

Information sheet

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

Section 1 Loan Details

LOAN TYPE	Mortgage		
PURPOSE / DESIGNATION	Acquisition of residential property		
LOAN PERIOD	No more than 120 months		
INTEREST RATE AND LOAN PERIOD	1	Own part of payment of the Borrower is not less than 26% of the acquired value, and the loan amount is not more than 74% of collateral value of residential property	26% per annum
	2	Own part of payment of the Borrower is not less than 51% of the acquired value, and the loan amount is not more than 49% of the collateral value of residential property	24% per annum
METHOD OF LOAN REPAYMENT (ANNUITY (IN EQUAL SIZES), DIFFERENTIAL)	Annuity (monthly equal amount of payments, including principal and interest). The payment date is set for dates no later than the 3rd day of the month. It is allowed to provide a grace period for return of the principal debt, for a period not exceeding 3 months.		
TOTAL AMOUNT PAYABLE DURING THE FULL LOAN PERIOD	Calculator		
GRACE PERIOD OF LOAN (IF AVAILABLE)	3 months		
LOAN REPAYMENT FREQUENCY (EVERY MONTH, EVERY QUARTER, ETC.)	Monthly		
ONE-TIME PAYMENT AMOUNT DURING THE PAYMENT PERIOD: WHEN USING THE ANNUITY METHOD, DIFFERENTIAL METHOD	Calculator (maximum payment amount of intermediate payments)		

LOAN PROVISION FORM (MONEY TRANSFER TO PRODUCT/SERVICE SUPPLIER'S ACCOUNT, CASH, TRANSFER TO BANK CARD, ETC.)	Cashless payment, transfer
ADDITIONAL COSTS RELATED TO THE LOAN, INCLUDING (IF THERE ARE SUCH COSTS):	Calculator (in monetary terms for the entire loan period, total)
BANKING COMMISSIONS AND FEES BY TYPE (SPECIFY SEPARATELY)	(in monetary terms for the entire loan period, total)
THIRD PARTY SERVICES (SPECIFY SEPARATELY)	(in monetary terms for the entire loan period, total)
TOTAL LOAN COST (INCLUDES NOMINAL INTEREST RATE AND LOAN SERVICING COSTS)	Calculator
PERIOD OF REVIEW OF AN APPLICATION FOR OBTAINING A LOAN.	3 working days

Section 2 Special Terms Related to Other Financial Liabilities

PENALTY (FINE, FORFEITURES) PROVIDED BY THE AGREEMENT FOR LATE REPAYMENT OF LOAN DEBT (IF THERE IS SUCH CONDITION)	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 p. 4.1. of this 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.
AMOUNT OF INCREASED INTEREST RATE PAYABLE FROM THE LOAN AMOUNT FOR DELAYED REPAYMENT OF THE LOAN. (IF THERE IS SUCH CONDITION)	39 per cent per annum
LOAN SECURITY (MINIMUM REQUIREMENTS TO COLLATERAL, MINIMUM COLLATERAL VALUE)	At least 135% of the mortgage 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.

CORRECTNESS AND VALIDITY OF
THE INFORMATION SHEET IS
CONFIRMED

08.02.2022

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