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| **PASSPORT OF THE PROMOTIONAL CREDIT PRODUCT "MORTGAGE"** | |
| **1. Loan product information** | |
| **Loan product approval date** | 17.02.2023 |
| **Definition** | For the purchase of an apartment in an apartment building and for the purchase of a single-family housing stock |
| **Name of loan product** | "MORTGAGE ACTION" |
| **The main focus of advertising** | 1. Mortgages fell by 2%;  2. Offered for 180 months;  3. Without documents confirming income;  4. The term of the promotion is limited. |
| **Loan type** | Mortgage |
| **Borrowers** | Individuals |
| **Loan currency** | Sum |
| **Amount of credit** | Up to 1 950 000 000.00 sum |
| **Interest rate** | 23.99% per annum |
| **Purpose of the loan** | For personal use |
| **Credit term** | Up to 180 months |
| **Grace period** | With a 12-month grace period for buying a new home |
| **Financing procedure** | From the bank's own funds. Based on the borrower's application, by transferring funds to the Seller's bank plastic card or current account |
| **Loan repayment procedure** | Annuity, differential |
| **2. For credit security** | |
| **Loan security** | Housing bought on credit |
| **2а. Borrower / additional requirements for the borrower** | |
| **Requirements for the borrower / sub-borrower** | * No negative credit history; * Have a stable income; * Debt burden should not exceed 70%. |
| **3. The procedure for granting a loan** | |
| **Required documents** | * Documents proving the identity of the seller and the buyer; * Cadastral documents of the acquired real estate; * Property appraisal report from an independent appraisal company. |