

## **Convenient Refinancing**

### **Terms:**

The loan is provided from the resources of the "Mortgage Refinancing Company of Uzbekistan" for the purchase of private residential houses (plots) or apartments in multi-storey buildings within the territory of the Republic of Uzbekistan.

### **Requirements for Borrowers/Additional Borrowers:**

- Citizens of the Republic of Uzbekistan aged 18 to 60, as well as foreign nationals and stateless persons.
- The borrower/additional borrowers must have a monthly income for the last 9 months that meets a specified minimum amount.

### **Maximum Loan Amount:**

- Up to 800.0 million UZS in Tashkent;
- Up to 500.0 million UZS in other cities and regions of the Republic;
- Up to 170.0 million UZS for home renovation.

### **Initial Payment Amount:**

- At least 25% of the contract value;
- For home renovation — no initial payment required.

### **Loan Term:**

- From 120 to 240 months.

### **Interest Rate:**

- If the initial payment is at least 25% of the value of the purchased property — starting from 26.5% per annum;
- If the initial payment is at least 40% of the value of the purchased property — starting from 24.5% per annum;
- For home renovation — starting from 26.5% per annum.

### **Repayment Schedule:**

- Annuity or differentiated method.