

«ORIENT MICROCAPITAL»

Type of loan	<ul style="list-style-type: none">• Long-term loan with or without opening a revolving credit line;
Purpose of lending	<ul style="list-style-type: none">• Replenishment of working capital (purchase of raw materials/works and services for production of products) and acquisition of fixed assets;
Subjects of lending	<ul style="list-style-type: none">• business entities (including individual entrepreneurs, small businesses engaged in retail trade, as well as farms and dehkan farms) residents of the Republic of Uzbekistan, carrying out their business activities from the date of registration for at least 12 months;
Loan currency	<ul style="list-style-type: none">• national currency – “sum”;• foreign currency – US dollar/Euro;
Maximum loan amount	<ul style="list-style-type: none">• up to 300.0 million sum or 15,000.00 US dollar/Euro;
Interest rate	<p>In national currency:</p> <ul style="list-style-type: none">• from 23.5% per annum, if the loan term is up to 12 months;• from 24.5% per annum, if the loan term is up to 24 months;• from 25% per annum, if the loan term is from 36 months; <p>In foreign currency:</p> <ul style="list-style-type: none">• from 12% per annum;
Maximum loan term	<ul style="list-style-type: none">• up to 36 months;
Grace period	<ul style="list-style-type: none">• by agreement of the parties, based on the specifics of the business, but not more than 12 months;
Basic conditions for the borrower	<ul style="list-style-type: none">• Has a good credit history;• Stable cash receipts;• Primary account servicing at Private commercial joint-stock bank Orient Finance;• Work without losses and do not have an illiquid balance;• Credit rating not lower than “BBB”;• No current overdue debt;
Special conditions	<ul style="list-style-type: none">• A loan in foreign currency is issued exclusively for payment under an import contract or in the presence of export revenue;• When issuing a loan on a secondary account, the current interest rate is increased by 3 points;• It is permissible to conclude a general loan agreement for up to 36 months, reflecting all the conditions within the framework of this loan product