

Deposit account details for individuals "Capital" as of March 13, 2023

<b>Product Category:</b>	<b>Term deposit for individuals</b>
<b>Advantages</b>	Replenishable deposit with monthly capitalization of interest to the amount of the main deposit. Interest payment 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 - 120 days before the end the term of the deposit.
<b>Deposit currency</b>	KGS; USD; EUR; RUB;
<b>Minimum amount</b>	5,000 KGS/RUB, 100 USD/EUR
<b>The amount of additional contribution</b>	Minimum amount - 1 000 KGS/RUB; 20 USD/EUR
<b>Renewal</b>	In case the deposit is not claimed on the expiry date in accordance with the date specified in the Application of the individual for opening a term deposit and adherence to the Terms The deposit shall be deemed not prolonged.
<b>Early repayment</b>	In case of early termination of the deposit, accrued interest is not paid out. Accrued and capitalized interest is deducted from the deposit amount.

**Additional conditions**

The calculation of interest on the deposited amount begins on the day following the day of its receipt by the Bank and ends on the day preceding the day of the end of the deposit.

Accrual of interest on deposit accounts and payment of interest is carried out according to the procedure and within the period specified in the Application of the individual for opening a fixed-term deposit and adherence to the Terms and Conditions of banking services for individuals. When calculating the interest, the number of days in a year is assumed to be 365, in a month - the number of actual days, unless otherwise specified in the Application of the individual for opening a term deposit and adherence to the Terms of banking services for individuals. The Bank returns the deposit on the date of maturity 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.

At receipt of funds in national and foreign currencies on deposit (initial amount, amount of replenishments) by cashless withdrawal, in case of early termination of the deposit, cash-out fee is charged according to the Bank's tariffs applicable at the time of the operation. When withdrawing funds after the expiration 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.

**Required documents** Passport, Application form of the individual for opening a term deposit and adherence to the Terms and Conditions of banking services for individuals. For non-residents - according to the list of documents.

Table 3. Interest rates on "Capital" deposit

Term	Replenishment before expiry date	(% per annum)	(% per annum )	(% per annum )	(% per annum )
3 months	30 days	3,0%	-	-	-
6 months	60 days	6,0%	0,5%	0,5%	4,0%
9 months	60 days	7,0%	1,0%	0,5%	4,5%
12 months	60 days	10,0%	5,0%		
18 months	90 days	10,5%	1,5%	1,0%	6,0%
24 months	120 days	11,0%	2,0%	1,5%	7,0%
36 months	120 days	12,0%	2,5%	2,0%	8,0%