

THE CJSC “FINCA” BANK’S INTEREST RATES ON LOANS in Russian roubles*
valid in accordance with the Minutes of the ALCO and the Tariff Committee meeting
of March 04, 2016

Product’s name	The range of the loan amounts in US dollars	Annual interest rate in US dollars	Effective interest rate, in US dollars	Additional interest rate	The loan terms (periods) in months
Group loans “Business” and “Ayil”	5 000 – 250 000	29.5 %	36.8 % and up	2 %	3 – 24
Individual loan “Express”	12 500 – 150 000	29.5 %	35.9 % and up	2 %	3 – 36
Individual loan “Micro”	150 001 – 2 000 000	29.5 %	35.2 % and up	2 %	3 – 60
Individual loan “Agro”	15 000 – 150 000	29.5 %	35.2 % and up and up	2 %	3 – 36
	150 001 – 2 000 000	29.5 %	40.21 % and up	2 %	3 – 60

*** The total cost of the loan which includes the effective interest rate computed in accordance with the regulation of the National Bank of the Kyrgyz Republic and all the client’s loan-related expenses will be calculated when the client comes to the bank.**

Tariffs on the Bank’s loan-related services

valid in accordance with the Minutes of ALCO #06/17 of February 16, 2017

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% per annum
Setting up a new payment schedule (due to the partial early loan repayment)	500 soms
Replacement of the collateral	500 soms
Partial relaxation of the collateral	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