Microloan
Product passport

Active from 12.11.2026

GENERAL TERMS

Loan purpose	For personal needs
Customer	Citizens of the Republic of Uzbekistan who have reached 20 years of age and not exceeded 70 years of age on the date of the last payment • Individuals with official income • Individuals without official income • Individuals receiving a pension • Self-employed individuals
Annual interest rate	**Cash loan** / **Internal refinancing** From 24% up to 48,9%
Term (months)	**Cash loan** / **Internal refinancing** 12/24/36/48/60
Determination of the interest rate	According to the client's scoring results
Collateral	The income of the borrower
Set of documents to be submitted	Identity document
Required working experience	Last 6 months
Amount	Up to 100 million UZS
Procedure of collection overdue payments	The overdue part of the loan is withdrawn from the borrower's bank card opened in banks without acceptance
Services for 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 – 5% of remained amount of the loan (in case it does not exceed 500 000 UZS). However, according to the Regulation “On Loan Restructuring at JSCMB “Ipoteka-bank”, if the loan restructuring is carried out based on the grounds specified in this Regulation, no fee shall be charged for making amendments to the loan agreement or for conducting the restructuring process.