

“IMKONIYAT” RM-4 mortgage credit

Product passport

11/08/2026

PRODUCT NAME	MORTGAGE LOAN “IMKONIYAT”	
Target	Buying a house in primary market during construction (financing house building through share participation, in cases where a General Agreement for financing of housing construction on the basis of share participation has been concluded with the Ipoteka-Bank)	
Regions	All regions	Tashkent, Samarkand, Fergana, Khorezm, Navoi, Qashqadaryo, Bukhara
Client (an individual who is a citizen of the Republic of Uzbekistan)	- Persons with a permanent income - Self-employed with co-borrower	Self-employed *
Term	up to 240 months	
Down payment (minimum)	15 %–20 % (More detailed in appendix)	The down payment amount is determined based on the results of the credit scoring assessment and ranges from 25% to 50%. - The borrower must have been registered as a self-employed individual for no more than 6 months. - If the borrower owns a vehicle or real estate, the down payment shall be set at 25%.
Annual interest rate during construction	- For the portion of the loan within the limits of the Ministry of Finance state programs (RM-2) – from 17% to 20%; - For the portion of the loan exceeding the state program limits — in accordance with the terms of the Commercial Mortgage (RM-1). (More detailed in appendix)	
Annual interest rate once construction completed	- For the portion of the loan within the limits of the Ministry of Finance state programs (RM-2) — from 17% to 18%; - For the portion of the loan exceeding the state program limits — in accordance with the terms of the Commercial Mortgage (RM-1). (More detailed in appendix)	
Requirement for collateral	125%	
Maximum loan amount	Up to 1.7 bln. UZS	
Minimum loan amount	50 million sums	



Мобильное приложение

Скачайте отсканировав QR-код. Информация по платежам и переводом, история покупок, доступ к финансам 24/7

+998(78)150-11-22
info@ipotekabank.uz

Grace period	Up to 12 months (depends on construction period as per annexes)	
Co-borrower	up to 3 persons with a permanent income	Without co-borrower
Early Repayment	Permitted (without additional charges).	
Mandatory supply	a) During the construction period For developers that have entered into a General Agreement with JSCB “Ipoteka-Bank”: a guarantee provided by the developer, investors, and contractors in an amount equal to 125% of the loan amount, or an insurance policy covering the risk of loan default, or other types of collateral in accordance with applicable legislation. b) After completion of construction Upon completion of construction, the apartment (residential house) constructed using the loan funds shall be accepted as collateral.	
Age (min/max)	— from 21 to 60 years of age on the date of application (and not older than 70 years of age on the date of expiration of the loan term).	
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 — 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	a) Identity document b) Sale and purchase agreement (investment agreement) c) During the construction period: For developers that have entered into a General Agreement with JSCB “Ipoteka-Bank”: a guarantee provided by the developer, investors, and contractors in an amount equal to 125% of the loan amount, or an insurance policy covering the risk of loan default, or other types of collateral in accordance with applicable legislation. d) After completion of construction: The apartment constructed using the loan funds	
Source of funding	• Prior to the completion of construction: financed from the Bank’s own funds • Upon completion of construction: financed from the funds of the Ministry of Economy and Finance.	
Special conditions	➤ determination of the creditworthiness of the client (co-borrower) is determined by taking into account the requirements of the debt burden and credit history; ➤ 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. After the loan has been disbursed, the Bank may, upon the borrower’s request, consider changing the repayment schedule type (from annuity to differentiated, or vice versa); ➤ withdrawal of overdue funds is carried out without acceptance from the credit card of the borrower (co-borrowers) opened in commercial banks; ➤ No fee is charged for full or partial early repayment of the loan. ➤ In the event of a partial early repayment, the repayment schedule shall be recalculated in accordance with the terms and conditions of the loan agreement.	



