

Special mortgage program conditions (tariffs)

1.	Loan type	Mortgage
2.	Loan purpose	Flat purchase proposed by Construction Company in the dwelling houses under construction
3.	Loan amount	KGS 500 000 - KGS 7 000 000
4.	Loan currency	KGS
5.	Loan term (month)	24 - 60
6.	Annual interest rates	4,5 % - 12,0 %
7.	Up-front fee for loan arrangement	1% from the loan amount
8.	Own funds	min 30%
9.	Loan repayment	Equal monthly installments
		for any loan amount
10.	Collateral	Flat to be purchased under loan, <u>OR</u> future rights for the flat to be purchased under loan and 1 personal or corporate guarantee (besides Company) Based on company or borrower/stage of construction Bank can apply for additional collateral like personal/corporate guarantee or other movable/immovable property, applicable to the Bank
11.	Collateral insurance	Must be done after putting the flats into exploitation (taking into account insurance procedure of the Bank)
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	without preliminary written notification to the Bank about earlier repayment prior to 30 calendar days
		with preliminary written notification to the Bank about earlier repayment prior to 30 calendar days
		5% (min KGS 2 000)
		N/A

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 giver, per one notification	KGS 500
20.	Penalty for no-purpose usage of loan	N/A
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 50% from borrower's 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 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.