

Effective from October 27, 2025

№	Product name	Product number	Type of product	Term	Interest rate in national currency (per annum)
1	To replenish working capital	MSE-1	To replenish working capital	up to 36 months	29%
			Loan for salary payments	45 days	
2	Purchase of fixed assets	MSE-2	Purchase of fixed assets (including in national currency construction, reconstruction and major repairs)	up to 60 months	27%
			For the purchase of online cash registers	up to 12 months	
3	Autoloan	MSE-3	Purchasing a car in primary markets	up to 60 months	27%
			Purchasing a car on the secondary market		
4	Bank guarantee	MID CORP-1	Guarantee for participation of construction organizations in the tender	based on client's request	1-3% (one-time of the guarantee amount for every 3 months)
			Providing a guarantee and surety in other cases		1-5% (one-time of the guarantee amount for every 3 months)