



SHAREHOLDERS AND INVESTORS (/EN/TO-SHAREHOLDERS-AND-INVESTORS/)

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Car loan

Loan term

60 months

Grace period

6 months

Conditions About the loan

Documents

Calculator

Terms of loan

Car Loan, Primary Market

Up to 60 months, with a grace period of up to 6 months

Standard

Interest rate when paying the initial payment in the amount of 30% - 27% per annum; 40% - 25% per annum;

Employees of budget companies

Interest rate when paying the initial payment in the amount of 30% - 26% per annum; 40% - 24% per annum.

Salary Project Participants

Interest rate when paying the initial payment in the amount of 30% - 25% per annum; 40% - 23% per annum.

Under the Bank in the Workplace project

Interest rate when paying the initial payment in the amount of 30% - 24% per annum; 40% - 22% per annum.

Car Loan, Secondary Market

Up to 48 months, with a grace period of up to 3 months

Standard

Interest rate when paying the initial payment in the amount of 30% - 28% per annum; 40% - 26% per annum;

Employees of budget companies

Interest rate when paying the initial payment in the amount of 30% - 26% per annum; 40% - 24% per annum.

Salary Project Participants

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Interest rate when paying the initial payment in the amount of 30% - 25% per annum; 40% - 23% per annum.
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Under the Bank in the Workplace project

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Interest rate when paying the initial payment in the amount of 30% - 25% per annum; 40% - 23% per annum.
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Car loan for electric and hybrid vehicles based on a cooperation project in the primary market

Up to 48 months, with a grace period of up to 6 months

Standard

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Interest rate when paying the initial payment in the amount of 30% - 27% per annum; 40% - 25% per annum;
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Employees of budget companies

```
Interest rate when paying the initial payment in the amount of 30% - 25% per annum; 40% - 23% per annum.
```

Salary Project Participants

```
Interest rate when paying the initial payment in the amount of 30% - 24% per annum; 40% - 22% per annum.
```

Under the Bank in the Workplace project

Interest rate when paying the initial payment in the amount of 30% - 24% per annum; 40% - 22% per annum.

Loan Arrangements

A vehicle purchased with the loan;

Until the vehicle purchased with the loan is accepted as a pledge, the financially stable legal entity or an insurance policy for the loan default risk shall represent the guarantee.

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