

**Deposit account details for legal entities "Business-Capital" as for March 13, 2023**

<b>Product Category:</b>	<b>Term deposit for legal entities</b>
<b>Benefits</b>	Replenishable deposit with monthly capitalization of interest to the amount of the main deposit. Payment of interest is made at the end of the term.
<b>Product Features</b>	There are no partial payments, there is an opportunity to replenish, but not later than 30-60 days before the end of the term agreements.
<b>Deposit currency</b>	KGS; USD; RUB;
<b>Minimum amount of down payment</b>	5,000 KGS/RUB, 100 USD;
<b>The amount of the additional contribution</b>	Minimum amount - 1 000 KGS/RUB; 20 USD;
<b>Extension</b>	In case the deposit is not claimed on the date of termination in accordance with the date specified in the contract, the contract is considered Not extended (not prolonged). The deposit amount and accrued interest are kept in the Bank on demand account of the Depositor.
<b>Early termination</b>	At early termination deposit accrued interest is not paid out. Accrued and capitalized interest is deducted from the deposit amount.
<b>Additional conditions</b>	The accrual of interest on the deposited amount begins from the day following the day of its receipt by the Bank and ends on the day preceding the expiry date of the agreement. The accrual of interest on deposit accounts and payment of interest shall be carried out according to the procedure and at the time specified in the agreement. When calculating the interest, the number of days in a year is taken as 365, in a month - the number of actual days, unless otherwise agreed in the agreement. The deposit shall be returned by the Bank on the maturity date of the deposit. Terms of accepting deposits, and the conditions of existing deposits, the amount of which exceeds 50,000 U.S. dollars or the equivalent in another currency may be determined by the Bank individually. When cashing out funds in national and foreign currencies to the deposit (initial amount, amount of replenishments) by wire transfer, in case of early termination of the deposit, cash-out commission is charged according to the Bank tariffs applicable at the time of the operation. When withdrawing funds after the expiry of the deposit, no fee is charged. The deposit is insured according to the procedure, in the amount and on the terms stipulated by the Bank Deposits Protection Law No. 78 of May 07, 2008.
<b>Required documents</b>	For legal entities that have a current account - only a contract and a statement.  For legal entities who do not have a current account - full list of documents for opening a current account.  For non-residents - according to the list of documents.

*Table 8. Interest rates on "Capital-Business" deposit account*

<b>Term</b>	<b>Replenishment to expiry dates</b>	<b>KGS (% per annum)</b>	<b>USD (%per annum)</b>	<b>EUR (%per annum)</b>	<b>RUB (%per annum)</b>
<b>3 months</b>	30 days	2,5%	-	-	-
<b>6 months</b>	60 days	5,5%	-	-	-
<b>9 months</b>	60 days	6,5%	-	-	-
<b>12 months</b>	60 days	9,0%	0,7%	-	4,5%
<b>18 months</b>	60 days	10,0%	1,0%	-	5,5%
<b>24 months</b>	60 days	11,0%	1,5%	-	6,5%