



BUSINESS MIKROKREDIT-500

Bank name: Davr Bank

Initial payment

Not required

Interest rate

Interest rate 26% to 27% • With self-employed status and official income: 26% • Based only on self-employed status: 27%

Loan amount

Up to 300 million UZS (The total amount of loans under a single collateral must not exceed 500 million UZS)

Loan term

Up to 60 months

Loan purpose

Conducting entrepreneurial activity or developing an existing business

Loan disbursement method

By transfer to a deposit account or plastic card opened at "Davr Bank" (non-cash form).

Application submission method

Through "Davr Bank" branches or BSCs (Bank Services Centers)

Loan repayment procedure

Differential or Annuity (On the 2nd day of each month)

Collateral requirements

Real estate: • Residential and/or non-residential premises in buildings with at least 4 floors (in Zarafshan and Termez

cities - newly built buildings with at least 3 floors); • Modern private houses or cottages; • Non-residential real estate (subject to review by the Head Office). Property is accepted as collateral at a maximum of 70% of its market value. Co-borrowers under a single collateral must not be close relatives.

Borrower requirements

Borrower requirements • Status: Citizen of the Republic of Uzbekistan registered as self-employed (with permanent registration); • Age limit: At least 20 years old at the time of application, max. 65 years old for men and 60 years old for women by the end of the loan term; • Credit history: Credit scoring (KATM) score must be at least 200; • Debt burden: Max. 50% relative to income (after taxes).

Please carefully review the information before agreeing to take out a loan!

You have the right to receive full and detailed information from the bank regarding the terms and cost of the loan, the procedure for payments and calculations (interest, penalties and fines), your rights and obligations under the loan agreement, possible risks and liabilities arising from the loan agreement, as well as any other issues that may be unclear to you.

If you have any complaints, you may submit your request by phone at +998 71 207 40 40 or via email at info@davrbank.uz.