ANNEX No. 2
to the Regulation on the Minimum Requirements
for the Activities of Commercial Banks i
n Relations with Consumers of Banking Services

Information sheet on the key terms of the loan*		
Name of the commercial bank, website and telephone numbers		
Section 1. Information on the loan		
1. Type of loan	Microloan “Qulay-mikroqarz 10”	
2. Loan purpose	No specified purpose	
3. Loan amount	Up to UZS 10 million	
4. Loan term	Up to 36 months	
5. Interest rate (in nominal terms) during the loan term and the amount payable at this rate	19.5% 19.9% *(as a percentage)*	*(in monetary terms, for the full term of the loan)*
6. Total amount payable over the full term of the loan Depending on the repayment method, collateral and term of the loan		
7. Grace period on the loan	No grace period	
8. Payment frequency *(monthly, quarterly, etc.)*	Monthly	
9. Repayment method *(annuity method (equal installments), differentiated method)*	Annuity or differentiated method (at the client’s choice)	
10. One-time payment amount during the payment period *annuity method / differentiated method*	20.9% – UZS 455,284.63 UZS 376,237.43 21.9% – UZS 463,777.78 UZS 381,387.40 *(the largest of the interim payments)*	
11. Form of loan disbursement	In cash or by transfer of funds	
12. Additional expenses related to the loan, including (if any):	None *(in monetary terms over the full term of the loan, in total)*	
- *Bank’s fees and commissions by type* Collateral insurance expense	None *(in monetary terms over the full term of the loan)*	
Notary expenses	None	
Third-party services (to be stated separately)	*(in monetary terms over the full term of the loan)*	
13. Full cost of the loan *(includes the nominal interest rate and the costs of servicing the loan)*		
14. Period for reviewing the submitted loan application	3 days	

Section 2. Important terms related to other financial obligations	
1. Penalty (fine, late fee) payable under the agreement for failure to repay the debt on time	If overdue debt on microloan interest arises, the Borrower/Client pays the Bank a late fee of ___% of the overdue interest amount for each day of delay, but not more than 50 percent of the amount of interest not paid on time. Payment of the late fee does not release the Borrower/Client from paying the overdue interest. If the lending terms are revised at the Borrower's initiative, the Borrower pays the Bank a commission in the amount of 5 (five) times the base calculated value established in the Republic of Uzbekistan. If the vehicle purchased with the Borrower's/Client's loan funds is not pledged within 10 calendar days from the date it is accepted from the seller, the Borrower/Client pays the bank a fine of 0.02 percent of the loan balance for each day of delay (but not more than 50 percent of the debt balance). Payment of the fine does not release the Borrower/Client from the obligation to pledge the vehicle purchased with the loan funds.
2. Increased interest rate charged on the loan amount for failure to repay the debt on time	If the microloan obtained by the Borrower is not repaid within the periods set in the repayment schedule, then, starting from the day the payment becomes overdue, the established interest rate applied to the overdue amount is increased 1.5 (one point five) times.
3. Loan collateral *(minimum requirements for the collateral item, minimum value of the collateral)*	– guarantee of an individual with a permanent place of work and a source of income; – an insurance policy against the risk of non-repayment of the loan in an amount not exceeding 50 percent of the total loan amount; – as voluntary additional collateral, a guarantee of an individual with a positive credit history and official income.

Please read carefully before agreeing to take out the loan!

You are entitled to receive complete and detailed information from the bank about the terms and cost of the loan, the procedure for making payments and calculations (interest, fines and late fees), your rights and obligations under the loan agreement, the risks and liabilities that may arise under the loan agreement, and any other matters that are unclear to you.

If you have any complaints, you may send your inquiry by phone to (telephone number to be indicated), to the address (the bank's postal address to be indicated), or by email to (the bank's email address to be indicated).

THE ACCURACY AND AUTHENTICITY OF THIS INFORMATION SHEET IS CONFIRMED.

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(full name and position of the bank specialist) *(date completed)*

* This sheet does not replace the loan agreement or the loan application; rather, it helps compare the lending terms of different banks and make the necessary choice.

This part of the information sheet is kept by the bank in a separate file

The bank's credit specialists have provided information on the key terms of the loan in the national currency. I have received 1 (one) copy of the information sheet.

Client name _____ Signature _____

Date:_____