	**0,0%**	**0,0%**	**0,0%**
	up to 18 months	**0,0%**	**0,0%**	**0,0%**	**0,0%**	**0,0%**	**0,0%**
	up to 24 months	**7,9%**	**0,0%**	**0,0%**	**0,0%**	**0,0%**	**0,0%**
	up to 30 months	**9,9%**	**7,9%**	**0,0%**	**0,0%**	**0,0%**	**0,0%**
	up to 36 months	**11,9%**	**9,9%**	**7,9%**	**0,0%**	**0,0%**	**0,0%**
	up to 48 months	**12,9%**	**11,9%**	**9,9%**	**7,9%**	**0,0%**	**0,0%**
	up to 60 months	**13,9%**	**12,9%**	**11,9%**	**9,9%**	**7,9%**	**0,0%**
Income type: Declared		-	+	+	+	+	+

			Mandatory provision of ownership document (of a vehicle no older than 5 years or real estate) obtained from the websites davreestr.uz/my.gov.uz, or a cadastral certificate + submission of a application form	Mandatory submission of a application form			
Program		**LUXE**					
Model		**Elantra, Sonata, Tucson, Mufasa, Santa Fe, Palisade**					
Down payment		from 25%	from 30%	from 40%	from 50%	from 60%	from 70%
Interest rate (depends on Tenor)	12 months	**0,0%**	**0,0%**	**0,0%**	**0,0%**	**0,0%**	**0,0%**
	up to 18 months	**0,0%**	**0,0%**	**0,0%**	**0,0%**	**0,0%**	**0,0%**
	up to 24 months	**0,0%**	**0,0%**	**0,0%**	**0,0%**	**0,0%**	**0,0%**
	up to 30 months	**0,0%**	**0,0%**	**0,0%**	**0,0%**	**0,0%**	**0,0%**
	up to 36 months	**0,5%**	**0,0%**	**0,0%**	**0,0%**	**0,0%**	**0,0%**
	up to 48 months	**1,9%**	**0,5%**	**0,0%**	**0,0%**	**0,0%**	**0,0%**
	up to 60 months	**4,5%**	**2,5%**	**0,5%**	**0,0%**	**0,0%**	**0,0%**
Income type: Declared		-	+	+	+	+	+

		Mandatory provision of ownership document (of a vehicle no older than 5 years or real estate) obtained from the websites davreestr.uz/my.gov.uz, or a cadastral certificate + submission of a application form	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

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

***The loan amount may exceed the standard limit (but shall not exceed 780 million UZS) provided that the share of car loans with amounts above 480 million UZS, within the total car loan disbursements issued during the current quarter does not exceed 5%, which is regulated by the Bank’s internal software settings.*