

Standard Mortgage conditions for individuals

1. Loan type		Mortgage
2. Loan purpose		- residential immovable property purchase (flat/house) in a primary/secondary market of immovable property - construction - land plot purchase
3. Loan amount		from KGS 350 000
4. Loan currency		KGS
5. Loan term (month)		6 - 60
Annual interest rates		
6.	for salary projects' staff	19%
	for non-salary projects	21%
7. Up-front fee for loan arrangement		1% from loan amount, min KGS 3 500 30%
8. Own funds		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
Collateral		If loan amount
10. 1 Individual guaranty, applicable for the Bank	For the staff of salary projects	N/A
	non-salary projects	N/A
10. 2 Individual guaranties, applicable for the Bank	salary projects	N/A
	non-salary projects	N/A
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 For Mortgage loans it also can be : residential immovable property to be purchased under loan and 1 Individual guaranty, applicable for the Bank		or salary and non-salary projects from KGS 350 000
11. 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. 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	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 instalments' 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. Salary projects' staff are individuals who get their salaries through their accounts in "DKIB" CJSC.
3. Monthly loan instalment 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/or KGS 250 001

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

4. For Consumer loans for the purpose of education: 1) It is required 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.