

«OFB ACTIVE»

Type of loan	<ul style="list-style-type: none"> • Long-term loan without opening a credit line;
Purpose of lending	<ul style="list-style-type: none"> • Acquisition of fixed assets for production needs;
Object of lending	<ul style="list-style-type: none"> • Commercial real estate; • Production workshops and production bases; • Trading platforms; • Special equipment, trucks; • Technological equipment; • Other fixed assets used in business activities
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 3000.0 million sum or 200,000.00 US dollar/Euro;
Interest rate	<p>In national currency:</p> <ul style="list-style-type: none"> • from 25% per annum, if the loan term is up to 18 months; • from 27% per annum, if the loan term is from 18 months; <p>In foreign currency:</p> <ul style="list-style-type: none"> • from 13% per annum;
Share of equity	<ul style="list-style-type: none"> • not less than 20% of the acquired value of fixed assets;
Maximum loan term	<ul style="list-style-type: none"> • up to 36 months;
Grace period	<ul style="list-style-type: none"> • up to 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 a loan is issued on a secondary account, the current interest rate is increased by 3 points;