Мобильное приложение

Скачайте отсканировав QR-код. Информация по платежам и переводом, история покупок, доступ к финансам 24/7

+998(78)150-11-22
info@ipotekabank.uz

	➤ This loan is issued to those clients who are using the mortgage loan program for the first time (applies to loans allocated under the 2024 program) ➤ the insurance payment to the client is reimbursed by the bank; ➤ 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. ➤ Upon commissioning of residential buildings financed during the construction period and registration of apartments as collateral in favor of the Bank in accordance with the established procedure, mortgage loans shall be restructured/re-registered under a procedure similar to the “Oson” product (provided that, at the time of re-registration, the refinancing program funded by the Ministry of Economy and Finance remains in effect). ➤ If the client has previously benefited from a preferential mortgage loan, the portion of the loan amounting to UZS 380/480 million shall be provided at the interest rate established for the current commercial mortgage product “Tijorat”, in accordance with the terms and conditions of that product. ➤ For clients with official income who do not have a co-borrower, any additional income may be considered, provided that the client submits a certificate confirming their registration as a self-employed individual.	
Management with credit	14901000.....351 (with a unique customer code)	14931000.....535 self-employed (with a unique customer code)

Appendix №1

Options	Grace period	Downpayment	Rate during construction		Rate after construction finished		Max amount in mln. UZS	Terms
			Up to 480 mln. UZS	Above 480 mln. UZS	Up to 380/480 mln. UZS	Above 380/480 mln. UZS		
Classic 1	7	20%	17,0%	17,0%	17%	17,0%	800	20
Classic 2	7	20%	19,0%	19,0%	18%	23,5%	800	20
Classic 3	7	20%	17,0%	17,0%	18%	23,0%	800	20
Classic 4	7	20%	17,0%	17,0%	18%	20,0%	800	20
Classic 5	12	20%	20,0%	23,0%	18%	23,0%	1,700	20
Classic 7	12	15%	20,0%	23,0%	18%	23,0%	1,700	20



Мобильное приложение

Скачайте отсканировав QR-код. Информация по платежам и переводом, история покупок, доступ к финансам 24/7

+998(78)150-11-22
info@ipotekabank.uz

Options	Upfront fee (% loan amount)	Grace period	Downpayment	Rate during and after construction	Max amount in mln. UZS	Terms
Classic 6	0%	7	20%	a) 17.8% — for a loan amount of up to UZS 480 million (for Tashkent) / up to UZS 380 million (for the regions); b) 18% — for the portion of the loan from UZS 480/380 million up to UZS 800 million; c) 23% — for the portion of the loan exceeding UZS 800 million (up to the overall maximum loan limit of UZS 1.7 billion).	1,700	20
Classic 8	0%	7	20%	a) 17.0% — for a loan amount of up to UZS 480 million (for Tashkent); b) 18.0% — for the portion of the loan from UZS 480 million up to UZS 800 million; c) 23.0% — for the portion of the loan exceeding UZS 800 million (up to the overall maximum loan limit of UZS 1.7 billion).	1,700	20
Classic 9	5%	12	15%	a) 16.5% — for a loan amount of up to UZS 480 million (for Tashkent); b) 16.5% — for the portion of the loan from UZS 480 million up to UZS 980 million; c) 23.0% — for the portion of the loan exceeding UZS 980 million (up to the overall maximum loan limit of UZS 1.7 billion).	1,700	20

Appendix №2

Options	Downpayment rate	Downpayment amount in mln. UZS	Installment loan amount in mln. UZS	Installment loan rate	Deposit amount at 0% for 1 apartment	Tenure for loan and deposit
Light Mortgage deposit 12	20%	260	1040	0%	50	12
Light Mortgage deposit 24	20%	260	1040	0%	50	24
Light Mortgage deposit 36	20%	260	1040	0%	50	36
Light Mortgage deposit 48	24%	312	988	0%	50	48
Light Mortgage deposit 60	27%	351	949	0%	50	60

Appendix №3

Options	Downpayment rate	Downpayment amount in mln. UZS	Amount in mln UZS	Rate	Tenure
Light Mortgage 12	20%	260	1,040	0%	12
Light Mortgage 24	20%	260	1,040	0%	24
Light Mortgage 36	20%	260	1,040	0%	36
Light Mortgage 48	20%	260	1,040	0%	48
Light Mortgage 60	20%	260	1,040	0%	60



Мобильное приложение

Скачайте отсканировав QR-код. Информация по платежам и переводом, история покупок, доступ к финансам 24/7

+998(78)150-11-22
info@ipotekabank.uz