

## Information sheet

Name of the bank	JSCB "Kapitalbank"
Official website of the bank	<a href="https://kapitalbank.uz/ru/">https://kapitalbank.uz/ru/</a>
Phone	71 200-15-15 71 200-45-45

### Section 1 Loan Details

<b>LOAN TYPE</b>	Consumer loan, credit card	
<b>PURPOSE / DESIGNATION</b>	A credit card for use in the Bank's terminals to pay for a part of the cost of passenger vehicles, as well as cargo vehicles with a carrying capacity of up to 1 ton, produced in the Republic of Uzbekistan in the secondary market (subject to the requirements for the year of manufacture of the vehicle).	
<b>LOAN PERIOD</b>	Loan period depending on the year of manufacture of the vehicle: a) year of manufacture is not more than 7 years – loan period does not exceed 36 months; b) year of manufacture is not more than 6 years - loan period does not exceed 48 months; c) year of manufacture is not more than 5 years - loan period does not exceed 60 months.	
<b>INTEREST RATE DURING THE LOAN DRAWDOWN PERIOD (IN NOMINAL AMOUNT) AND THE AMOUNT PAYABLE AT THIS INTEREST RATE.</b>	24%	Calculator calculation
<b>METHOD OF REPAYMENT OF THE LOAN (ANNUITY (IN EQUAL SIZES), DIFFERENTIAL)</b>	Annuity (monthly equal amount of payments, including principal and interest). It is allowed to provide a grace period for return of the principal debt, for a period not exceeding 2 months. The payment date is set for dates no later than the 3rd day of the month.	
<b>TOTAL AMOUNT PAYABLE DURING THE FULL LOAN PERIOD</b>	Calculator	
<b>ЛЪГОТНЫЙ ПЕРИОД ПО КРЕДИТУ (ПРИ НАЛИЧИИ) GRACE PERIOD ON LOAN (IF AVAILABLE)</b>	No more than 2 months	
<b>LOAN REPAYMENT FREQUENCY (EVERY MONTH, EVERY QUARTER, ETC.)</b>	Monthly	

<b>ONE-TIME PAYMENT AMOUNT DURING THE PAYMENT PERIOD: AT THE ANUITY METHOD WHEN USING THE DIFFERENTIAL METHOD</b>	Calculator (maximum payment amount of intermediate payments)
<b>LOAN PROVISION FORM (MONEY TRANSFER TO PRODUCT/SERVICE SUPPLIER'S ACCOUNT, CASH, TRANSFER TO BANK CARD, ETC.)</b>	Cashless payment, transfer
<b>ADDITIONAL COSTS RELATED TO THE LOAN, INCLUDING (IF THERE ARE SUCH COSTS):</b>	(in monetary terms for the entire loan period, total)
<b>BANKING COMMISSIONS AND FEES BY TYPE (SPECIFY SEPARATELY)</b>	(in monetary terms for the entire loan period, total)
<b>THIRD PARTY SERVICES (SPECIFY SEPARATELY)</b>	(in monetary terms for the entire loan period, total)
<b>TOTAL LOAN COST (INCLUDES NOMINAL INTEREST RATE AND LOAN SERVICE COSTS)</b>	Calculator
<b>PERIOD OF REVIEW OF AN APPLICATION FOR OBTAINING A LOAN.</b>	2 working days

## Section 2 Special Terms Related to Other Financial Liabilities

<b>PENALTY (FINE, FORFEITURES) PROVIDED BY THE AGREEMENT FOR LATE REPAYMENT OF LOAN DEBT (IF THERE IS SUCH CONDITION)</b>	For late execution and / or failure to provide the Borrower with a pledge agreement, insurance agreement and insurance policy of the Collateral and / or a surety agreement, within the terms and on the conditions stipulated by the agreement, the Bank shall have the right to collect a penalty in the amount of 0.1% for each day of delay from the amount of security not issued on time, but not more than 10% of the amount of security not issued on time.
<b>AMOUNT OF INCREASED INTEREST RATE PAYABLE FROM THE LOAN AMOUNT FOR DELAYED REPAYMENT OF THE LOAN. (IF THERE IS SUCH CONDITION)</b>	39.00 per cent per annum
<b>LOAN SECURITY (MINIMUM REQUIREMENTS TO COLLATERAL, MINIMUM COLLATERAL VALUE)</b>	The total amount of security must be at least 125% of the loan amount

**Read carefully before agreeing to take out the loan!**

You have the right to receive full and detailed information from the bank about terms of the loan, interest income on the loan and settlements procedure, as well as about your rights and obligations, and other issues that you do not understand.

If you have any complaints, you can send a message to the phone number +998 78 200-15-15 or to the address: Uzbekistan, 100047, Tashkent, Mirabad district, Matbuotchilar st. 32, or by e-mail: [info@kapitalbank.uz](mailto:info@kapitalbank.uz).

CORRECTNESS AND VALIDITY OF  
THE INFORMATION SHEET IS  
CONFIRMED

21.10.2021

This sheet does not replace a loan agreement or application for a loan, on the contrary, it helps to compare the terms of loans of different banks and make the necessary choice