

Active from 24.05.2024, version 25.06.2026

Repayment method				Annuity*	
Purpose				Primary market (New cars)	
Brand				BYD	
Model				All models	
Seller				Official dealers BYD in Republic of Uzbekistan**	
Loan Amount				up to 480 mln. UZS	
Tenor				from 12 till 60 months	
Program					
R-BYD					
Down payment	25%***	30%	40%	50%	
Interest rate	25,0%	23,5%	23,5%	23,5%	
Income type: Declared	-	+	+	+	
		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			
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			
Collateral		The vehicle being purchased, insurance policy			
Insurance terms and conditions	Insurance policy of the 14th class for a period of at least 3 months, but not less than for the period of delivery of the car specified in the contract of sale; the insurance amount of the policy of the 14th class is indicated in the credit report.				
	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			



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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*

****Dealers:**

- ИП ООО «Astana Motors Company»
- ООО «Voris Motors Keles»
- ООО «MK Direct»
- ООО «Beni Motors»
- ООО «A-Autozone»
- ООО «Uniland - Megawatt»
- ООО «Bedachi»
- ООО «SANCAR MOTORS»
- PE «AMIN MULLA»
- ИП ООО «ASTER AUTO TRADE»
- ООО «Voris Motors Qibray»

***The down payment may be lower (but not less than **10%**) in case the share of car loans with a down payment parameter of lower than 25% in the total car loan portfolio issued after July 1, 2024 is below 15%.



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