## **PRODUCT NAME**

## Super Chevy (SC-3, SC-4, SC-5)

		(,	3C-3, SC-4, S	C-3 )			
Active from		08.08.2025, version 01.12.2025					
Product name		Car Loan					
Type of loan		Modular car loan					
Purpose		Primary market (New cars)					
Brand		Chevrolet (PRP) id a li					
Seller		*Cars are sold at the recommended retail price (RRP) without a discount  Official dealers BYD in Republic of Uzbekistan					
Program		SC-3					
Model		Damas					
Down payment		from 25% to 29,9%	from 30% to 39,9%	from 40% to 49,9%	from 50%		
Interest rate (depends on	12 months	2,2%	0,2%	0,0%	0,0%		
	18 months	9,2%	8,1%	4,1%	0,0%		
	21 months	11,4%	10,3%	7,0%	2,1%		
	24 months	13,1%	12,1%	9,2%	4,8%		
Tenor)	36 months	16,7%	16,0%	13,7%	10,5%		
	48 months	18,7%	18,0%	16,1%	13,4%		
	60 months	19,8%	19,3%	17,6%	15,4%		
Income type: Declared		-	-	-	-		
Program				SC-4			
Model		Onix					
Down payment		from 25% to 29,9%	from 30% to 39,9%	from 40% to 49,9%	from 50%		
	30 months	0,0%	-	-	-		
Interest rate (depends on	36 months	-	0,0%	-	-		
Tenor)	48 months	-	-	0,0%	-		
	60 months	-	-	-	0,0%		
Income type: Declared		-	-	-	+		
					Mandatory submission of a application form		
Program				SC-5			
Model		Tracker					
Down payment		from 25% to 29,9%	from 30% to 39,9%	from 40% to 49,9%	from 50% to 59,9%	from 60%	
Interest rate (depends on Tenor)	24 months	0,0%	-	-	1	-	
	30 months	-	0,0%	-	-	-	
	36 months	-	-	0,0%	-	-	
	48 months	-	-	-	0,0%	-	
	60 months	-	-	-	-	0,0%	
Income type: Declared		-	-	-	+ Mandatory submission of a application form		

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	One 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			