ANNEX No. 1
to the Regulation on the Minimum Requirements for the Activities of Commercial Banks in Relations with Consumers of Banking Services

Information sheet on the key terms of the "Fayzli xonadon – 1" loan*	
Name of the commercial bank	Trustbank Private Joint-Stock Bank
Filled out by (full name and position of the bank specialist)	Trustbank Private Joint-Stock Bank, https://trustbank.uz, (+998 78) 140-00-88
Date completed	

Section 1. Information on the loan

1. Type of loan	Provision of mortgage loans to individuals from the funds of JSC "Uzbekistan Mortgage Refinancing Company"	
2. Loan purpose	Purchase of housing on the primary and secondary markets	
3. Loan amount	For the Republic of Karakalpakstan and the regions – up to UZS 550.0 million In the city of Tashkent – up to UZS 1,000.0 million	
4. Loan term	From 120 to 180 months	
5. Interest rate (in nominal terms) during the loan term and the amount payable at this rate	19.5–20.9% *(as a percentage)*	2,279,426,525.35 *(in monetary terms, for the full term of the loan)*
6. Total amount payable over the full term of the loan 1 000 000 000,00 + 2 279 426 525,35 = 3 279 426 525,35 *(loan amount) (accrued interest) (total amount payable)*		
7. Grace period on the loan	No grace period is set	
8. Payment frequency *(monthly, quarterly, etc.)*	Monthly	
9. Repayment method *(annuity method (equal installments), differentiated method)*		
10. One-time payment amount during the payment period *Annuity method* *Differentiated method*	18,995,221.04 24,894,977.17 *(the largest of the interim payments)*	
11. Form of loan disbursement	By transferring funds to the account of the seller (contracting organization) of the housing (apartment)	
12. Additional expenses related to the loan, including (if any):	No additional expenses *(in monetary terms over the full term of the loan, in total)*	
- *Bank's fees and commissions by type* Collateral insurance expense	Collateral insurance expense applies *(in monetary terms over the full term of the loan)*	
Notary expenses	Applicable	
Third-party services (to be stated separately)	Not applicable. *(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 the loan is not repaid on time in accordance with the terms of this Agreement, interest is charged on the overdue debt at a rate of 29.25% (percent) per annum. If overdue debt on loan interest arises, the Borrower/client pays a late fee of 0.5 percent 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.
2. Increased interest rate charged on the loan amount for failure to repay the debt on time	If the mortgage loan 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)*	Housing (apartment) purchased with the loan (the loan-to-collateral ratio must not exceed 75%)

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 mortgage loan, the procedure for making payments and calculations (interest, fines and late fees), your rights and obligations under the mortgage loan agreement, the risks and liabilities that may arise under the mortgage loan agreement, and any other matters that are unclear to you.

If you have any complaints, you may send your inquiry by phone to (+998-78-140-00-88), to the address (7 Navoi Street, Tashkent, 100011, Republic of Uzbekistan), or by email to (info@trustbank.uz).

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

Client name _____ Signature _____

Date:_____