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Consumer loan

Consumer loan is a type of loan provided to an individual for the purchase of goods and services produced in the Republic of Uzbekistan to fulfill consumer needs.

Основные условия потребительского кредита:

Loan amount	Maturity	Annual interest rate	Form of loan provision	Credit security
According to the amount of the agreement and loan security, taking into account the borrower's income	up to 12 months	23%	By transferring funds to the account of the product manufacturer	Warranty for loans that do not exceed 100 times the size of the basic estimated value; -Liquid property on loans exceeding 100 times the size of the basic estimated value;
	up to 18 months	0%	By transferring funds to the account of a partner organization that has entered into a General agreement with the Bank	Insurance policy against the risk of non-repayment of the loan in favor of the Bank

The following documents are provided:

- A copy of your passport (the original is provided for viewing);
- A purchase and sale contract agreement conducted between the borrower and a company, product manufacturer, or service provider

Information about the borrower's income (co-borrower, individual guarantor) is requested from the information database of the State Tax Committee (STC). If there is no possibility to obtain information on income from information database of the STC (if an application is received from a client that does not pay income tax or has an exemption to pay income tax or if you encounter technical problems in the information database of the STC and the internal system of the Bank) information about the income is provided by the borrower (the co-borrower is an individual)

If a third-party warranty is provided as a security for the loan, the following documents are required from the warrantor:

If the warrantor is an **individual**:

- A copy of passport (the original is provided to check)В случае если поручитель

If the warrantor is a **legal entity**:

- Balance sheet with attachments;
- Audit report;
- Decisions of the founders on consent to warranty;

In Surkhandarya and Mirabad branches, the provision of this type of credit is temporarily suspended (with the exception of complex service centers)