ANNEX No. 2
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 loan*		
Name of the commercial bank	Trustbank PJSB	
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	Mortgage (from the bank's own funds)	
2. Loan purpose	Purchase of housing (an apartment) in the "Sharq bahori" residential complex being built by the New Tashkent City Development Directorate state institution	
3. Loan amount	up to UZS 800.0 million	
4. Loan term	For a term of no more than 120 months.	
5. Interest rate *(in nominal terms)* during the loan term and the amount payable at this rate	23% and 24% *(as a percentage)*	1 316 271 448.54 *(in monetary terms, for the full term of the loan)*
6. Total amount payable over the full term of the loan 800 000 000,00 *(loan amount)* + 1 316 271 448.54 *(accrued interest)* = 2 116 617 301,04 *(total amount payable)*		
7. Grace period on the loan	No grace period	
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*	17 638 477.51 22 447 488.58 *(the largest of the interim payments)*	
11. Form of loan disbursement	By transferring funds to the account of the seller (contracting organization) for primary housing (an 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		

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 36% (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 calculation 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 80%)

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.

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(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 800 000 000,00 soums.
I have received 1 (one) copy of the information sheet.

Client's Full Name _____ Signature _____

Date:_____