

Passport of the 'Flow' Deposit for Individuals

Product category:	Time deposit for individuals
Advantages	A deposit with the option of replenishment and partial withdrawal. Monthly interest payments.
Product features	An option of partial withdrawal after a certain period has passed from the moment of signing the agreement (in accordance with Table #2 below), given that the minimum amount remains at 25 000 KGS/ RUB; 500 USD/EUR; 5 000 CNY and a commission for partial deposit withdrawal is paid in the amount of 1% - for national currency - and 0,5% - for all other currencies - from the withdrawn sum. An option of replenishing the deposit, but not later than 30-120 days before the date of the agreement's termination.
Deposit currency	KGS; USD; EUR; RUB; CNY; KZT
Minimum initial deposit amount	25 000 KGS/RUB, 500 USD/EUR, 5000 CNY, 250 000 KZT
Additional deposit amount	The minimum amount is 1 000 KGS/RUB or 20 USD/EUR, 200 CNY, 10 000 KZT The maximum amount for the entire deposit period should not exceed the initial deposit amount multiplied by 10.
Prolongation	If the deposit is not withdrawn on the day of its maturity in accordance with the date specified in the agreement, the agreement is deemed not extended (not prolonged). Deposit amount and accrued interest shall be kept by the Bank in the current account of the Depositor.
Early withdrawal	In case of an early deposit withdrawal, no interest shall be paid out.
Additional conditions	<p>Accrual of interest on the deposited amount starts from the day following the day of its receipt by the Bank and ends on the day preceding the day of agreement's termination. Accrual of interest on deposit accounts and payment of interest is carried out in accordance with the procedure and within the period set by the agreement. When calculating interest, the number of days in a year is deemed equal to 360, in a month – to 30 days, unless otherwise stipulated in the agreement.</p> <p>The Bank shall repay the deposit on the day following the date of its maturity. When opening a deposit, the client optionally receives a Visa Electron or Elcard payment card (standard rates, the first year of service is free). At the client's request, at the close (end) of the deposit, the amount of the deposit and accrued interest can be transferred to a payment card for easy storage.</p> <p>Terms and conditions for accepting deposits and terms and conditions of active deposits, the amount of which exceeds USD 100 000 or its equivalent in another currency, may be determined by the Bank on an individual basis.</p> <p>If funds are deposited in foreign currency (initial amount, replenishment amount) through the SWIFT system, in case of early deposit termination, the Bank charges a commission fee for withdrawal in accordance with the Bank's charges valid at the moment of transaction's execution. If funds are withdrawn after the date of deposit's maturity, no commission fee is charged.</p> <p>The deposit is insured in the order, size and according to terms set by the Law "On the Protection of Bank Deposits" No. 78 of May 07, 2008.</p>
Required documents	<p>Passport, application to open an account, individual client form, agreement.</p> <p>For non-residents – according to the list of documents.</p>

Table № 2. Interest rates for the 'Flow' Deposit

Period	Partial withdrawals since the conclusion of the contract	Replenishment before maturity	KGS	USD	EUR	RUB	CNY	KZT
			(% per annum)	(% per annum)	(% per annum)	(% per annum)	(% per annum)	(% per annum)
3 months	30 days	30 days	3,5%	-	-	3,0%	-	-
6 months	60 days	60 days	4,5%	-	-	4,0%	-	-
9 months	60 days	60 days	5,5%	1,0%	0,5%	5,0%	-	-
12 months	60 days	60 days	7,5%	1,50%	1,0%	7,0%	-	-
18 months	60 days	90 days	8,5%	2,0%	1,5%	8,0%	-	-
24 months	60 days	120 days	9,5%	2,50%	2,0%	9,0%	-	-