

Information sheet on the main conditions of credit*

Name of commercial bank, official website, telephone numbers	PJSB «Trastbank», https://trustbank.uz , (+998 78) 140-00-88
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Section 1. Loan information

1. Type of lending	Mortgage credit	
2. Purpose of the loan	Buying a house (apartment) on the primary market	
3. Loan amount	In an amount not exceeding 75 percent of the cost of the purchased residential building (apartment)	
4. Loan term		
5. Interest rate for the period of using the loan (in nominal amount) and the amount to be paid at this interest rate	<div style="border-bottom: 1px solid black; text-align: center;">(as a percentage)</div>	<div style="border-bottom: 1px solid black; text-align: center;">(in monetary terms for the full loan term)</div>
6. The total amount to be paid over the full term of the loan	<div style="display: flex; justify-content: space-between; align-items: center;"> <div style="border-bottom: 1px solid black; width: 30%; text-align: center;">(loan amount)</div> <div style="font-size: 2em;">+</div> <div style="border-bottom: 1px solid black; width: 30%; text-align: center;">(accrued interest)</div> <div style="font-size: 2em;">=</div> <div style="border-bottom: 1px solid black; width: 30%; text-align: center;">(total amount)</div> </div>	
7. Grace period (if provided)	Not provided	
8. Frequency of payment (monthly, quarterly, etc.)	monthly	
9. Loan repayment method (annuity method (equal amounts), method of reducing the loan balance, etc.)		
10. Amount of one-time payment during the payment period By annuity method By reducing the loan balance	<div style="border-bottom: 1px solid black; text-align: center; margin-bottom: 5px;"></div> <div style="border-bottom: 1px solid black; text-align: center;">(maximum payment amount from interim payments)</div>	
11. Loan issue form (cash, transfer to bank card)	By transferring funds to the bank account of the housing (apartment) seller or contracting organization	
12. Additional costs associated with the loan, including:		
- Bank commissions and fees by type (indicated separately)	<div style="border-bottom: 1px solid black; text-align: center; margin-bottom: 5px;"></div> <div style="border-bottom: 1px solid black; text-align: center;">(for the entire loan term in monetary terms, total)</div>	
- third-party services (listed separately)	<div style="border-bottom: 1px solid black; text-align: center; margin-bottom: 5px;"></div> <div style="border-bottom: 1px solid black; text-align: center;">(for the entire loan term in monetary terms, total)</div>	
13. Total loan cost (including nominal interest rate and loan servicing costs)		
14. Loan application review period		

Section 2. Other Relevant Terms

1. Penalty for violation of loan terms	<p>In case of misuse of credit funds by the borrower, they shall pay a one-time fine of 10 percent of the amount of misused credit funds.</p> <p>In the event of untimely repayment of the loan in accordance with the terms of this Agreement, interest shall be charged on the overdue debt at the rate of ____% (percent) per annum.</p>
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	<p>In case of overdue interest on the credit, the Borrower/client shall pay the Bank a penalty of ____% of the overdue interest amount for each day of delay, but not exceeding 50% of the overdue interest amount. Payment of the penalty does not release the Borrower/client from the obligation to repay the overdue interest.</p> <p>If the loan terms are revised at the Borrower's initiative, they shall pay the Bank a commission of 5 (five) basic calculation units established in the Republic of Uzbekistan.</p>
2. The amount of the increased interest rate charged on the loan amount for late repayment of the loan debt (if such a condition exists)	If the borrower fails to repay the received credit within the terms established by the repayment schedule, starting from the day of the overdue payment, interest shall be accrued on the overdue amount at the established rate increased by 1.5 (one and a half) times.
3. Loan security (minimum requirements for the collateral, minimum value of the collateral)	

Please read carefully before agreeing to receive a credit!

You have the right to receive complete and detailed information from the bank about the terms and cost of the credit, the order of payments and calculations (interest, fines, and penalties), your rights and obligations under the credit agreement, the risks and responsibilities that may arise from the loan agreement, as well as other issues that are unclear to you.

If you have any complaints, you can contact us by phone (+998-78-140-00-88) or send your appeal to the address (100011 Uzbekistan, Tashkent, Navoi street, 7) or to the email address (info@trustbank.uz).

THE ACCURACY AND AUTHENTICITY OF
THE INFORMATION SHEET HAVE BEEN CERTIFIED.

(Full name and position of bank specialist)

(date of completion)

*) This sheet does not replace a loan agreement or a loan application, but helps to compare the lending conditions of different banks and make the right choice.

The bank's credit specialists provided information on the main terms of the loan in the amount of ____ sum. I have received 1 (one) copy of the information sheet.

Client name _____

Signature _____