

Terms of revolving credit individuals

	For payroll cards holders of the Bank	For all individuals
Loan currency:	KGS	
Type of credit line:	revolving	
Line amount:	up to 5 payrolls	up to 2 payrolls
Line period:	to 36 months	to 36 months
Interest rate:	<p>At Buyer's option:</p> <ul style="list-style-type: none"> - Fixed rate for the whole period - 24% per annum + <u>Cashback in the amount of 5% of the purchase</u> - The grace period rate up to 30 days - 0% since the date of the purchase or cash withdrawal by the 1st day of the following month. Within the main period - 27% per annum. 	<p>At Buyer's option:</p> <ul style="list-style-type: none"> - Fixed rate for the whole period - 26% per annum + <u>Cashback in the amount of 5% of the purchase</u> - The grace period rate up to 30 days - 0% since the date of the purchase or cash withdrawal by the 1st day of the following month. Within the main period - 29% per annum.
Arrangement fee:	absent	
Fee for issuing a revolving card:	absent	
Cash arrangement fee:	<p>With a free-cash payment, fee is absent</p> <p>By <u>Elcart</u> - 1% of the cash loan from ATM of any bank;</p> <p>By <u>VISA</u> – 1% within the Bank network and friendly network, 1,5% in other banks (min. 300 KGS)</p>	
Collateral:	to 100,000 KGS – without guarantee above 100,000 KGS – 1 guarantor; above 300,000 KGS	to 50,000 KGS – without guarantee above 50,000 KGS – 1 guarantor; above 100,000 KGS

	– real estate mortgage.	– real estate mortgage.
Loan repayment:	- Minimum payment - monthly 10% of the outstanding amount. - Advanced repayment at all reasonable time and in any amount without prior notice.	
Processing period and granting of loan:	<u>Elcart card</u> within 1 day since presenting all documents <u>VISA card</u> – within 3-4 days since presenting all documents	

Basic primary document package

	For participants of salary projects and holders of pension cards of “Bakai Bank” OJSC	For all customers
Loans up to 50 000 KGS	Passport	1) Passport; 2) Proof of income*.
Loans over 50 001 KGS to 100 000 KGS	1) Borrower's passport, his spouse, marriage certificate.	1) Borrower's passport, his spouse, marriage certificate; 2) The passport of the Guarantor, his spouse, marriage certificate; 3) Documents confirming the income of the Borrower and the Guarantor*.
Loans over 100 001 KGS	1) Borrower's passport, his spouse, marriage certificate; 2) The passport of the Guarantor, his spouse, marriage certificate; 3) Documents confirming the Guarantor's income*.	1) Borrower's passport, his spouse, marriage certificate; 2) The passport of the Guarantor, his spouse, marriage certificate; 3) Documents confirming the income of the Borrower and the Guarantor*.
*Certificate of income for the last 6-12 months / patent / IP certificate / pension certificate / other documents		

Calculation of effective annual percentage rate is by each case individually. The loan expert can give consultation.