

Special loan conditions: "Djal Comfort" project

1.	Loan type	Mortgage
2.	Loan purpose	Flat purchase in the dwelling house, located at the address: Plot № 66, southwest dwelling district, Bishkek
3.	Loan amount	from KGS 350 000 (USD equivalent)
4.	Loan currency	KGS
5.	Loan term (month)	12 - 60
6.	Annual interest rates	15% - 17%
7.	Up-front fee for loan arrangement	free of charge
8.	Own funds	min 20%
9.	Loan repayment	Equal monthly installments for any loan amount
10.	Collateral	Flat to be purchased under loan and acceptable to the Bank 1 individual guarantee Bank can ask for additional collateral under decision of Related Approving Entity.
11.	Collateral insurance	Obligatory for the flat to be purchased under loan. Insurance amount should not be less than pledge market value or double outstanding loan amount. Insurance should be made only in approved and authorized by the Bank insurance company/ies.
12.	Prolongation	N/A
13.	Penalty for delayed payment of accrued interest, p. a.	current interest rate on loan (see p. 6)
14.	Increased interest rate, applied to past-due loans, p. a.	current interest rate on loan (see p. 6)
15.	Penalty for earlier repayment (total or partial), % of earlier repaid loan principal amount	without preliminary written notification to the Bank about earlier repayment prior to 30 calendar days
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16.	Commission for loan restructuring (loan schedule changing in other cases excluding the case of partially earlier repayment)	- KGS 7 000 (including case of loan currency changing from USD to KGS *) - KGS 3 500 – in case customer's salary date changes (as result monthly installments' dates will be changed; if an installment date will be increased than loan term can be increase, but not more than for 1 month). (*) - For loan currency changing should be applied commercial Bank's exchange rate for the moment of modifying the loan in the system with preliminarily confirmation with Treasury department
17.	Commission for change of collateral	KGS 3 500
18.	Commission for release of collateral	N/A
19.	Preparation and sending an official notification to borrower and/or guarantor and/or pledge giver, per one notification	KGS 500
20.	Penalty for no-purpose usage of loan	5% from originally disbursed loan amount
21.	Commission for appraisal of collateral	for a flat to be purchased under loan is without commission
22.	Penalty for delayed payment of commissions and other fees, including uncompensated Bank's expenses	0,2% from such delayed amount for each day of delay
23.	Cash deposit fee in case FCY loan was disbursed in non-cash form and further repaid in cash form in the currency of disbursed loan (applicable for loan repayments over USD 10 000 per each repayment)	is established on daily basis and applied according to the fee set on the day of cash deposit

Notes:

1. Related Approving Entity has the right to establish special loan conditions depending on customer's credit history, ability to pay, volume of transactions and other factors.
2. Monthly loan installment should not exceed*:

% from borrower's official income	if his official monthly income is
40%	up to KGS 100 000
50%	KGS 100 001 - 250 000
60%	from KGS 250 001

* The guarantor should be also creditworthy enough to pay on loan debt

3. Loan to be disbursed should be transferred directly to the account of CJSC "DKIB" without commission from customer.

4. All commissions are indicated without taxes. Taxes shall be charged by the Bank additionally as per the current Tax Code of KR.