

Super ADM

(SADM-1, SADM-2, SADM-3, SADM-4)

Active from	21.04.2025, version 02.10.2025			
Product name	Car Loan			
Type of loan	Modular car loan			
Purpose	Primary market (New cars)			
Brand	The list of brands and models participating in the program can be changed and determined by a separate application.			
Model	The models participating in the program are defined by a separate application. Cars are sold at the recommended retail price (RRP) without a discount. The sale agreement must contain a note with the name Ipotekabank.			
Seller	OOO "Roodell", OOO "CHANGAN AUTO DISTRIBUTION"			
Tenor	up to 60 months			
Program	SADM-1	SADM-2	SADM-3	SADM-4
Down payment	25%	30%	40%	50%
Interest rate	21,5%	21,0%	20,0%	18,5%
Loan Amount	up to 480 mln. UZS			
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			
Customer's income	Confirmed in the last 6 months			
PTI	50%			
Collateral	The passenger car being purchased, insurance policy			
Insurance terms and conditions	Insurance policy of the 14th class for a period of at least 3 months, but not less than for the period of delivery of the car specified in the contract of sale; 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			
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			

Super ADM (Appendix)			
Active from		21.04.2025, version 02.10.2025	
Models participating in the program	Brand	Model	Modification
	KIA	Seltos PE	Prestige Light
	KIA	Carens	Premium Turbo
	KIA	Carens	Luxe
	Chery	Tiggo 2	Luxury
	Chery	Arrizo 6	Life
	Chery	Arrizo 6	Comfort
	Chery	Arrizo 6	Intelligence
	Chery	Tiggo 7	Luxury
	Chery	Tiggo 7	Premium
	Chery	Tiggo 8	Luxury
	Chery	Tiggo 8	Premium
	Chery	Tiggo 8	Pro Max
	Changan	UNI-T	
	Changan	UNI-K	
	Changan	CS-55	