

15/10/2026

PRODUCT NAME	MORTGAGE LOAN OSON			
Target	Acquisition of housing on the primary market			
Regions	All regions of the Republic of Uzbekistan, including the Republic of Karakalpakstan and the city of Tashkent.			
Client (an individual who is a citizen of the Republic of Uzbekistan)	Persons with a permanent income	Self-employed with co-borrower (excluding clients receiving subsidies)	Self-employed without co-borrower * (excluding clients receiving subsidies)	
Term	up to 240 months			
Down payment (minimum)	15 %	30 %	Tashkent city, Tashkent regions	Others
			15%	20%
Annual percentage rate	16.99 %		17,5%	18%
Requirement for collateral	117.5% (not less than the cost of the house)			
Maximum loan amount	480 mln. UZS – Toshkent city; 380 mln. UZS – 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		Without co-borrower	
Early Repayment	Permitted (without additional charges).			
Mandatory supply	pledge of the purchased housing			
Age (min/max)	From 21 to 60 years of age as of the application date (not older than 70 years at the end of the loan term) — applicable to the borrower and co-borrower.			
Life insurance	If the borrower is expected to exceed 63 years of age during the loan term, at the loan origination stage, the borrower may choose to: - Obtain life insurance covering the period beyond age 63 or Include a co-borrower with a stable income.			
Minimum work experience	borrower/co-borrower with a steady income for the last 6 months	mandatory co-borrower with a steady 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	



Мобильное приложение

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Maximum debt load	$\leq 50\%$	
Documents to be provided	• Identity document (passport, ID card or other document replacing them), • Purchase and sale agreement, • Document confirming the initial payment, • Documents confirming the readiness of the housing (cadastral documents and the act of transfer of housing), • Subsidy Notice (for subsidized loan)	• Identity document (passport, ID card or other document replacing them). • Purchase and sale agreement. • Document confirming the initial payment • Documents confirming the readiness of the house (cadastral documents and the house handover certificate) • Cadastral and collateral documents. • Certificate of self-employment(excluding clients receiving subsidies). • Document confirming the full payment of voluntary social tax by the individual(excluding clients receiving subsidies). • Client declaration (filled out at the bank). • Other income (if applicable): Rental income - accepted if there is a rental agreement registered with the tax office and confirmation of payment of taxes for the last 6 months on the client's property.
Source of funding	the program is funded by 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; ➤ In the event of partial early repayment of the loan, the repayment schedule shall be recalculated only at the borrower's request. ➤ 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. ➤ It is allowed to apply the terms of the commercial mortgage loan " Tijorat " when the loan amount exceeds the limits established for the mortgage loan "Oson" ➤ 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)	



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	➤ the insurance payment to the client is reimbursed by the bank; ➤ This passport also applies to subsidized (PKM-182, PKM-749) mortgage loans ➤ 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. ➤ Under the OSON-Ko'mak product, an interest rate of 18% applies to loans of up to UZS 800 million in Tashkent and up to UZS 550 million in the regions for Payroll participants and Bank employees. ➤ If a client with an official income declares additional income, the loan shall be recorded in the loan account designated for clients with official income. ➤ The accounts shall be maintained as follows: Self-employed client without a co-borrower (without income) — 14941000.....530 Self-employed client without a co-borrower (with income) — 14903000.....520			
Management with credit	14903000.....520 (with unique client code)	14903000.....182 subsidy (with unique client code)	14941000.....525 self-employed with co-borrower (with unique client code)	14941000.....530* Self-employed without a co-borrower (with a unique client code)



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