

# MAHSULOT PASPORTI

Active from 14<sup>th</sup> of November 2025

| PRODUCT NAME   | MORTGAGE LOAN "COMMERCIAL "   |                                |  |
|--|---|--------------------------------|--|
| Target   | - Purchase housing on the primary/secondary market<br>- Purchase of houses sold through auctions or on the balance sheet of Ipoteka Bank*****<br>- Purchase of objects on the foreclosure of which there is a court decision that has entered into legal force (with the consent of the original debtor)***** |                                |  |
| Regions  | All regions   | All regions                    | Tashkent, Samarkand, Fergana, Khorezm, Navoi, Kashadakaryo, Buxara   |
| Client<br>(an individual who is a citizen of the Republic of Uzbekistan) | Has a steady income   | Self-employed with co-borrower | Self-employed without co-borrower  |
| Term   | up to 240 months  |                                |  |
| Down payment (minimum)   | 20 %  | 26 %                           | <b>With card turnover:</b><br><b>1. 30% down payment — if one of the following is true:</b> <ul style="list-style-type: none"> <li>○ Positive credit history (as defined by local risk).</li> <li>○ Ownership of a car (not older than 3 years).</li> <li>○ Ownership of property.</li> </ul> <b>2. 40% down payment — if all of the following:</b> <ul style="list-style-type: none"> <li>○ No credit history.</li> <li>○ No asset (car or property).</li> <li>○ Registered as self-employed for at least 2 years.</li> </ul> <b>3. 50% down payment — if the client has:</b> <ul style="list-style-type: none"> <li>○ No credit history.</li> <li>○ No asset.</li> <li>○ Not registered as self-employed for at least 2 years.</li> </ul> <b>Without card turnover:</b> <ul style="list-style-type: none"> <li>○ 50% down payment — applied by default.</li> </ul> |




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| otp group   |  |  |  | <b>Note (applies to all):</b><br>If the client has an active microloan taken within the last 3 months, its amount is added to the down payment. |
| Annual interest rate for loans with a term <b>up to 10 years</b>      | 24.99%   |  | 26.99%   |   |
| Annual interest rate for loans with a term <b>from 10 to 20 years</b> | 25.99%   |  |  |   |
| Maximum loan amount   | up to 1,700 million sum  |  |  |   |
| Minimum loan amount   | 50 million sum   |  |  |   |
| Grace period  | no grace period  |  |  |   |
| Co-borrower   | up to 3  | has a steady income  | Without co-borrower  |   |
| Requirement for collateral  | 125 %  |  |  |   |
| Mandatory supply  | - A pledge of the purchased property<br>- A pledge of the purchased property (a temporary insurance policy against non-repayment of the loan when purchasing at auction before signing the pledge agreement)   |  |  |   |
| Age (min/max)   | 21 years old (not older than 70 years old at the end of the loan term) (client/co-borrower)  |  |  |   |
| Life insurance  | if the age is over 63, the client can take out life insurance from 63 to 70 years (the client makes an insurance payment upon reaching 63 years of age or a person with a permanent income should be taken)    |  |  |   |
| Minimum work experience   | borrower/co-borrower with a steady income for the last 6 months  | mandatory co-borrower with a steady income for the last 6 months | Not required   |   |
| Minimum income requirement  | the monthly income of the client and co-borrower must be at least 1,050,000 sum (except for self-employed clients)   |  | Not required   |   |
| Maximum debt load   | ≤50%   |  |  |   |
| Documents to be provided  | <ul style="list-style-type: none"><li>• Identity document (passport, ID card or other document replacing them).</li><li>• Purchase and sale agreement.</li><li>• Cadastral and collateral documents.</li></ul> |  | <ul style="list-style-type: none"><li>• Identity document (passport, ID card or other document replacing them).</li><li>• Purchase and sale agreement.</li><li>• Cadastral and collateral documents.</li><li>• Certificate of self-employment.</li><li>• Client declaration form (filled in at the bank).</li><li>• Other income (if applicable): Rental income - accepted if supported by a rental agreement registered with the tax office and proof of tax payments for the last 6 months on real estate owned by the client.</li></ul> |   |

**Note:**

Card turnover for the last 6 months is automatically verified by the bank through system integration with Uzcard and Humo.

If the client has no card turnover and makes a 50% down payment, their PTI is calculated based on the self-declaration form submitted at the bank.

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| Source of funding  | from the bank's own funds  |   |  |
| Special conditions   | <p>➤ determination of the creditworthiness of the client (co-borrower) is determined taking into account the requirements of the debt burden and credit history;</p> <p>➤ 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;</p> <p>➤ withdrawal of overdue funds is carried out without acceptance from the credit card of the borrower (co-borrowers) opened in commercial banks;</p> <p>➤ for the portion exceeding the maximum amount of the "Oson" mortgage loan established by the state*;</p> <p>➤ Refinancing of mortgage loans issued by Ipoteka-Bank for the purchase of housing on the primary/secondary market is carried out:</p> <ul style="list-style-type: none"> <li>- the amount of the issued remaining loan must be at least 20 million sums and at least 24 months have passed since the loan was issued ;</li> <li>- taking into account the initial payment made by the old borrower ;</li> <li>- annual interest rate - for clients with official income - 25.99%, for the self-employed - 26.99% (loans issued above 25.99% remain unchanged);</li> <li>- at the time of signing the borrower replacement agreement for this loan, there should be no accrued overdue debts/interest on extended loans;</li> <li>- 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 and purchase houses sold through auctions or on the balance sheet of Ipoteka Bank, which are in the process of legal proceedings;</li> <li>- when using the service, a bank service fee of 500,000 sum is charged for the purchase of an apartment in an unfinished apartment building or an individual house under construction by contractors (a pledge of other housing during the construction period, a pledge of housing purchased on credit after the completion of housing construction within 30 days) , after commissioning and acceptance as collateral, in accordance with the established procedure, will be re-registered under the terms of the current refinancing program "Oson" at the expense of the Ministry of Economy and Finance (except for individual housing) ***</li> </ul> |   |  |
|  ing | 14901000 ..... 001<br>(with unique client code)  | 14901000.....520*<br>(with unique client code)              | 14901000.....199**<br>(unique client code)                     |
|  | 14901000.....351***<br>(with unique client code)   | 14901000.....525 self-employed<br>(with unique client code) | 14931000.....530<br>self-employed<br>(with unique client code) |
|  | 14901000.....070<br>(with unique client code)*****   |   |  |

