

MAHSULOT PASPORTI

Active from 5 of January 2026

PRODUCT NAME	"MAQUL" MORTGAGE LOAN
Purpose	purchase of housing on the primary/secondary market
Client (physical person who is a citizen of the Republic of Uzbekistan)	on a fixed income
Term	from 120 to 240 months
Initial payment is not less than	26%
Annual interest rate	22,4%
Maximum loan amount	- up to 800 mln UZS in Tashkent - up to 500 mln UZS in the Republic of Karakalpakstan and regions
Minimum loan amount	50 mln UZS
Grace period	without grace period
Co-borrower	up to 3 co-borrowers with official income
Collateral requirement	not less than from the value of the housing
Obligatory supply	pledge of the house to be purchased
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
Minimum income requirement	monthly income of the borrower and co-borrower should not be less than 1,050,000 UZS
Maximum debt load	≤50%
Documents to be provided	identification document, sales contract, supply and cadastral documents, ESMS checklist (ecology)
Source of financing	from the Uzbekistan Mortgage Refinancing Company funds



Special conditions	<ul style="list-style-type: none">➤ determining the solvency of the client, it is necessary to establish a loan in the form of annuity, repayment schedule of 4-20 days;➤ withdrawal of funds from the borrower's (co-borrowers') credit card in commercial banks on an acceptance-free basis;➤ at least 32,5% of the allocated credit must be for women;➤ the insurance payment for the primary mortgage loan will be reimbursed to the client by the bank
Loan accounting	14901000.....868 (with a unique customer code)