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|  |  |  | |  | |  |  | |  |  |  |  | **Jamg’armali omonatning asosiy shartlari to‘g‘risidagi**  **axborot VARAQASI** | | | | | | | | | | | | | | |  | |  | |  |  |  | |  | | | | | | | | | | | | | | | | | | | | | | | | | | |  | |  | |  |  | | | | |  | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |  | |  | |  | |  | |  | |  | | | | | | |  | | | | | |  | |
| Tijorat bankining nomi, rasmiy veb-sayti, telefon raqamlari | | | | | | | | | | | | | | | | “Biznesni rivojlantirish banki” ATB  Sayt: www.brb.uz  Email: headoffice@brb.uz  Tel: (78) 150-00-55 Tel: 1254 | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | |  | | |  | | |  | |  | | | |  |  | | | | | | | | | | | |  | | | | | | |  | |  | |  | | | | |  | | |  | | |  | |  | | |  | | |  | | | | | | | | | | | | | | |  | | | | | |  | |  | |  | |
| **1-bo‘lim. Omonatning asosiy shartlari** | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | |  | | |  | | |  | |  | | | |  |  | | | | | | | | | | | |  | | | | | | |  | |  | |  | | | | |  | | |  | | |  | |  | | |  | | |  | | | | | | | | | | | | | | |  | | | | | |  | |  | |  | |
| 1. Omonat nomi | | | | | | | | | | | | | | | | “Istiqbol” jamg’arma omonati | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | |  | | |  | | |  | |  | | | |  |  | | | | | | | | | | | |  | | | | | | |  | |  | |  | | | | |  | | |  | | |  | |  | | |  | | |  | | | | | | | | | | | | | | |  | | | | | |  | |  | |  | |
| 2. Omonatning valyutasi | | | | | | | | | | | | | | | | Milliy valyutada | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | |  | | |  | | |  | |  | | | |  |  | | | | | | | | | | | |  | | | | | | |  | |  | |  | | | | |  | | |  | | |  | |  | | |  | | |  | | | | | | | | | | | | | | |  | | | | | |  | |  | |  | |
| 3. Omonat bo‘yicha yillik foiz stavkasi (agar omonat bo‘yicha yillik foiz stavkasi differensiallashgan yoki omonatni rasmiylashtirish usuliga bog‘liq bo‘lsa, har biri alohida ko‘rsatiladi) | | | | | | | | | | | | | | | | Bank ofislari orqali yillik 24 (yigirma to’rt) foiz,  Bankning mobil ilovasi orqali 25 (yigirma besh) foiz stavkasida | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | |  | | |  | | |  | |  | | | |  |  | | | | | | | | | | | |  | | | | | | |  | |  | |  | | | | |  | | |  | | |  | |  | | |  | | |  | | | | | | | | | | | | | | |  | | | | | |  | |  | |  | |
| 4. Omonat bo‘yicha hisoblangan foizlarni kapitalizatsiyasi mavjudligi (hisoblangan foizni asosiy mablag‘ga qo‘shib qayta foiz hisoblash) | | | | | | | | | | | | | | | | Foizlar oylik kapitalizatsiya qilinmaydi | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | |  | | |  | | |  | |  | | | |  |  | | | | | | | | | | | |  | | | | | | |  | |  | |  | | | | |  | | |  | | |  | |  | | |  | | |  | | | | | | | | | | | | | | |  | | | | | |  | |  | |  | |
| 5. Omonatning muddati | | | | | | | | | | | | | | | | 24 (yigirma to’rt) oy | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | |  | | |  | | |  | |  | | | |  |  | | | | | | | | | | | |  | | | | | | |  | |  | |  | | | | |  | | |  | | |  | |  | | |  | | |  | | | | | | | | | | | | | | |  | | | | | |  | |  | |  | |
