

Special loan conditions: BMW (Estokada) project

1.	Loan type	Car
2.	Loan purpose	New BMW car purchase from "Autocentre Estokada" LLC
3.	Loan amount	KGS 350 000 - 7 000 000
4.	Loan currency	KGS
5.	Loan term (month)	6 - 36
6.	Annual interest rates	5% for borrower
7.	Up-front fee for loan arrangement	1% from loan amount, min. KGS 3 500
8.	Own funds	min. 30%
9.	Loan repayment	Equal monthly installments
10.	Collateral	for any loan amount
		Car to be purchased under loan and 1 individual guarantee, applicable for the Bank
11.	Collateral insurance	Obligatory for the car to be purchased under loan. Insurance policy for the first year should be executed before loan disbursement. Insurance should be made only in approved and authorized by the Bank insurance company/ies, which should stipulate the following conditions in insurance policy: 1) Hull insurance as minimum. Insurance coverage must extend to payment of damages resulting to damages, total loss or loss of the car as a whole or its individual parts, as a result of (at least): traffic accident, fire, or damage from bounced or fallen object, natural disasters, malicious acts, theft; 2) INSURANCE AMOUNT (amount for which a car will be insured) should not be less than actual (market) value of car. 3) Acceptable usage of UNCONDITIONAL FRANCHISE (UNCONDITIONAL FRANCHISE is when insurer is exempted from damage coverage for some extent), in case for the moment of loan execution other conditions for unconditional franchise are not approved by the Bank according to internal documents: - not more than 3% from total insurance amount; or - not more than 10% from damage amount; or - without franchise 4) RESTORATION OF DAMAGED CAR is carried out only in the BMW Center for Kyrgyzstan; 5) INSURANCE TERRITORY - the Kyrgyz Republic and the Republic of Kazakhstan by default if a large area is not specified in the insurance policy. GPS-navigation installation with ignition blocking function is obligatory!
12.	Prolongation	N/A
13.	Penalty for delayed payment of accrued interest, p. a.	KGS - 14%
14.	Increased interest rate, applied to past-due loans, p. a.	KGS - 14%
15.	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
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16.	Commission for loan restructuring (loan schedule changing in other cases excluding the case of partially earlier repayment)	- KGS 7 000 - 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)
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	KGS 500
20.	Penalty for no-purpose usage of loan	5% from originally disbursed loan amount
21.	Commission for appraisal of collateral	for the car to be purchased under loan - N/A, for other collaterals if any - 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)	N/A

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 50% from borrower's total monthly income. 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 the Company 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.