

## HIRE PURCHASE CONSUMER LOAN

Shop home appliances, electronics, mobile phones, furniture and more through hire purchase with Kompanion Bank.

### Benefits:

- No downpayment
- No guarantee (for deals below KGS 100,000)

### To apply for this offer, you need to:

1. Collect documents (see the list below)
2. Choose your purchase and get your pay slip
3. Show up at any Kompanion Bank office
4. Upon approval, sign a purchase agreement with Kompanion Bank
5. Pick your purchase from a shop

### Documents you need to collect:

- Your passport, plus a passport of your spouse and your marriage certificate (if married)
- Other documents as requested by the Bank

| TERMS & CONDITIONS                  |   |
|-------------------------------------|---|
| <b>Target clients</b>               | Individuals and the self-employed aged 18 to 68.  |
| <b>Criteria</b>                     | Pensioners having accounts with other banks need to open a pension account with Kompanion Bank when applying for this loan.<br><br><i>* For pensioners, monthly payments will be deducted from their pension accounts (after receiving a relevant letter of consent from a client).</i> |
| <b>Purpose</b>                      | Purchase of durable goods: <ul style="list-style-type: none"><li>• Furniture</li><li>• PCs, laptops</li><li>• Home appliances</li><li>• Mobile phones, tablets and gadgets</li><li>• Sports gear (except for sportswear)</li><li>• Other</li></ul>                                      |
| <b>Amount</b>                       | From KGS 2,000 through KGS 150,000<br>From KGS 2,000 through KGS 30,000 (for pensioners)  |
| <b>Length</b>                       | From 3 to 24 months   |
| <b>Nominal annual interest rate</b> | 28% per annum   |
| <b>Effective interest rate</b>      | From 32.4%  |

