

Yangi avtomobillar uchun avtokredit — Mahsulot pasportiga 1- ilova

Tahrir: v1.1 • 01.07.2026-yildan boshlab amal qiladi.

1. ADM tariflari — Kia · Chery · Haval · Changan

ADM Credit (9%) — Roodell, GWM, Changan

Muddat, oy	BB 25%	BB 30%	BB 40%	BB 50%	BB 60%	BB 70%
6	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
12	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
18	8.0%	7.0%	4.0%	0.0%	0.0%	0.0%
24	11.5%	10.0%	7.0%	2.5%	0.0%	0.0%
30	13.0%	12.5%	10.5%	7.0%	2.5%	0.0%
36	14.5%	12.5%	10.5%	7.0%	2.5%	0.0%
48	16.0%	13.5%	11.5%	9.0%	5.0%	5.0%
60	17.0%	14.5%	12.5%	10.0%	6.0%	6.0%

Roodell I, Haval I, Changan I (11%)

Muddat, oy	BB 25%	BB 30%	BB 40%	BB 50%	BB 60%	BB 70%
6	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
12	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
18	2.5%	2.5%	1.5%	0.0%	0.0%	0.0%
24	9.0%	4.0%	2.5%	1.0%	0.0%	0.0%
30	11.0%	8.5%	5.0%	2.5%	1.0%	0.0%
36	13.0%	8.5%	5.0%	2.5%	1.0%	0.0%
48	14.5%	10.0%	7.5%	3.5%	1.5%	1.5%
60	16.0%	11.0%	9.0%	5.5%	2.0%	2.0%

Roodell II (17%)

Muddat, oy	BB 25%	BB 30%	BB 40%	BB 50%	BB 60%	BB 70%
6	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
12	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
18	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
24	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
30	5.0%	0.0%	0.0%	0.0%	0.0%	0.0%
36	7.5%	0.0%	0.0%	0.0%	0.0%	0.0%
48	10.5%	2.0%	0.0%	0.0%	0.0%	0.0%
60	12.5%	3.5%	0.0%	0.0%	0.0%	0.0%

2. Retail tariflari

Retail 0

Muddat, oy	BB ≥25%	BB ≥30%	BB ≥40%	BB ≥50%	BB ≥60%	BB ≥70%
6	22.5%	22.5%	22.5%	22.0%	21.5%	21.5%
12	22.5%	22.5%	22.5%	22.0%	21.5%	21.5%
18	22.5%	22.5%	22.5%	22.0%	21.5%	21.5%
24	22.5%	22.5%	22.5%	22.0%	21.5%	21.5%
30	22.5%	22.5%	22.5%	22.0%	21.5%	21.5%
36	22.5%	22.5%	22.5%	22.0%	21.5%	21.5%
48	22.5%	22.5%	22.5%	22.0%	21.5%	21.5%
60	22.5%	22.5%	22.5%	22.0%	21.5%	21.5%

Retail 1

Muddat, oy	BB ≥25%	BB ≥30%	BB ≥40%	BB ≥50%	BB ≥60%	BB ≥70%
6	24.5%	24.5%	23.5%	22.5%	22.0%	22.0%
12	24.5%	24.5%	23.5%	22.5%	22.0%	22.0%
18	24.5%	24.5%	23.5%	22.5%	22.0%	22.0%
24	24.5%	24.5%	23.5%	22.5%	22.0%	22.0%
30	24.5%	24.5%	23.5%	22.5%	22.0%	22.0%
36	24.5%	24.5%	23.5%	22.5%	22.0%	22.0%
48	24.5%	24.5%	23.5%	22.5%	22.0%	22.0%
60	24.5%	24.5%	23.5%	22.5%	22.0%	22.0%

