

Special loan conditions: BMW (Estokada) project

1.	Loan type	Car
2.	Loan purpose	New BMW car purchase from "Autocentre Estokada" LLC (company's customer number in DKIB is 127565)
3.	Loan amount	KGS 350 000 - 7 000 000 equivalent in USD
4.	Loan currency	KGS / USD
5.	Loan term (month)	"6 - 36 "- if the cost of the car is less than / equal \$ 50 000 "36-60"- if the cost of the car is more than \$ 50 000
6.	Annual interest rates	KGS- 21,1% (till 36 month) / 22,6% (till 60 month) USD- 12% (till 36 month) / 13% (till 60 month)
7.	Own funds	min. 20% - if the cost of the car is less than / equal \$ 50 000 'min. 30% - if the cost of the car is more than \$ 50 000
8.	Loan repayment	Equal monthly installments
9.	Collateral	for any loan amount Car to be purchased under loan and individual guarantee can be additionally requested by Bank , applicable for the Bank
10.	Insurance policy / Страховой полис	Obligatory for car to be purchased under loan. Insurance amount should not be less than market value or 150 % outstanding loan amount. Insurance should be made only in approved and authorized by the Bank insurance company/ies. The cost of insurance for the purchased car can be: - paid by the borrower on its own funds on an annual basis, or for the entire term of the loan; - Included to the loan amount for the entire term of the loan by decision of Bank.
11.	Collateral insurance	Obligatory for the car to be purchased under loan. Insurance policy for the first year should be executed before loan disbursement. Insurance should be made only in approved and authorized by the Bank insurance company/ies, which should stipulate three following conditions in insurance policy: 1) Hull insurance as minimum. Insurance coverage must extend to payment of damages resulting to damages, total loss or loss of the car as a whole or its individual parts, as a result of (at least): traffic accident, fire, or damage from bounced or fallen object, natural disasters, malicious acts, theft; 2) INSURANCE AMOUNT (amount for which a car will be insured) should not be less than actual (market) value of car or 150 % outstanding loan amount. 3) Acceptable usage of UNCONDITIONAL FRANCHISE (UNCONDITIONAL FRANCHISE is when insurer is exempted from damage coverage for some extent), in case for the moment of loan execution other conditions for unconditional franchise are not approved by the Bank according to internal documents: - not more than 3% from total insurance amount; or – not more than 10% from damage amount; or – without franchise 4) RESTORATION OF DAMAGED CAR is carried out only in the Toyota Center for Kyrgyzstan; 5) INSURANCE TERRITORY - the Kyrgyz Republic and the Republic of Kazakhstan by default if a large area is not specified in the insurance policy. GPS-navigation installation with ignition blocking function is obligatory!
12.	Prolongation	N/A
13.	Penalty for delayed payment of accrued interest, p. a.	equal to the interest rate referred in paragraph 6
14.	Increased interest rate, applied to past-due loans, p. a. / Повышенная процентная ставка, применяемая к просроченным кредитам, в год	equal to the interest rate referred in paragraph 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 - 5% (min.KGS 2 000) - in case of closing loan due to getting new one - N/A with preliminary written notification to the Bank about earlier repayment prior to 30 calendar days N/A
16.	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 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 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
18.	Preparation and sending an official notification to borrower and/or guarantor and/or pledge giver, per one notification	KGS 500
19.	Penalty for no-purpose usage of loan	5% from originally disbursed loan amount
20.	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 * The bank reserves the right to refuse to satisfy the application	KGS 1 000
21.	Commission for providing information on the status, availability of loan debt, other information related to the loan / pledge /guarantor	KGS 300
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

*Effective interest rate KGS to _23,26___%, USD- to __12,68___%

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 50% from borrower's total monthly income. 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 the Company in CJSC "DKIB". Commission for money transfer should be paid by a Customer according to the Bank's tariffs.

4. 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.