

**Special loan conditions for individuals: KYRGYZ SUSTAINABLE ENERGY FINANCING FACILITY (KyrSEFF) project**

1.	Loan type	KyrSEFF Retail	
2.	Loan purpose	Energy efficiency improvements of residential immovable property (flats/houses) <ul style="list-style-type: none"> <li>• <u>purchase/installation of:</u> <ul style="list-style-type: none"> <li>- modern windows, entrance doors, thermostats</li> <li>- efficient air conditioners with heating function</li> <li>- solar water heaters for hot water supply</li> <li>- efficient boilers for heating</li> <li>- sun protection foil for windows to reduce unwanted heat increase in the summer</li> </ul> </li> <li>• <u>insulation for walls, roof, loggias and balconies, etc.</u></li> </ul>	
3.	Loan amount	from KGS 25 000 up to KGS 4 500 000	
4.	Loan currency	KGS	
5.	Loan term (month)	6 - 60 (max term can be considered on the moment of loan application)	
6.	Annual interest rates	20%	
7.	Up-front fee for loan arrangement	1% from loan amount	
8.	Own funds	N/A	
9.	Loan repayment	Equal monthly instalments	
10.	Collateral	If loan amount	
		KGS 25 000 - KGS 100 000	2 Individual guaranties, applicable for the Bank
		KGS 100 001 - KGS 500 000	2 Individual guaranties, applicable for the Bank (this condition is applicable only for DKIB salary projects' staff)
		KGS 100 001 - KGS 4 500 000	Movable and/or immovable property, which market value (estimated by the Bank) is at least two times more than loan amount, and 1 Individual guaranty, applicable for the Bank
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.	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	first 6 months of loan term	5% (min. KGS 2 000 )
		after 6 months of loan term	
		in case of closing loan due to getting new one	N/A
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	as per Bank's conditions for collateral appraisal	
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. Salary projects' staff are individuals who get their salaries through their accounts in "DKIB" CJSC.
3. 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.

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