

APPENDIX 2

Information sheet on the main terms of the credit*

Name of the commercial bank	“Trastbank” Private Joint-Stock Bank
Completed by (full name and position of the bank employee)	“Trastbank” Private Joint-Stock Bank https://www.trustbank.uz , (+998 78) 140-00-88
Date of completion	

Section 1. Credit Information

1. Type of credit	Overdraft	
2. Purpose of the credit	Non-purpose (general purpose)	
3. Amount of the credit	Up to 3 times the client's average monthly salary	
4. Credit utilization period		
5. Interest rate (<i>nominal</i>) during the credit utilization period and the amount payable under this interest rate	_____24_____ <i>(in percentage form)</i>	_____ <i>(in monetary terms for the full credit term)</i>
6. Total amount payable during the full credit utilization period $\frac{\text{_____}}{\text{(credit amount)}} + \frac{\text{_____}}{\text{(accrued interest)}} = \frac{\text{_____}}{\text{(total amount payable)}}$		
7. Grace period for the credit	No grace period established	
8. Payment frequency (<i>monthly, quarterly, etc.</i>)	Monthly	
9. Method of credit repayment (<i>annuity method (equal amounts), differential method</i>)	Up to 3 times the client's average monthly salary	
10. Amount of a single payment during the payment period <i>Annuity method</i> <i>Differential method</i>	<i>not applicable</i> <i>(highest amount among interim payments)</i>	
11. Form of credit	In non-cash form	
12. Additional costs associated with the credit, including (<i>if any such costs exist</i>):	<i>none</i> <i>(in monetary terms for the full credit term, total)</i>	
Types of bank commissions and fees costs for collateral insurance	<i>none</i> <i>(in monetary terms for the full credit term)</i>	
Notary fees	none	
Third-party services (<i>to be specified separately</i>)	<i>none</i> <i>in monetary terms for the full credit term)</i>	
13. Full cost of the credit		

<i>(includes nominal interest rate and credit servicing costs)</i>	
14. Timeframe for review of the credit application	

Section 2. Important Terms Related to Other Financial Obligations

1. Penalty (fine, penalty interest) provided in the agreement for failure to repay credit debt on time	If the Borrower is found to have used the credit funds for non-intended purposes, the Borrower shall pay a one-time fine in the amount of 10 percent of the sum of credit funds used for non-intended purposes. In case of failure to repay the credit in accordance with the terms of this Agreement on time, interest shall be accrued on the overdue debt at the rate of ____ % per annum. In the event of overdue debt on credit interest payments, the Borrower/Client shall pay penalty interest for each day of delay in the amount of ____ percent of the overdue interest amount, but not exceeding 50 percent of the amount of interest not paid on time; payment of penalty does not release the Borrower/Client from payment of overdue interest. In case of revision of credit terms at the Borrower's initiative, the Borrower shall pay the Bank a commission in the amount of 5 (five) times the base calculation amount established in the Republic of Uzbekistan. If the Borrower/Client fails to pledge the vehicle purchased with credit funds within 10 calendar days from the date of receipt from the seller, the Borrower shall pay the Bank a fine for each day of delay in the amount of 0.02 percent of the credit balance (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.
2. Increased interest rate charged on the credit amount in case of failure to repay credit debt on time	In case of non-repayment of the microloan within the terms specified in the repayment schedule, starting from the date of delay, an increased interest rate 1.5 (one point five) times higher than the established rate shall be applied to the overdue amount.
3. Credit Security <i>(minimum requirements for the subject of security, minimum value of collateral)</i>	

Carefully review the terms before agreeing to take out the credit!

You have the right to obtain from the bank complete and detailed information on the terms and cost of the overdraft, payment and settlement procedures (interest, fines and penalties), your rights and obligations under the auto credit and overdraft agreement, possible risks and liabilities arising under the overdraft agreement, as well as on any other matters that are unclear to you.

If you have any complaints, you may submit your request by calling (+998 78 140-00-88), by sending it to the following address: 7 Navoi Street, Tashkent, 100011, Republic of Uzbekistan, or by email at info@trustbank.uz.

ACCURACY AND AUTHENTICITY
OF THE INFORMATION SHEET IS CONFIRMED.

(Full name and position of the bank specialist)

(date of completion)

* This sheet does not replace the credit agreement or credit application, but is intended to help compare credit terms across different banks and make an informed choice.

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

The bank's credit specialist has provided information on the main terms of the credit in the amount of _____ soums.

I have received 1 (one) copy of the information sheet.

Client's Full Name _____

Signature _____

Date: _____