

APPENDIX 2

**to the Regulation on the minimum requirements
for the activities of commercial banks in the implementation
of relations with consumers of banking services**

Information sheet on the main terms of the credit*

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

Section 1. Credit Information

1.Type of credit	Mortgage (from the bank’s own funds)	
2.Purpose of the credit	Purchase of residential property (apartments) on the primary market (in houses being built by enterprises under the construction company “GOLDEN HOUSE PROPERTY GROUP”)	
3.Amount of the credit	Up to 2,500 times the base calculation amount for purchasing residential property (an apartment) in multi-apartment buildings. Of which: 1. The part refinanced by the Ministry of Economy and Finance: For the Republic of Karakalpakstan and regions — up to 380.0 million UZS For Tashkent city — up to 480.0 million UZS 2. The remaining part is financed from the bank’s own funds.	
4.Credit utilization period	The part refinanced from the funds of the Ministry of Economy and Finance — up to 20 years. The part financed from the bank’s own funds — up to 10 years.	
5. Interest rate (<i>nominal</i>) during the credit utilization period and the amount payable under this interest rate	<u>18%</u> <i>(in percentage form)</i>	<u>729 754 227.16</u> <i>(in monetary terms for the full credit term)</i>
6. Total amount payable during the full credit utilization period <u>480 000 000.00</u> <i>(credit amount)</i> + <u>729 754 227.16</u> <i>(accrued interest)</i> = <u>1 209 754 227.16</u> <i>(total amount payable)</i>		
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>)		
10. Amount of a single payment during the payment period <i>Annuity method</i>	<u>7 040 642.64</u> <u>8 930 410.96</u> <i>(highest amount among interim payments)</i>	
<i>Differential method</i>		
11. Form of credit	By transferring funds to the seller’s (contractor’s organization) current account for the purchase of primary housing (apartment).	

12. Additional costs associated with the credit, including <i>(if any such costs exist):</i>	<i>No additional costs are applicable</i> <i>(in monetary terms for the full credit term, total)</i>
Types of bank commissions and fees costs for collateral insurance	<i>Not applicable</i> <i>(in monetary terms for the full credit term)</i>
Notary fees	Not applicable
Third-party services <i>(to be specified separately)</i>	Not applicable <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	3 days

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	In the event that the Loan is not repaid in a timely manner in accordance with the terms of the Agreement, interest on the overdue debt shall be accrued at a rate of 37,5% per annum. In the event of overdue indebtedness on loan interest payments, the Borrower / Client shall pay a penalty in the amount of 0.5% of the overdue interest amount for each day of delay, but not exceeding 50% of the amount of unpaid interest. Payment of the penalty shall not release the Borrower / Client from the obligation to pay the overdue interest. If the lending terms are revised at the initiative of the Borrower, the Borrower shall pay the Bank a commission in the amount equal to five times the Base Calculation Amount established in the Republic of Uzbekistan.
2. Increased interest rate charged on the credit amount in case of failure to repay credit debt on time	If the Borrower fails to repay the mortgage loan within the time limits specified in the repayment schedule, starting from the date the payment becomes overdue, interest on the overdue amount shall be calculated and charged at an interest rate increased by 1.5 (one and a half) times.
3. Credit Security <i>(minimum requirements for the subject of security, minimum value of collateral)</i>	Until the construction works on the house purchased at the expense of the loan are completed, the cadastral documents are formalized and provided as collateral, the following security shall be provided: An insurance policy from “Gross insurance” LLC will be provided to cover the risk of loan non-repayment. The policy covers the delivery period of the house specified in the investment (sale and purchase) agreement, plus an additional 6 months. Guarantees (sureties) from the construction (contractor) companies in the amount of not less than 125% of the loan amount will be accepted. After completion of construction works and formalization of cadastral documents, the collateral for the loan will be replaced with a mortgage (pledge) on the purchased residential property.

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

You are entitled to obtain from the Bank full and detailed information on the terms and cost of the mortgage loan, the procedure for payments and settlements (interest, penalties and late fees), your rights and obligations under the mortgage loan agreement, potential risks and liabilities that may arise under the mortgage loan agreement, as well as on any other matters that may be 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: _____