

## DEPOSITS FOR NATURAL PERSONS AND LEGAL ENTITIES (effective since 26 May 2020)

Deposit type	Currency	1 months	3 months	6 months	9 months	12 months	18 months	24 months	36 months
<b>Savings</b>	KGS soms	-	-	4%	6%	7%	8%	9%	-
	US Dollars	-	-	0,5%	1%	1,5%	1,5%	2%	-

- minimum deposit amount is 1,000 KG soms, 50 US dollars;
- interest payment at the end of the term;
- unlimited deposit replenishment;
- partial withdrawal of funds is not provided;
- automatic extension for the same period at the rate effective at the moment of extension;
- in case of early termination of the deposit, interest is accrued at the deposit rate on demand / current account.

Deposit type	Currency	1 months	3 months	6 months	9 months	12 months	18 months	24 months	36 months
<b>Classic</b>	KGS soms	1%	3%	5%	7%	8%	9%	10%	10,5%
	US Dollars	-	-	0,5	1%	1,5%	1,5%	2%	2%

- minimum deposit amount is 1,000 KG soms, 50 US dollars;
- monthly payment of interest;
- automatic extension for the same period at the rate effective at the moment of extension;
- replenishment and partial withdrawal of funds are not provided;
- in case of early deposit withdrawal interest is accrued as follows:

up to 3 months	more than 3 months and up to 6 months	more than 6 months and up to 9 months	more than 9 months and up to 12 months	more than 12 months
at the rate of 0%	3 months deposit rate	6 months deposit rate	9 months deposit rate	12 months deposit rate

Deposit type	Currency	1 months	3 months	6 months	9 months	12 months	18 months	24 months	36 months
<b>Premium</b>	KGS soms	-	4%	6%	8%	9%	10%	11%	11%
	US Dollars	-	-	-	-	2%	2%	2,5%	2,5%
	Euro	-	-	-	-	1%	-	-	-

- minimum deposit amount is 100,000 KG soms, 2,000 US dollars, 50,000 Euros;
- interest payment at the end of the term;
- replenishment and partial withdrawal of funds are not provided;
- in case of early termination of the deposit, interest is accrued at the deposit rate on demand / current account;
- automatic extension for a similar period at the rate effective at the moment of extension.

Deposit type	Currency	1 months	3 months	6 months	9 months	12 months	18 months	24 months	36 months
<b>Kelechek</b>	KGS soms	-	-	-	-	-	-	9%	10%
	US Dollars	-	-	-	-	-	-	1%	2%

- The deposit is opened upon presentation of the child's Birth Certificate;
- deposit is opened only for individuals under the age of 18;
  - minimum deposit amount is 1,000 KG soms, 50 US dollars;
  - interest payment at the end of the term. Interest capitalization is every 12 months;
  - monthly deposit replenishment (per calendar month) for the amount of not more than 50,000 KG soms, 1,000 US dollars;
  - partial withdrawal of funds is not provided;
  - in case of early termination of the deposit, interest is accrued at the deposit rate on demand / current account;

### Note for all deposit types:

- 1) The said interest rates are annual. The effective interest rate on KGS deposits is from 1% to 11.4% per annum, in US dollars from 0.5% to 3.5% per annum, in Euros 1% per annum, depending on the terms of the deposit. Depending on the amount of deposit replenishment, the effective interest rate may increase.
- 2) Interest rates remain fixed throughout the term of the Bank Deposit Agreement.
- 3) When opening a deposit in US dollars for a period of 12 months or more, pensioners and veterans of the Second World War, upon presentation of the relevant document, will be provided with additional 1 (one) percentage point to the established rate.

The rate on demand deposits / settlement account is 0% per annum.