

Customer Rights

- The customer has the right to take a loan and use it for specific purposes.
- To partially or fully repay the loan amount in accordance with the terms provided in the small loan agreement, without unstable repayments before the specified deadline.
- The right to refuse a demand based on the obligation, in accordance with the legislation of the Republic of Tajikistan.
- In the case of early repayment, pay interest on the loan for the actual days of use.
- Exercise other rights provided by the legislation of the Republic of Tajikistan or the small loan agreement.

Measures for non-compliance with the terms of the small loan agreement:

- In the case of a borrower's failure to repay the loan on time, MCF "IMON" has the right to impose a penalty of 20% (twenty percent) annually for each day of delay.
- To ensure compliance with the terms of the small loan agreement, MCF "IMON" may require the borrower to sell the collateral property.
- MCF "IMON" has the right to demand that the borrower sell the collateral property to cover all obligations under the small loan agreement if the amount received from the sale of the pledged property is insufficient to meet Fund's requirements.
- In the case of partial or complete failure by the borrower to fulfill obligations under the small loan agreement, MCF "IMON", as a responsibility measure, has the right to provide information about the borrower to the "Credit Bureau of Tajikistan".
- Service fees and other payments at MCF "IMON" are not charged in connection with the provision of a loan (except for the Islamic Banking window).

To obtain accurate and reliable information about your rights, you can contact us through the following methods:

- Call at +992-92-822-23-53 or +992-48-701-33-33 during Fund's working hours. Our staff are ready to answer all your questions;
- Social networks and messengers. We are available on Facebook, Instagram, Telegram, Viber (at +992-92-822-23-53);
- The official website of MCF "IMON" <https://mcf-imon.tj>
- Consultations from our staff. Visit our head office or the nearest service centers, and you will receive quality advice.