

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

Product Category:	Term deposit for individuals in "Bakai 24" Mobile App
Benefits	High rates on deposits for individuals and safe custody, the ability to open a term deposit remotely 24/7 in "Bakai 24" Mobile App for existing customers of individuals persons.
Product Features	A replenishable deposit with high interest rates and monthly payment of interest, without the possibility of partial withdrawals, In case of monthly payment, the interest is paid on the next day after the expiration of the month for which it was accrued. Possibility to replenish the deposit, but not later than 60 - 120 days before the end of the deposit term (according to Table 9 below).
Deposit currency	KGS; USD; RUB; EUR
Minimum amount down payment	1,000 KGS/RUB, 20 USD/EUR
Minimum amount of additional payment	Minimum amount - 500 KGS/RUB, 10 USD/EUR
Renewal	If the deposit is not claimed on the date of termination in accordance with the date, the deposit is considered not extended (not prolonged). The deposit amount and accrued interest are kept in the Bank on demand account of the Depositor.
Early termination	In case of early termination of a term deposit, the accrued interest is not paid out. Previously paid interest is deducted from the deposit amount. In case of early termination of the term deposit, contact the Bank's branches.
Additional conditions	Interest accrual on deposited amount starts from the day following the day of its receipt by the Bank and ends on the day preceding the day of deposit maturity. When calculating interest, the number of days in a year is assumed to be 365, in a month - the number of actual days. The Bank returns the deposit on the day of maturity of the deposit. The deposit is insured according to the procedure, in the amount and on the conditions stipulated by the Law on Protection of Bank Deposits No. 78 of May 07, 2008.
Terms of opening a deposit	Consent to personal data processing, confirmation of acceptance of the "Terms and Conditions of the Banking Services Agreement for Individuals of BAKAI BANK OJSC" and the deposit product passport.

Table 9. Interest rates on "Online Deposit" account

Term	Refill before the deadline	KGS (% per annum)	USD (% per annum)	EUR (% per annum)	RUB (% per annum)
3 months		-	-	-	-
6 months	60 days	6,5%	-	-	-
	9 months	7,5%	-	-	-
12 months	60 days	11,0%	2,0%	0,5%	5,5%
18 months	90 days	11,5%	2,0%	1,0%	6,5%
24 months	120 days	12,0%	2,5%	1,5%	7,5%
36 months	120 days	12,5%	2,5%	2,0%	8,0%