

1. GENERAL TERMS

Loan Purpose	<ul style="list-style-type: none">• Acquisition of housing on the primary/secondary market;• Acquisition of houses sold through auctions or on the balance sheet of Ipoteka Bank;• Acquisition 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)
Region	Tashkent, Samarkand, Fergana, Khorezm, Navoi, Kashkadarya, Bukhara
Annual Interest Rate	26,99%
Loan Term	Up to 240 months
Grace Period	Not provided
Minimum Loan Amount	50 million UZS
Maximum Loan Amount	Up to 1,700 million UZS
Early Repayment	Allowed (without additional fees)

2. BORROWER REQUIREMENTS

Citizenship	Individual who is a citizen of the Republic of Uzbekistan
Age	At least 21 years old and not more than 60 years old (not older than 70 years at the end of the loan term)
Debt Burden	Monthly payments on all loans must not exceed 50% of the confirmed income
Co-borrower	Not required
Minimum Work Experience	Not required
Minimum Income Requirement	Not required

3. DOWN PAYMENT

30% — if one of the following conditions is met:

- With card turnover
- Positive credit history (according to the definition of local risk)
- Ownership of a car (not older than 3 years)
- Ownership of real estate

40% — if all of the following conditions are met:

- With card turnover
- No credit history
- Lack of assets (car or property)
- Registration as self-employed for at least 2 years



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50% — if all of the following conditions are met:

- No credit history
- Lack of assets
- Registration as self-employed for less than 2 years

Without card turnover

50% — applied by default if there is no card turnover (in this case, the debt burden is calculated based on the declaration form)

Note: If the client has an active microloan taken within the last 3 months, its principal amount is added to the initial down payment

4. SUPPLY

- **Mandatory Supply:** Pledge of the purchased housing
- **Collateral Requirement:** 125% (in the amount not less than the cost of the house)

5. REQUIRED DOCUMENTS

- Identity document (**passport, ID card or other document replacing them**)
- Certificate of self-employment
- Client declaration (**filled out at the bank**)
- Sales contract (**Purchase and Sale Agreement**)
- Documents confirming the readiness of housing (**cadastral and collateral documents**)
- **Other income (if applicable):** Rental income — accepted if there is a rental agreement registered with the tax office and confirmation of tax payments for the last 6 months

Note on income verification: Card turnover for the last 6 months is automatically checked through integration with Uzcard/Humo systems. If there is no turnover and the down payment is 50%, the debt burden is calculated based on the self-declaration form

6. ADDITIONAL INFORMATION

- Determination of the creditworthiness of the client (co-borrower) is determined 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;
- Withdrawal of overdue funds is carried out without acceptance from the credit card of the borrower (co-borrowers) opened in commercial banks;
- For the portion exceeding the maximum amount of the "Oson" mortgage loan established by the state*;
- Refinancing of mortgage loans issued by Ipoteka-Bank for the purchase of housing on the primary/secondary market is carried out:
 - 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 ;
 - Taking into account the initial payment made by the old borrower ;
 - Annual interest rate - for clients with official income - 25.99%, for the selfemployed - 26.99% (loans issued above 25.99% remain unchanged);
 - At the time of signing the borrower replacement agreement for this loan, there should be no accrued overdue debts/interest on extended loans;
 - Insurance: The insurance payment for the mortgage loan (primary) will be reimbursed to the client by the bank



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- 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;

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) ***

7. ACCOUNTING

14931000.....530 (self-employed without a co-borrower with a unique client code)



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