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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 | | | | | | | | | | | | | | | | “Kunlik daromad” jamg‘armali 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 ofislarida (offlayn) - 22%  Bank mobil ilovasi orqali (onlayn) - 23% | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | |  | | |  | | |  | |  | | | |  |  | | | | | | | | | | | |  | | | | | | |  | |  | |  | | | | |  | | |  | | |  | |  | | |  | | |  | | | | | | | | | | | | | | |  | | | | | |  | |  | |  | |
| 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 | | | | | | | | | | | | | | | | 13 (o‘n uch) oy | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | |  | | |  | | |  | |  | | | |  |  | | | | | | | | | | | |  | | | | | | |  | |  | |  | | | | |  | | |  | | |  | |  | | |  | | |  | | | | | | | | | | | | | | |  | | | | | |  | |  | |  | |
| 6. Omonatga qo‘yiladigan mablag‘ning eng kam miqdori (agar mavjud bo‘lsa) | | | | | | | | | | | | | | | | 100 000 (bir yuz ming) so’m | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | |  | | |  | | |  | |  | | | |  |  | | | | | | | | | | | |  | | | | | | |  | |  | |  | | | | |  | | |  | | |  | |  | | |  | | |  | | | | | | | | | | | | | | |  | | | | | |  | |  | |  | |
| 7. Omonat bo‘yicha foizlarni to‘lash davriyligi | | | | | | | | | | | | | | | | Foizlar har kunlik hisoblanadi va mijoz  nomiga ochilgan talab qilib olinguncha  deposit hisobvarag‘ida saqlanadi. | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | |  | | |  | | |  | |  | | | |  |  | | | | | | | | | | | |  | | | | | | |  | |  | |  | | | | |  | | |  | | |  | |  | | |  | | |  | | | | | | | | | | | | | | |  | | | | | |  | |  | |  | |
| 8. Omonatni rasmiylashtirish usuli (onlayn yoki bankka tashrif buyurish orqali) | | | | | | | | | | | | | | | | Bank ofislari yoki bankning mobil ilovasi  orqali | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | |  | | |  | | |  | |  | | | |  |  | | | | | | | | | | | |  | | | | | | |  | |  | |  | | | | |  | | |  | | |  | |  | | |  | | |  | | | | | | | | | | | | | | |  | | | | | |  | |  | |  | |
| 9. Qo‘shimcha mablag‘ kiritish imkoniyati | | | | | | | | | | | | | | | | Mavjud | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | |  | | |  | | |  | |  | | | |  |  | | | | | | | | | | | |  | | | | | | |  | |  | |  | | | | |  | | |  | | |  | |  | | |  | | |  | | | | | | | | | | | | | | |  | | | | | |  | |  | |  | |
| 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 | | | | | | | | | | | | | | | | Omonatchi tomonidan omonatga qo‘yilgan mablag‘ning eng kam miqdori 100 000 (bir yuz ming) so‘mgacha bo‘lgan qismi bir yoki bir necha marta bo‘lib muddatidan oldin qaytarib olish mumkin. Omonat mablag‘i saqlangan kunlar uchun bank ofislarida yillik 22%, bank mobil ilovasi orqali esa 23% miqdorida to‘lanadi. | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | |  | | |  | | |  | |  | | | |  |  | | | | | | | | | | | |  | | | | | | |  | |  | |  | | | | |  | | |  | | |  | |  | | |  | | |  | | | | | | | | | | | | | | |  | | | | | |  | |  | |  | |
| 2. Omonat shartnomasini muddatidan oldin bekor qilish tartibi | | | | | | | | | | | | | | | | Omonatning to‘liq miqdori muddatidan oldin qaytarib olinganda omonat sharti buzilgan hisoblanadi.  Omonatning to‘liq miqdori saqlash  muddatidan oldin qaytarib olinganda, omonatga hisoblangan hamda to‘lab berilgan foizlar omonat summasidan chegirib qolinmaydi, omonat saqlash davrida kunlik hisoblangan foizlar ham to‘lab beriladi.  Omonat mablag‘i saqlash muddatiga qarab foizlar to‘liq saqlangan kunlar uchun bank ofislarida yillik 22%, bank mobil  ilovasi orqali 23% miqdorida to‘lanadi. | | | | | | | | |  | | | | | | | | | | | | | | | | | | | | |  | | |  | | |  | |  | | | |  |  | | | | | | | | | | | |  | | | | | | |  | |  | |  | | | | |  | | |  | | |  | |  | | |  | | |  | | | | | | | | | | | | | | |  | | | | | |  | |  | |  | |
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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.* | | | | | | | | | | | | | | | | | | | | |  |  |  |  | |  |  | |  | |  | | | |  | | | |  |  |  |  | |  |  | |  |  | | |  | |  | |  |  | | | | |  |  | |  | |  | | |  |  | |  | |  |  |  |  | |  | |  | |  | |  |  | |  |  | |  |  | |  | |  |  | |  |  | |  | |  | |  | |  | |  | |  | |  |  | |  | |  | |  | |  | |  | |  |