

**«BUSINESS OVERDRAFT»**

<b>Type of loan</b>	<ul style="list-style-type: none"><li>• Short-term revolving credit with an open credit line on a revolving basis;</li></ul>
<b>Purpose of lending</b>	<ul style="list-style-type: none"><li>• Replenishment of working capital;</li></ul>
<b>Object of lending</b>	<ul style="list-style-type: none"><li>• For salary projects;</li><li>• Payment of customs duties;</li><li>• Payment of utility bills;</li><li>• Payment of insurance and notary fees;</li><li>• Payment of other expenses related to the borrower's activities (except for tax payments);</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 dehkan farms) residents of the Republic of Uzbekistan, carrying out their business activities from the date of registration for at least 12 months;</li></ul>
<b>Loan currency</b>	<ul style="list-style-type: none"><li>• national currency – “sum”;</li></ul>
<b>Maximum loan amount</b>	<ul style="list-style-type: none"><li>• up to 1000.0 million sums;</li></ul>
<b>Interest rate</b>	<ul style="list-style-type: none"><li>• from 25 %;</li></ul>
<b>Maximum loan term</b>	<ul style="list-style-type: none"><li>• up to 8 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>• When issuing a loan on a secondary account, the current interest rate is increased by 3 points;</li></ul>