

Special loan conditions: American University of Central Asia (AUCA) project		
1.	Loan type	Education
2.	Loan purpose	Payment for education in AUCA (company's customer number in DKIB is 16911)
3.	Loan amount	KGS 35 000 - KGS 350 000
4.	Loan currency	KGS
5.	Loan term (month)	3 - 9
6.	Annual interest rates	20%
7.	Up-front fee for loan arrangement	KGS 700
8.	Own funds	N/R * (*) - For first-year students - not less than 20%
9.	Loan repayment	Equal monthly installments
10.	Collateral	For the staff of If loan amount
	1 Individual guaranty, applicable for the Bank	salary projects KGS 35 000 - 140 000
	2 Individual guaranties, applicable for the Bank	non-salary projects KGS 35 000 - 140 000
	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	salary projects KGS 140 000 - 350 000 non-salary projects
11.	Collateral insurance	Insurance of movable property (collateral) is obligatory; of immovable property (collateral) is N/A. 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.	Prolongation	N/A
13.	Penalty for delayed payment of accrued interest, p. a.	current interest rate on loan (see p. 6)
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	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 AUCA in CJSC "DKIB". Commission for money transfer should be paid by a Customer according to the Bank's tariffs.

- It is necessary to provide official document from AUCA, containing information on total education cost for upcoming period of studies for the student.

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