

Standard Loan conditions for individuals						
1.	Loan type	Mortgage	Car	Consumer		
2.	Loan purpose	- residential immovable property purchase (flat/house) in a primary/secondary market of immovable property	new/used car purchase	- any consumer needs - purpose of education - repair of the house and other real estate (capital, reconstruction)		
		- construction				
		- land plot purchase				
3.	Loan currency	KGS				
4.	Loan term (month)	6 - 96	6 - 60	6 - 36 for consumer purposes Term 37-60 is provided for the purpose of capital improvements to the house		
5.	Loan amount	from KGS 350 000	from KGS 50 000	from KGS 15 000 up to 500 000 KGS	from KGS 500 001 up to 700 000 KGS	over 700 000 KGS
6.	Annual interest rates for salary projects	6-36 m- 18% 37-60 m- 19% 61-96 m - 20%	6-36 m- 20% 37-60 m- 21%	6-36 m- 19% 37-60 m- 21%	1. With guarantor 6-36 mo- 19% 37-60 mo- 21% 2. With collateral 6-36 months- 18% 37-60 months- 20%	6-36 m - 18% 37-60 m - 20%
	Annual interest rates for non-salary projects	6-36 m- 19% 37-60 m- 20% 61-96 m - 21%	6-36 m- 22% 37-60 m- 21%	6-36 m- 23% 37-60 m- 21%	1. With guarantor 6-36 mo- 23% 37-60 mo- 21% 2. With collateral 6-36 months- 22% 37-60 months- 20%	6-36 m - 22% 37-60 m - 20%
7.	Collateral/Guarantee	The purchased real estate is pledged with a market value (estimated by the bank) of at least 2 times the loan amount.	Purchasing car is pledged as collateral + 1 guarantor	N/A	1. Guarantor 2. Pledge of immovable/movable (Auto only), property.	Over 700,000 KGS pledge of immovable/movable (only Auto) property is obligatory.
8.	Commission for consideration of the application in case of refusal of the Borrower from the loan / credit line after signing the loan agreement	1% of the loan amount				
9.	Own funds	30%	new car - 30%; used car with car service life period up to 5 years - 40%; more than 5 years - 50%	-	-	-
		Own funds can be changed for acceptable to the bank additional collateral (movable and/or immovable property) under decision of related Approving Entity. Collateral must be at least 2 times the loan amount.				
10.	Loan repayment	Equal monthly instalments (annuity schedule)				
11.	Collateral insurance	Insurance of movable property (collateral) is obligatory; of immovable property (collateral) is obligatory if loan amount equal or more than KGS 1 000 000 (or USD 20 000). 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.	Penalty for late payment of accrued interest, per year	interest rate on the loan (see p. 6)				
13.	Increased interest rate, applied to past-due loans, p. a.	interest rate on the loan (see p. 6)				
14.	Penalty for earlier repayment (total or partial), % of earlier repaid loan principal amount	N/A				
15.	Commission for change of loan agreement conditions by customer's request (loan schedule changing in other cases excluding the case of partially earlier repayment)	- 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). - KGS 7 000 (including case of loan currency changing from USD to KGS *) (*) - When changing the loan currency from USD to KGS, the Bank's commercial exchange rate is applied at the time of loan modification in the system with prior approval from the Treasury department.				
16.	Commission for the replacement / withdrawal of the collateral and / or the guarantor from credit obligations (except for cases of replacement of collateral when more than 50% of the principal debt on a loan / line of credit is repaid)	KGS 3 500				
17.	Commission for the preparation by the bank of an official notification to the borrower, and / or guarantor, and / or to the pledger in case of delay in the loan, per one notification	KGS 500				
18.	Penalty for no-purpose usage of loan	5% from originally disbursed loan amount				
19.	Commission for the provision of original documents for the pledged property at the request of the owner of the pledged property during the term of the loan agreement <i>* The bank reserves the right to refuse to satisfy the application</i>	KGS 1 000				
20.	Commission for providing information on the status, availability of loan debt, other information related to the loan / pledge /guarantor	KGS 300				

21.	Penalty for late payment of commissions and other payments, including unreimbursed expenses of the Bank	0.2% of the unpaid amount for each day of delay
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Effective rate from __19,6__%

Notes:

1. Related Approving Entity has the right to request a guarantor and/or establish special loan conditions depending on customer's credit history, ability to pay, volume of transactions and other factors.
2. Salary projects' staff are individuals who get their salaries through their accounts in "DKIB" CJSC.
3. Monthly loan installment should not exceed 50% from borrower's monthly income for consumer and car loans. Monthly loan installment should not exceed 70% from borrower's monthly income for mortgage loans.
4. For Consumer loans for the purpose of education : 1) It is necessary to provide official document from Educational Company, containing information on total education cost for upcoming period of studies for the student. 2) Loan to be disbursed should be transferred directly to Educational Company. Commission for money transfer should be paid by a Customer according to the Bank's tariffs.
5. Interest on the loan includes taxes stipulated by the legislation of the Kyrgyz Republic. Commissions and other payments payable to the Bank are indicated without taking into account taxes that are charged by the Bank from the Borrower in addition, in accordance with the legislation of the Kyrgyz Republic, which are paid by the Borrower in addition to the amounts of commissions and / or penalties and / or fines and / or other payments.