FINCA® Bank

THE CJSC "FINCA" BANK'S INTEREST RATES ON CONSUMER LOANS in soms* valid in accordance with the Minutes of the ALCO meeting #66/18 of August 13, 2018

Name of the loan product	The range of the loan amounts in Kyrgyz soms	Annual interest rate	Additional interest rate	Duration of the loan periods in months
Individual loan "Consumer"	12 500 – 150 000	31%	2,3%	3 – 18
	150 001 – 250 000	31%	2,3%	3 – 24

The range of the loan amounts	Effective interest rate*				
	3 months	**6 months**	**12 months**	**18 months**	**24 months**
12 500 – 150 000	56,06%	47,21%	42,05%	40,17%	-
150 001 – 250 000	54,16%	46,17%	41,49%	39,78%	38,90%

***For more detailed information and calculation of the total cost of the loan with the terms and conditions different from the ones specified above, including the effective interest rate and all client's expenses related to receiving a loan, please turn to the offices of the Bank.**

Tariffs on the Bank's loan-related services
valid in accordance with the Minutes of ALCO #06/17 of February 16, 2017 and of ALCO #51/18 of June 26, 2018

SERVICES		COMISSION FEE
Early loan repayment without the preliminary written notification 30 calendar days before the repayment date		3% of the early repaid principal amount of the loan
Early loan repayment with the preliminary written notification 30 calendar days before the repayment date		0% (zero per cent) per annum
Setting up a new payment schedule (due to the partial early loan repayment)		500 soms
Replacement of collateral/ Partial release of collateral (pledge of movables)		500 soms
Replacement of collateral/ Partial release of collateral (real estate property)	For loans to the amount up to and including 500 000 soms	500 soms
	For the loans to the amount more than 500 000 soms	1 500 soms
Certificate of the absence of debt		150 soms
Loan account statement/Certificate of the existence of indebtedness (once a month – free of charge)		150 soms
Rescheduling the payment date within the framework of 30 days		250 soms
Issuing other certificates		150 soms
Registration of the collateral with the Central Collateral Registration Office, making amendments to the registered collateral		30 soms
Providing information from the Unified State Register of Rights to claim in respect of the real estate property in the Central Collateral Registration Office		20 soms