Retail 2

Muddat, oy	BB ≥25%	BB ≥30%	BB ≥40%	BB ≥50%	BB ≥60%	BB ≥70%
6	27.5%	27.5%	26.5%	25.5%	25.0%	25.0%
12	27.5%	27.5%	26.5%	25.5%	25.0%	25.0%
18	27.5%	27.5%	26.5%	25.5%	25.0%	25.0%
24	27.5%	27.5%	26.5%	25.5%	25.0%	25.0%
30	27.5%	27.5%	26.5%	25.5%	25.0%	25.0%
36	27.5%	27.5%	26.5%	25.5%	25.0%	25.0%
48	27.5%	27.5%	26.5%	25.5%	25.0%	25.0%
60	27.5%	27.5%	26.5%	25.5%	25.0%	25.0%

Retail 3

Muddat, oy	BB ≥25%	BB ≥30%	BB ≥40%	BB ≥50%	BB ≥60%	BB ≥70%
6	29.5%	29.5%	28.5%	27.5%	27.0%	27.0%
12	29.5%	29.5%	28.5%	27.5%	27.0%	27.0%

Muddat, oy	BB ≥25%	BB ≥30%	BB ≥40%	BB ≥50%	BB ≥60%	BB ≥70%
18	29.5%	29.5%	28.5%	27.5%	27.0%	27.0%
24	29.5%	29.5%	28.5%	27.5%	27.0%	27.0%
30	29.5%	29.5%	28.5%	27.5%	27.0%	27.0%
36	29.5%	29.5%	28.5%	27.5%	27.0%	27.0%
48	29.5%	29.5%	28.5%	27.5%	27.0%	27.0%
60	29.5%	29.5%	28.5%	27.5%	27.0%	27.0%

3. Zeekr tariflari

Muddat, oy	BB ≥25%	BB ≥30%	BB ≥40%	BB ≥50%	BB ≥60%	BB ≥70%
6	9.0%	7.5%	3.5%	0.0%	0.0%	0.0%
12	16.0%	15.5%	12.5%	0.0%	0.0%	0.0%
18	18.5%	18.0%	16.0%	13.5%	11.0%	0.0%
24	20.0%	19.5%	18.0%	15.5%	14.0%	10.5%
30	21.0%	20.0%	19.0%	16.5%	15.0%	12.0%
36	21.5%	21.0%	19.5%	17.5%	16.5%	14.0%
48	22.0%	22.0%	20.5%	19.0%	18.0%	16.0%
60	22.5%	22.5%	21.0%	19.5%	18.5%	17.0%

4. Jetour · Soueast tariflari

Tarif - 4%

Muddat, oy	25% dan	30% dan	40% dan	50% dan
12	12.0%	10.5%	6.0%	0.0%
18	16.0%	15.0%	12.0%	7.5%
24	18.5%	17.5%	15.0%	11.5%
36	20.0%	19.5%	18.5%	15.5%
48	21.0%	20.5%	20.0%	17.5%
60	22.0%	21.5%	20.5%	18.5%

Tarif - 8%

Muddat, oy	25% dan	30% dan	40% dan	50% dan
12	5.5%	3.0%	0.0%	0.0%
18	11.0%	9.5%	6.0%	0.0%
24	15.0%	13.5%	10.0%	5.5%
36	18.0%	17.0%	14.5%	11.0%
48	19.0%	18.5%	17.0%	14.5%
60	20.0%	19.5%	18.5%	16.0%

Tarif - 11%

Muddat, oy	25% dan	30% dan	40% dan	50% dan
12	0.0%	0.0%	0.0%	0.0%
18	6.0%	4.5%	0.0%	0.0%
24	10.0%	8.5%	4.0%	0.0%
36	14.5%	13.5%	10.0%	6.0%
48	17.0%	16.0%	13.5%	10.0%
60	18.0%	17.0%	15.0%	12.0%

Tarif - 12%

Muddat, oy	25% dan	30% dan	40% dan	50% dan
12	0.0%	0.0%	0.0%	0.0%
18	0.0%	0.0%	0.0%	0.0%
24	7.5%	6.0%	0.0%	0.0%
36	14.5%	13.5%	10.5%	6.0%
48	17.5%	16.5%	14.0%	11.5%
60	19.5%	18.5%	16.0%	14.5%