| 6. Omonatga qo‘yiladigan mablag‘ning eng kam miqdori (agar mavjud bo‘lsa) | | | | | | | | | | | | | | | | 500 000 (Besh yuz ming) so’m | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | |  | | |  | | |  | |  | | | |  |  | | | | | | | | | | | |  | | | | | | |  | |  | |  | | | | |  | | |  | | |  | |  | | |  | | |  | | | | | | | | | | | | | | |  | | | | | |  | |  | |  | |
| 7. Omonat bo‘yicha foizlarni to‘lash davriyligi | | | | | | | | | | | | | | | | Har oyda | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | |  | | |  | | |  | |  | | | |  |  | | | | | | | | | | | |  | | | | | | |  | |  | |  | | | | |  | | |  | | |  | |  | | |  | | |  | | | | | | | | | | | | | | |  | | | | | |  | |  | |  | |
| 8. Omonatni rasmiylashtirish usuli (onlayn yoki bankka tashrif buyurish orqali) | | | | | | | | | | | | | | | | Bank ofislari va Bankning mobil ilovasi orqali | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | |  | | |  | | |  | |  | | | |  |  | | | | | | | | | | | |  | | | | | | |  | |  | |  | | | | |  | | |  | | |  | |  | | |  | | |  | | | | | | | | | | | | | | |  | | | | | |  | |  | |  | |
| 9. Qo‘shimcha mablag‘ kiritish imkoniyati | | | | | | | | | | | | | | | | Dastlabki 6 oy davomida mumkin | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | |  | | |  | | |  | |  | | | |  |  | | | | | | | | | | | |  | | | | | | |  | |  | |  | | | | |  | | |  | | |  | |  | | |  | | |  | | | | | | | | | | | | | | |  | | | | | |  | |  | |  | |
| 10. Avtouzaytirish (omonat muddati tugaganda omonat muddatini bank tomonidan bir tomonlama uzaytirish) | | | | | | | | | | | | | | | | Mavjud emas | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | |  | | |  | | |  | |  | | | |  |  | | | | | | | | | | | |  | | | | | | |  | |  | |  | | | | |  | | |  | | |  | |  | | |  | | |  | | | | | | | | | | | | | | |  | | | | | |  | |  | |  | |
| 11. Boshqa shartlar | | | | | | | | | | | | | | | |  | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | |  | | |  | | |  | |  | | | |  |  | | | | | | | | | | | |  | | | | | | |  | |  | |  | | | | |  | | |  | | |  | |  | | |  | | |  | | | | | | | | | | | | | | |  | | | | | |  | |  | |  | |
| **2-bo‘lim. Boshqa muhim shartlar** | | | | | | | | | | | | | | | | | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | |  | | |  | | |  | |  | | | |  |  | | | | | | | | | | | |  | | | | | | |  | |  | |  | | | | |  | | |  | | |  | |  | | |  | | |  | | | | | | | | | | | | | | |  | | | | | |  | |  | |  | |
| 1. Omonatga qo‘yilgan pul mablag‘larini omonat muddati tugagunga qadar qisman yechib olish imkoniyatining mavjudligi | | | | | | | | | | | | | | | | Omonat shartnomasi shartlariga asosan dastlabki va qo'shimcha kirim qilingan mablag'larning 50 (ellik) foizigacha bo'lgan miqdordagi pul mablag'larini qisman yechib olish mumkin. | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | |  | | |  | | |  | |  | | | |  |  | | | | | | | | | | | |  | | | | | | |  | |  | |  | | | | |  | | |  | | |  | |  | | |  | | |  | | | | | | | | | | | | | | |  | | | | | |  | |  | |  | |
