

About main terms of the loan

The name of commercial bank, Official website, phone numbers	JSCMB "Ipoteka-bank", www.ipotekabank.uz Phone:(78) 150-11-22, Contact center:1233
1-section. Loan information	
1. Type of the loan	Microloan
2. Purpose of the loan	For personal needs
3. Amount of the loan (in national currency)	From 1 mln UZS up to 100 mln UZS
4. Term of the loan (in month)	36 and 60
5. The interest rate during the term of the loan (nominal amount) and the amount payable on this interest amount	Depends on the scoring result
7. Grace period for the loan (if exist)	not exist
8. Periodic payments (monthly, quarterly and etc.)	Monthly
9. Loan repayment method (annuity method (equal amounts), differential method)	Annuity method

10. The amount of a one-time payment during the payment period	Depends on the scoring result
11. The form of provision of the loan (transfer of money to the account of the supplier of goods/services, in cash, transfer to a bank card, etc.)	By transferring funds to the client's account
12. Additional expenses related to the loan (if any):	not exist
Bank commissions and fees by type (indicate separately)	not exist
Third party services (indicate separately)	not exist

2-section. Important conditions related to other financial obligations

1. In connection with the late repayment of the loan debt, a penalty (fine, penalty) provided in the contract is imposed (if there is such a condition)	In the event of a delay in the repayment of the principal amount of the microloan, the borrower shall pay a penalty amounting to 180% of the overdue principal amount for the entire period of delay.
2. The amount of the increased interest rate paid on the loan amount due to late repayment of the loan debt (if such condition exists)	If the borrower fails to pay the interest within the specified period, the borrower shall pay the bank a late payment fee of 2% of the overdue payment amount for each day of delay , but not exceeding 50% of the overdue payment amount .
3. Collateral of the loan (minimum requirements for the subject of collateral, minimum cost of collateral)	

