

**«OFB - AUTO»**

<b>Type of loan</b>	<ul style="list-style-type: none"> <li>Long-term loan without opening a credit line;</li> </ul>
<b>Purpose of lending</b>	<ul style="list-style-type: none"> <li>Acquisition of vehicles for official use and personal needs of a business entity;</li> </ul>
<b>Subjects of lending</b>	<ul style="list-style-type: none"> <li>business entities (including individual entrepreneurs, small businesses engaged in retail trade, as well as farms and dehqan farms) residents of the Republic of Uzbekistan, carrying out their business activities from the date of registration for at least 6 months;</li> </ul>
<b>Loan currency</b>	<ul style="list-style-type: none"> <li>national currency – “sum”;</li> <li>foreign currency – US dollar/Euro;</li> </ul>
<b>Maximum loan amount</b>	<ul style="list-style-type: none"> <li>up to 2000.0 million sum or up to 150,000.00 US dollar/Euro</li> </ul>
<b>Interest rate</b>	<p><b>In national currency:</b></p> <ul style="list-style-type: none"> <li>from 24% per annum, if the loan term is up to 12 months;</li> <li>from 25% per annum, if the loan term is up to 18 months;</li> <li>from 26% per annum, if the loan term is up to 24 months;</li> <li>from 27% per annum, if the loan term is up to 36 months;</li> </ul> <p><b>In foreign currency:</b></p> <ul style="list-style-type: none"> <li>From 13%;</li> </ul>
<b>Maximum loan term</b>	<ul style="list-style-type: none"> <li>up to 36 months;</li> </ul>
<b>Grace period</b>	<ul style="list-style-type: none"> <li>up to 3 months;</li> </ul>
<b>Basic conditions for the borrower</b>	<ul style="list-style-type: none"> <li>Has a good credit history;</li> <li>Stable cash receipts;</li> <li>Primary account servicing at Private commercial joint-stock bank Orient Finance;</li> <li>Work without losses and do not have an illiquid balance;</li> <li>Credit rating not lower than “BBB”;</li> <li>No current overdue debt;</li> </ul>
<b>Special conditions</b>	<ul style="list-style-type: none"> <li>A loan in foreign currency is issued exclusively for payment under an import contract or in the presence of export revenue;</li> <li>When issuing a loan on a secondary account, the current interest rate is increased by 3 points;</li> <li>A business plan is not required, the borrower only provides cash flow calculations with sources of repayment.</li> </ul>