Tarif - 14%

Muddat, oy	25% dan	30% dan	40% dan	50% dan
12	0.0%	0.0%	0.0%	0.0%
18	0.0%	0.0%	0.0%	0.0%
24	6.0%	4.5%	0.0%	0.0%
36	13.0%	12.0%	8.5%	5.0%
48	16.0%	15.0%	12.5%	10.0%
60	18.0%	17.0%	14.5%	13.0%

Tarif - 15%

Muddat, oy	25% dan	30% dan	40% dan	50% dan
12	0.0%	0.0%	0.0%	0.0%
18	0.0%	0.0%	0.0%	0.0%
24	5.5%	4.0%	0.0%	0.0%
36	12.5%	11.5%	8.0%	0.0%
48	15.5%	14.5%	12.0%	9.5%
60	17.5%	16.5%	14.0%	12.5%

Tarif - 18%

Muddat, oy	25% dan	30% dan	40% dan	50% dan
12	0.0%	0.0%	0.0%	0.0%
18	0.0%	0.0%	0.0%	0.0%
24	0.0%	0.0%	0.0%	0.0%
36	10.5%	9.5%	0.0%	0.0%
48	13.5%	12.5%	10.0%	7.5%
60	15.5%	14.5%	12.0%	10.5%

Tarif - 19%

Muddat, oy	25% dan	30% dan	40% dan	50% dan
12	0.0%	0.0%	0.0%	0.0%
18	0.0%	0.0%	0.0%	0.0%
24	0.0%	0.0%	0.0%	0.0%
36	10.0%	9.0%	0.0%	0.0%
48	13.0%	12.0%	9.5%	0.0%
60	15.0%	14.0%	11.5%	10.0%

5. Belgilangan muddatlarga va boshqa talablarga rioya qilmaganlik uchun qayta ko'rib chiqilgan javobgarlik

Talablarga rioya qilmaslik	Javobgarlik turi	Qiymat	Holat
Asosiy qarzni (AQ) o'z vaqtida to'lamaslik	Penya	kechiktirilgan har bir kun uchun qarz summasining 0,1 foizi	1,5 barobar oshirilgan stavka o'rniga qo'llaniladi (Pasport v1.0)
Kredit bo'yicha foizlarni o'z vaqtida to'lamaslik	Penya	muddati o'tgan har bir kun uchun muddati o'tgan foizlar summasining 1,0 foizi, biroq muddati o'tgan foizlar summasining 50 foizidan ko'p bo'lmagan miqdorda	O'zgarishsiz
Har bir kechiktirish holati uchun belgilangan jarima	Jarima	100 000 so'm	Yangi
Texnik ko'rik va monitoring uchun avtomobilni ko'zdan kechirishga ruxsat bermaslik	Jarima	Garov qiymatidan 1 foiz	Yangi
Garov ashyosi yo'qolgan taqdirda yangi garovni taqdim etmaslik	Penya	kuniga garov qiymatidan 0,1 foiz	Yangi
Avtomobilni YHXBBda ro'yxatdan o'tkazmaslik (shartnoma tuzilgan sanadan boshlab 16-kalendar kundan boshlab texnik pasport taqdim etilgunga qadar)	Penya	kuniga qarz summasidan 0,1 foiz	Yuqori stavkani quyidagilarning eng past stavkasi bilan almashtiriladi: (stavka+20 foiz bandi, 40% yillik) (Pasport v1.0). Jarayon muddatlari o'zgarishsiz: shartnoma sanasidan boshlab 10 kalendar kun ichida YHXBBda ro'yxatdan o'tkazish;

Talablarga rioya qilmaslik	Javobgarlik turi	Qiymat	Holat
			ro'yxatdan o'tkazilgan sanadan boshlab 5 kalendar kun ichida polis va texnik pasportni bankka taqdim etish.