

“MAQUL” RM-3 mortgage credit

Product passport

11/08/2026

PRODUCT NAME	MORTGAGE LOAN MAQUL
Target	purchase of housing on the primary/secondary market
Regions	All regions
Client (an individual who is a citizen of the Republic of Uzbekistan)	Persons with a permanent income
Term	from 120 to 240 months
Down payment (minimum)	25 %
Annual percentage rate	21.5 %
Requirement for collateral	125% (not less than the cost of the house)
Maximum loan amount	up to 1 bln. UZS in Tashkent up to 550 mln UZS in the Republic of Karakalpakstan and regions
Minimum loan amount	50 million sums
Grace period	no grace period
Co-borrower	up to 3 persons with a permanent income
Early Repayment	Permitted (without additional charges).
Mandatory supply	pledge of the purchased housing LTV≤75%
Age (min/max)	21-60 years of age (At the date of the loan application, the age of the borrower and co-borrower must not exceed 60 years. By the loan maturity date, their age must not exceed 70 years)
Life insurance	- clients over 60 years old must provide life insurance coverage from ages 60 to 70; - at age 60, clients must either present life insurance or bring a co-borrower with stable income
Minimum work experience	borrower/co-borrower with a steady income for the last 6 months
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)
Maximum debt load	≤50%
Documents to be provided	• Identity document (passport, ID card or other document replacing them), • Purchase and sale 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

	• Documents confirming the readiness of the housing (cadastral documents and the act of transfer of housing), • ESMS checklist (ecology)
Source of funding	from the Uzbekistan Mortgage Refinancing Company funds
Special conditions	➤ determining the solvency of the client, it is necessary to establish a loan in the form of annuity, repayment schedule of 4-20 days; ➤ withdrawal of funds from the borrower's (co-borrowers') credit card in commercial banks on an acceptance-free basis; ➤ the borrower has the right to make full or partial early repayment of the loan at any time in accordance with the terms and conditions of the loan agreement. ➤ 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. ➤ at least 32,5% of the allocated credit must be for women; ➤ the insurance payment for the primary mortgage loan will be reimbursed to the client by the bank ➤ The insured amount must not be less than the value of the collateral. ➤ Insurance shall be arranged through insurance partners that meet the Bank's requirements. In the case of purchasing a property in the secondary market, all insurance-related costs shall be borne by the borrower (individual). ➤ The interest rate may vary depending on the customer segment from 20.5% to 21.5%.
Management with credit	14901 000.....868 (with a unique customer code)



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