

FOR LOAN CLIENTS

To achieve a certain Status, it's necessary to comply with the following terms and conditions

Eligibility criteria	Statuses		
	Silver	Gold	Platinum
Duration of cooperation with the CJSC "FINCA Bank" (starting from the moment of receiving the first loan)	12-36 months	37-60 months	61 months and more

- Beginning of the credit history - 01.01.2014
- Absence of active delinquency on a loan as of the present moment;
- Absence of delinquencies on loans (not more than 10 delinquencies with the total number of days not more than 30 throughout the whole period of borrowing);
- Absence of previously written off loans;
- The client is not blacklisted;
- If there was loan restructuring/ prolongation (other than due to COVID), counting of the credit history for the loyalty program shall be started from the moment of closing the loan on which the latest restructuring took place;
- Absence of a gap of more than 6 months between the previously received loans.

The privileges the client obtains	Statuses		
	Silver	Gold	Platinum
Providing a loan in the amount up to 250, 000 soms without any collateral	+	+	+
Decreased interest rate on loan comparing to the standard interest rate on the loan product (only on the loans disbursed in soms)	1%	1,5%	2%
Free maintenance of the FINCA ELCART payment card during 1 year	-	+	+
Providing an individual exchange rate in the course of currency exchange in the amount more than 2, 000 US dollars	+	+	+
Decrease in the tariffs on the SWIFT money transfer system	0%	0,05%	0,1%