

## Credit operations

№	Name	In percentage or monetary units	Note
1.	Interest rate for bank loans	in accordance with the conditions approved by the bank for loans ( <a href="#">link</a> )	
2.	Interest rate for overdue debt on the principal loan debt		
a)	for microloans	up to 1,2 times of interest rate of the microloan	
b)	for other retail loans	up to 1,5 times of interest rate of the loan	
3.	Fine for overdue interests on loans	0.15% of the amount of overdue payment for each day of delay in payment	not more than 50% of the amount of overdue payment
4.	Opening and servicing loan account	no charge	
5.	Review of documents of the loan	no charge	
6.	Taking collateral, partial and full discharge of collateral for bank loans	no charge	
7.	When issuing a power of attorney to drive a pledged vehicle	0,5 base rate (excluding VAT)*	At the same time, the client should not have overdue debts

8.	Change of loan conditions by the initiative of the borrower	2,5 base rate (excluding VAT)*	
9.	Selling the loan to other entities (banks)	no charge	

\*In accordance with the Law of the Republic of Uzbekistan “On amendments and additions to the Tax Code of the Republic of Uzbekistan” dated December 29, 2021 No. URK-741, from April 1 of year 2022, banking services with a fixed fee are included in the taxable object for levying VAT in the amount corresponding to the current legislation.

**General conditions for the application of tariffs:**

Base rate – an estimation (instead of minimum wage), implemented as of 1st of September, 2019 in accordance with Presidential Decree No.5723 dd.21.05.2019