

Product name	Attractive car loan
Client	Corporate clients
Source of funding	Bank's own funds and borrowed funds
Purpose of the loan	Purchase of a passenger car for personal use on the primary and secondary markets.
Currency	National/foreign currency
Client's own participation	Not less than 30% , while: - For the primary market - there must be at least 20% of the client's participation in real money/transfers. When allocating loans for an amount not exceeding 1.0 billion sum, the remaining client's participation is indicated in the application or questionnaire for the loan, in other cases - in the business plan. - For the secondary market - there must be at least 30% client participation in real money/transfers.
Maximum loan amount	(1) For the primary market – up to 80% of the purchase price of the financed vehicle. At least 20% must be the client's actual cash contribution/transfer; (2) For the secondary market – up to 70% of the purchase price of the financed vehicle.
Interest rate	Determined individually in accordance with the bank's internal rules.
Credit term	Up to 36 months (exceptions may apply).
Revolving	No
Grace period for the loan	Up to 6 months.
Availability period	Up to two months
Security	According to the bank's internal regulations.
Commission payments	Individually, on an individual basis, in accordance with credit line agreements and internal regulations
Loan repayment	Interest: Monthly; Principal: Repay in equal installments each month, after a grace period. If the customer's operating cycle is seasonal, another payment method may be used.