| 2. Omonat shartnomasini muddatidan oldin bekor qilish tartibi | | | | | | | | | | | | | | | | Omonat mablag‘ining 50 (ellik) foizidan oshgan qismi omonatchi tomonidan qisman yoki to’liq qaytarib olinganda shartnoma shartlari buzilgan hisoblanadi va omonat mablag’i haqiqatda to’liq saqlangan kunlar uchun foizlar yillik quyidagi shartlar asosida to’lab beriladi:  **1 kundan – 30 kungacha** talab qilib olinganda omonatning haqiqatda saqlangan to‘liq kunlar uchun, bank ofislarida yillik 0%, bankning mobil ilovasi orqali onlayn tarzda ochilgan hisobvaraqlarga yillik 1%  miqdorida;  **31 kundan – 180 kungacha** talab qilib olinganda omonatning haqiqatda saqlangan to‘liq kunlar uchun, bank ofislarida yillik 14%, bankning mobil ilovasi orqali onlayn tarzda ochilgan hisobvaraqlarga yillik 15% miqdorida;  **181 kundan – 365 kungacha** talab qilib olinganda omonatning haqiqatda saqlangan to‘liq kunlar uchun, bank ofislarida yillik 18%, bankning mobil ilovasi orqali onlayn tarzda ochilgan hisobvaraqlarga yillik 19% miqdorida;  **366 kundan-550 kungacha** talab qilib olinganda omonatning haqiqatda saqlangan to‘liq kunlar uchun, bank ofislarida yillik 19%, bankning mobil ilovasi orqali onlayn tarzda ochilgan hisobvaraqlarga yillik 20% miqdorida; | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | |  | | |  | | |  | |  | | | |  |  | | | | | | | | | | | |  | | | | | | |  | |  | |  | | | | |  | | |  | | |  | |  | | |  | | |  | | | | | | | | | | | | | | |  | | | | | |  | |  | |  | |
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| **Omonat qo‘yishga rozi bo‘lishdan oldin diqqat bilan o‘rganib chiqing!** | | | | | | | | | | | | | | | | | | | | |  |  |  |  | |  |  | |  | |  | | | |  | | | |  |  |  |  | |  |  | |  |  | | |  | |  | |  |  | | | | |  |  | |  | |  | | |  |  | |  | |  |  |  |  | |  | |  | |  | |  |  | |  |  | |  |  | |  | |  |  | |  |  | |  | |  | |  | |  | |  | |  | |  |  | |  | |  | |  | |  | |  | |  |
| Siz omonatning shartlari, omonat bo‘yicha foiz daromadlari va hisob-kitoblar tartibi to‘g‘risida, shuningdek huquqlaringiz va majburiyatlaringiz, Sizga tushunarsiz bo‘lgan boshqa masalalar yuzasidan bankdan to‘liq va batafsil ma’lumot olishga haqlisiz. | | | | | | | | | | | | | | | | | | | | |  |  |  |  | |  |  | |  | |  | | | |  | | | |  |  |  |  | |  |  | |  |  | | |  | |  | |  |  | | | | |  |  | |  | |  | | |  |  | |  | |  |  |  |  | |  | |  | |  | |  |  | |  |  | |  |  | |  | |  |  | |  |  | |  | |  | |  | |  | |  | |  | |  |  | |  | |  | |  | |  | |  | |  |
| Agar Sizda shikoyatlar mavjud bo‘lsa, u holda Siz murojaatingizni +998 78 150 00 55 raqamli telefonga yoki bankning Alisher Navoiy ko'chasi 18 A uy manzilga yoki [headoffice@brb.uz](mailto:headoffice@brb.uz) elektron manzilga jo‘natishingiz mumkin.  *\* Mazkur varaqa omonat shartnomasi yoki omonat olish uchun buyurtmanoma o‘rnini bosmaydi, aksincha turli banklarning omonat shartlarini taqqoslashga va kerakli tanlovni amalga oshirishga yordam beradi.* | | | | | | | | | | | | | | | | | | | | |  |  |  |  | |  |  | |  | |  | | | |  | | | |  |  |  |  | |  |  | |  |  | | |  | |  | |  |  | | | | |  |  | |  | |  | | |  |  | |  | |  |  |  |  | |  | |  | |  | |  |  | |  |  | |  |  | |  | |  |  | |  |  | |  | |  | |  | |  | |  | |  | |  |  | |  | |  | |  | |  | |  | |  |