

### Special loan conditions: Sonbay Metal project

1.	Loan type	Mortgage	
2.	Loan purpose	Flat purchase in the dwelling house under construction, located at the address: 83 Monuev str., Osh, proposed by "SONBAY METAL SANAYI INSAAT TAAHHUT TIDJARET ANONIM SHIRKETI" company (customer number 90242)	
3.	Loan amount	KGS 350 000 - 5 600 000	
4.	Loan currency	KGS	
5.	Loan term (month)	12 - 60	
6.	Annual interest rates	18%	
7.	Up-front fee for loan arrangement	1% of the loan amount	
8.	Own funds	min 30% 10% - obligatory to present, 20% - can be changed for acceptable to the Bank additional collateral (movable and/or immovable property), which market value (estimated by the Bank) is at least 2 times more than these 20%, under decision of related Approving Entity.	
9.	Loan repayment	Equal monthly installments	
10.	Collateral	for any loan amount	
11.	Collateral insurance	Future rights for the flat to be purchased under loan and 1 personal guarantee, applicable to the Bank.	
12.	Prolongation	Insurance is under decision of Related Approving Entity.	
13.	Penalty for delayed payment of accrued interest, p. a.	N/A	
14.	Increased interest rate, applied to past-due loans, p. a.	current interest rate on loan (see p. 6)	
15.	Penalty for earlier repayment (total or partial), % of earlier repaid loan principal amount	first 6 months of loan term	5% (min KGS 2 000)
		after 6 months of loan term	
		in case of closing loan due to getting new one	N/A
16.	Commission for loan restructuring (loan schedule changing in other cases excluding the case of partially earlier repayment)	- KGS 7 000 (including case of loan currency changing from USD to KGS *) - KGS 3 500 - in case customer's salary date changes (as result monthly installments' dates will be changed; if an installment date will be increased than loan term can be increase, but not more than for 1 month). (*) - For loan currency changing should be applied commercial Bank's exchange rate for the moment of modifying the loan in the system with preliminarily confirmation with Treasury department	
17.	Commission for change of collateral	KGS 3 500	
18.	Commission for release of collateral	N/A	
19.	Preparation and sending an official notification to borrower and/or guarantor and/or pledge giver, per one notification	KGS 500	
20.	Penalty for no-purpose usage of loan	5% from originally disbursed loan amount	
21.	Commission for appraisal of collateral	as per Bank's conditions for collateral appraisal	
22.	Penalty for delayed payment of commissions and other fees, including uncompensated Bank's expenses	0,2% from such delayed amount for each day of delay	
23.	Cash deposit fee in case FCY loan was disbursed in non-cash form and further repaid in cash form in the currency of disbursed loan (applicable for loan repayments over USD 10 000 per each repayment)	is established on daily basis and applied according to the fee set on the day of cash deposit	

**Notes:**

1. Related Approving Entity has the right to establish special loan conditions depending on customer's credit history, ability to pay, volume of transactions and other factors.

2. Monthly loan installment should not exceed \*:

% from borrower's official income	if his official monthly income is
40%	up to KGS 100 000
50%	KGS 100 001 - 250 000
60%	from KGS 250 001

\* The guarantor should be also creditworthy enough to pay on loan debt.

3. Loan to be disbursed should be transferred directly to the account of SONBAY METAL in CJSC "DKIB". Commission for money transfer should be paid by a Customer according to the Bank's tariffs.

4. All commissions are indicated without taxes. Taxes shall be charged by the Bank additionally as per the current Tax Code of KR.