Car loan “Super Cobalt”

Product passport

ipotekabank otp group

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Repayment method	Annuity*		
Purpose	Primary market (New cars)		
Brand and model	**Chevrolet Cobalt** Cars are sold at the recommended retail price (RRP) without a discount The car purchase and sale agreement number must contain the mark -**SW** or **SX** in the end		
Loan Amount	up to 480 mln. UZS		
Tenor	from 12 to 60 months		
Seller	Official dealers of UzAuto in Republic of Uzbekistan		
Program			
Down payment	**from 50%**	**from 60%**	**from 65%**
Interest rate (depends on Tenor) – 12 months	**5,00%**	**1,00%**	**0,00%**
Interest rate (depends on Tenor) – 24 months	**10,50%**	**8,00%**	**-**
Interest rate (depends on Tenor) – 36 months	**13,50%**	**11,50%**	**-**
Interest rate (depends on Tenor) – 48 months	**14,50%**	**12,50%**	**-**
Interest rate (depends on Tenor) – 60 months	**15,50%**	**13,50%**	**-**
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. In the absence of official proof of income, the client may declare their income by providing an income declaration form.		
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. In the absence of official proof of income, the client may declare their income by providing an income declaration form.		
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 at the same time not less than the period up to the planned date of pledge registration provided for in the credit agreement; 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 or through inclusion in the loan amount
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
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

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