

**CREDIT PRODUCT PASSPORT**

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| <b>Type and name of credit product</b>                | Microloan "Online"   |
| <b>Requirements for the borrower</b>                  | An individual who is a citizen of the Republic of Uzbekistan, who has reached the age of 21 and is not older than 60 years old and has a sum bank card account opened in "Asia Alliance Bank" JSCB for monthly payment of wages or pensions.   |
| <b>Microloan currency</b>                             | In national currency - sum.  |
| <b>Loan amount</b>                                    | From 500,0 thousand sums to 100,0 million sums   |
| <b>Purpose of the loan</b>                            | Universal (Multipurpose) microloan   |
| <b>Loan term</b>                                      | From 1 to 36 months, without providing a grace period  |
| <b>Issue form</b>                                     | By transferring money to the borrower's bank card  |
| <b>Interest rate</b>                                  | 25% - 38%<br>(Determined based on the results of scoring analysis. The interest rate is minimized depending on the credit history and positive debt load indicator)  |
| <b>Increase in interest rate on overdue principal</b> | 1.2 times the interest rate  |
| <b>Collateral for a loan</b>                          | No collateral required.  |
| <b>Loan repayment procedure</b>                       | Annuity or differentiated repayment methods.   |
| <b>Additional terms</b>                               | <ul style="list-style-type: none"> <li>- The borrower must have a permanent and official income for the last 6 months;</li> <li>- 50% of the borrower's average monthly income must be sufficient to cover the amount of the average monthly payment on existing loans/debts, taking into account the largest monthly payment on the microloan being taken;</li> <li>- loan is not provided to persons who have overdue debt on loans and/or interest;</li> <li>- Insurance policy of an insurance company for accident insurance. All expenses related to insurance are covered by the Bank;</li> <li>- After the borrower's application for an online microloan is approved, the client must call the bank within 48 hours and confirm their will to prevent fraudulent actions by third parties.</li> </ul> |