Standard Loan conditions for individuals

			Mortgage	Car	Consumer
1.	Loan type		**Mortgage**	**Car**	**Consumer**
2.	Loan purpose		- residential immovable property purchase (flat/house) in a primary/secondary market of immovable property - construction - land plot purchase	new/used car purchase	any consumer needs (including the purpose of education)
3.	Loan amount		from KGS 350 000	from KGS 50 000	from KGS 15 000
4.	Loan currency		KGS		
5.	Loan term (month)				
		for salary projects' staff	6 - 96	6 - 36	6 - 36
		for non-salary projects	6 - 60	6 - 36	6 - 36
6.	Annual interest rates				
		for salary projects' staff	16,99%	18,99%	19,99%
		for non-salary projects	18,99%	19,99%	20,99%
7.	Commission for consideration of the application in case of refusal of the Borrower from the loan / credit line after signing the loan agreement		1% of the loan amount	1% of the loan amount	1% of the loan amount
8.	Own funds		30%	new car - 30%, used car: with car service life period up to 5 years - 40%, more than 5 years - 50%	-
			Own funds can be changed for acceptable to the bank additional collateral (movable and/or immovable property) under decision of related Approving Entity.		
9.	Loan repayment		Equal monthly instalments		
10.	Collateral	For the staff of	If loan amount / если сумма кредита		
	a) WITHOUT Individual guaranty	salary projects	-	-	up to 3 salaries, but not more than 100 000
		non-salary projects	-	-	-
	b) 1 Individual guaranty, applicable for the Bank	salary projects	-	-	above 3 salaries in amount KGS 100 000 - 500 000
		non-salary projects	-	-	-
	c) 2 Individual guaranties, applicable for the Bank	salary projects	-	KGS 50 000 - 100 000	-
		non-salary projects	-	-	KGS 15 000 - 100 000
11.	Movable and/or immovable property, which market value (estimated by the Bank) is at least two times more than loan amount, and 1 Individual guaranty, applicable for the Bank or For Mortgage loans it also can be: residential immovable property to be purchased under loan and 1 Individual guaranty, applicable for the Bank or For car loans it also can be : car to be purchased under loan and 1 Individual guaranty, applicable for the Bank	salary and non-salary projects	from KGS 350 000	from KGS 100 001	from KGS 100 001
	Collateral insurance		Insurance of movable property (collateral) is obligatory; of immovable property (collateral) is obligatory if loan amount equal or more than KGS 1 000 000 (or USD 20 000). Insurance amount should not be less than pledge market value or double outstanding loan amount. Insurance should be made only in approved and authorized by the Bank insurance company/ies.		
12.	Penalty for late payment of accrued interest, per year		interest rate on the loan (see p. 6)		
13.	Increased interest rate, applied to past-due loans, p. a.		interest rate on the loan (see p. 6)		
14.	Penalty for earlier repayment (total or partial), % of earlier repaid loan principal amount	without preliminary written notification to the Bank about earlier repayment prior to 30 calendar days	7% (min KGS 3 000)		
		with preliminary written notification to the Bank about earlier repayment prior to 30 calendar days	N/A		
		in case of closing loan due to getting new one			
15.	Commission for change of loan agreement conditions by customer's request (loan schedule changing in other cases excluding the case of partially earlier repayment)		- 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). - KGS 7 000 (including case of loan currency changing from USD to KGS *) (*) - When changing the loan currency from USD to KGS, the Bank's commercial exchange rate is applied at the time of loan modification in the system with prior approval from the Treasury department.		
16.	Commission for the replacement / withdrawal of the collateral and / or the guarantor from credit obligations (except for cases of replacement of collateral when more than 50% of the principal debt on a loan / line of credit is repaid)		KGS 3 500		
17.	Commission for the preparation by the bank of an official notification to the borrower, and / or guarantor, and / or to the pledger in case of delay in the loan, per one notification		KGS 500		
18.	Penalty for no-purpose usage of loan		5% from originally disbursed loan amount		
19.	Commission for the provision of original documents for the pledged property at the request of the owner of the pledged property during the term of the loan agreement * The bank reserves the right to refuse to satisfy the application		KGS 1 000		
20.	Commission for providing information on the status, availability of loan debt, other information related to the loan / pledge /guarantor		KGS 300		
21.	Penalty for late payment of commissions and other payments, including unreimbursed expenses of the Bank		0.2% of the unpaid amount for each day of delay		

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. Salary projects' staff are individuals who get their salaries through their accounts in "DKIB" CJSC.

3. Monthly loan installment should not exceed 50% from borrower's monthly income for consumer and car loans.   Monthly loan installment should not exceed 70% from borrower's monthly income for mortgage loans.

4. For Consumer loans for the purpose of education : 1) It is necessary to provide official document from Educational Company, containing information on total education cost for upcoming period of studies for the student. 2) Loan to be disbursed should be transferred directly to Educational Company. Commission for money transfer should be paid by a Customer according to the Bank's tariffs.

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