

BANK (LOAN PROVIDER)	JSC «ANOR BANK» (hereinafter referred to as the Bank)
CONSIDERATION OF ISSUANCE OF A MICROLOAN	Using Scoring Analysis
TYPES OF CREDIT INSTRUMENTS	Revolving credit line
GOAL	Borrower's personal needs
LOAN AGREEMENT TERM	No more than 72 months
TERM OF EACH INSTALLMENT (PERIOD OF FULL REPAYMENT OF EACH INSTALLMENT)	No more than 36 (thirty-six) months
CURRENCY OF THE MICROLOAN	National currency of the Republic of Uzbekistan – UZS
MAXIMUM AMOUNT OF TOTAL PRODUCT AMOUNT PER ONE BORROWER	Minimum amount of microloan makes up from 2 mln. sum, maximum amount does not exceed 100 million sum, total amount of microloans shall not exceed the requirements on debt load;
INTEREST RATE	From 27% to 49% per annum The size of the interest rate for an individual Borrower is determined individually, based on the assessment of the creditworthiness of the potential borrower according to the Risk strategy
RATE ON OVERDUE MAIN DEBT	For the overdue portion of the debt the interest rate increases by 2.5 times.
PAYMENT METHOD	Annuity
ESTABLISHING INTERMEDIATE MICROLOAN REPAYMENT TERMS	Principal is repaid starting from the second month of the crediting period. Interest shall be repaid starting from the first month of the crediting period. Payments shall be made monthly. The date of payment shall be not later than the 25th of the month.
PROCEDURE FOR PROVIDING A MICROLOAN	A microloan is provided to a demand deposit account, bank plastic card or electronic wallet of the Borrower
TYPE OF SECURITY	The amount of the collateral on microloan on the right to demand the monetary furids received and/or placed on the accounts and deposits of the borrower in banks of the Republic of Uzbekistan, including those received from the income of the leased property, interests on deposits, salaries and other incomes must be not less than 130% of the amount of the received loan. - Insurance of the risk of non-payment of the loan by the Insurance Company.
COLLATERAL AMOUNT:	Determined individually based on client segmentation and may range from 130% to 350% of the microloan amount.
REQUIREMENTS FOR A POTENTIAL BORROWER	The requirements to an individual Borrower are provided for in the applicable Risk Strategy of the Bank
PROCEDURE FOR SALE OF THE LOAN PRODUCT	According to the Bank's Loan Policy
CONSIDERATION USING THE BANK SCORING MODEL	According to the Bank's Risk Strategy