

**FIXED-TERM DEPOSITIS FOR INDIVIDUALS AND LEGAL ENTITIES** (valid from [20.05.2022](#))

Deposit type	Currency	1 month	3 months	6 months	9 months	12 months	18 months	24 months	36 months
<b>Savings</b>	KG Som	-	-	8,5%	11%	14,5%	14,5%	14,5%	-
	US Dollar	-	-	1%	1,5%	2%	2%	2,5%	-

- minimum deposit amount is 1 000 KG Soms, 50 US Dollars;
- interest is paid at the end of the period;
- replenishment of the deposit stops 60 days before the end of the Deposit Period;
- partial withdrawal of funds is not provided;
- automatic prolongation is provided for a similar period at the rate in effect at the time of prolongation;
- in case of early termination of the deposit, the remuneration is charged at the rate of the demand deposit/settlement account deposits.

Deposit type	Currency	1 month	3 months	6 months	9 months	12 months	18 months	24 months	36 months
<b>Classic</b>	KG Som	3%	5%	9,5%	11,5%	15%	15%	15%	15%
	US Dollar	-	-	1,5%	2%	2,5%	2,5%	3%	3%

- minimum deposit amount is 1 000 KG Soms, 50 US Dollars;
- interest is paid on a monthly basis;
- replenishment and partial withdrawal of funds are not provided;
- automatic prolongation is provided for a similar period at the rate in effect at the time of prolongation;
- in case of early withdrawal of the deposit, interest is charged according to the following scheme:

up to 3 months	over 3 months up to 6 months	over 6 months up to 9 months	over 9 months up to 12 months	over 12 months
<i>Rate 0%</i>	<i>deposit rate for 3 months</i>	<i>deposit rate for 6 months</i>	<i>deposit rate for 9 months</i>	<i>deposit rate for 12 months</i>

Deposit type	Currency	1 month	3 months	6 months	9 months	12 months	18 months	24 months	36 months
<b>Premium</b>	KG Som	-	6%	10%	12%	15%	15%	15%	15%
	US Dollar	-	-	-	-	3%	3%	3,5%	3,5%
	Euro	-	-	-	-	1%	-	-	-

- minimum deposit amount is 5 000 000 KG Soms, 50 000 US Dollars, 50 000 Euros;
- interest is paid at the end of the period;
- replenishment and partial withdrawal of funds are not provided;
- automatic prolongation is provided for a similar period at the rate in effect at the time of prolongation;
- in case of early termination of the deposit, the remuneration is charged at the rate of the demand deposit/settlement account deposits.

Deposit type	Currency	1 month	3 months	6 months	9 months	12 months	18 months	24 months	36 months
<b>Kelechek</b>	KG Som	-	-	-	-	-	-	13%	14%
	US Dollar	-	-	-	-	-	-	1%	2%

- 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 is paid at the end of the period. Interest capitalization is made every 12 months;
- replenishment of the deposit is possible with a following restriction:
  - ✓ monthly (for a calendar month) in the amount not exceeding 100,000 KG Soms, 1,000 US Dollars.
- partial withdrawal of funds is not provided;
- in case of early termination of the deposit, the remuneration is charged at the rate of the demand deposit/settlement account deposits.

Deposit type	Currency	1 month	3 months	6 months	9 months	12 months	18 months	24 months	36 months
<b>Free</b>	KG Som	-	-	-	-	14,5%	-	-	-
	US Dollar	-	-	-	-	3%	-	-	-
	Euro	-	-	-	-	1%	-	-	-

- minimum deposit amount is 10 000 000 KG Soms, 100 000 US Dollars, 100 000 Euros;
- interest is paid at the end of the term;
- replenishment of the deposit is possible with restrictions:
  - ✓ in the amount of at least 5 000 000 KG soms / 50 000 US Dollars / 50 000 Euros;
  - ✓ replenishment of the deposit stops 60 days before the end of the Deposit Period.
- partial withdrawals are possible with restrictions:
  - ✓ not less than the minimum deposit amount;
  - ✓ no more than once a month;
  - ✓ no more than 50% of the actual balance of the deposit as of the date of withdrawal.
- automatic prolongation is provided for a similar period at the rate in effect at the time of prolongation;
- in case of early termination of the deposit, the remuneration is charged at the rate of the demand deposit/settlement account deposits.

**Rate on demand deposits/settlement account deposits for individuals and legal entities is 0 (zero)% per annum.**

*Note for fixed-term deposits:*

- 1) *The stated interest rates are per annum. The effective interest rate on KG Som deposits ranges from 3% to 16% per annum, for US Dollar deposits from 1% to 3,6% per annum, for Euro deposits from 1% per annum, depending on the terms of the deposit. The amount of the deposit and withdrawal of the deposit can change the effective interest rate.*
- 2) *The rate of remuneration remains fixed throughout the term of the contract.*
- 3) *When opening a deposit in KG soms for a period of 12 months or more, pensioners and veterans of the Second World War, upon presentation of the relevant document, are provided with an additional 0.5% per annum to the established rate.*

**DEMAND DEPOSITS/SETTLEMENT ACCOUNT DEPOSITS FOR INDIVIDUALS AND LEGAL ENTITIES**(valid from [13.04.2020](#))

1. Rate on demand deposits/settlement account deposits for individuals and legal entities is 0 (zero)% per annum.
2. Rate on balances on settlement accounts of legal entities:

Name	Minimum balance amount	% rate in KGS *
<b>Settlement Account</b>	from 0 to 3 000 000	0%
	from 3 000 001 to 10 000 000	3%
	from 10 000 001 – and more	5%

Mandatory conditions:

- customer of the bank must be a resident of the Kyrgyz Republic;
- type of activity of the customer should be focused on the production and processing of food products in rural areas.

**\* Note for demand deposits/settlement account deposits:***Interest rates shown are per annum.**Effective interest rate ranges from 0% to 5.2% per annum*