

<b>Product category:</b>	<b>Time deposit for corporate clients</b>
<b>Advantages</b>	An option of partial withdrawal after a certain period has passed from the moment of signing the agreement (in accordance with Table #7 below), given that the minimum amount remains at 1 000 000 KGS/ RUB; 20 000 USD/EUR; 200 000 CNY; 70 000 000 KZT 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deposit withdrawal is paid in the amount of 1% - for national currency - and 0,5% - for all other currencies - from the withdrawn sum.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.
<b>Product features</b>	Payment of interest at the end of the term.
<b>Deposit currency</b>	KGS; USD; EUR; RUB; CNY; KZT
<b>Minimum initial deposit amount</b>	5 000 KGS/RUB, 100 USD/EUR, 1000 CNY, 50 000 KZT
<b>Additional deposit amount</b>	The minimum amount is 10 000 KGS/RUB or 200 USD/EUR, 2000 CNY, 100 000 KZT The maximum amount for the entire deposit period should not exceed the initial deposit amount multiplied by 10.
<b>Prolongation</b>	If the deposit is not withdrawn on the day of its maturity in accordance with the date specified in the agreement, the agreement is deemed not extended (not prolonged).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.
<b>Early withdrawal</b>	In case of early termination of the deposit agreement, the accrued interest is recalculated at the following rates: 0% - KGS; RUB; EUR; USD; CNY; KZT for the actual time of the deposit.
<b>Additional conditions</b>	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. The Bank shall repay the deposit on the day following the date of its maturity. If the client wishes and provided that it is specified in the agreement, for the client's convenience interest payment can be made in cash through the Bank's cash office or transferred in accordance with requisites indicated in the agreement, subject to the Bank's charges for legal entities. 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. 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.
<b>Required documents</b>	For legal entities with a current account – only agreement and application. For legal entities without a current account – a full list of documents for opening a current account. For non-residents – according to the list of documents.

**Table № 7. Interest rates for the 'Convenient' Deposit**

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