

**Passport of a deposit "Children's deposit" as of 12.09.2022**

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| <b>Product category</b>                  | <b>Term deposit for individuals</b>  |
| <b>Advantages</b>                        | A replenishable deposit with high interest rates and capitalization of accrued interest accrued on an annual basis.  |
| <b>Product features</b>                  | <p>Opened for a child under the age of 14 years by parents, legal representatives or third parties.</p> <p>The deposit, deposited in the name of a minor, is disposed of:</p> <ul style="list-style-type: none"> <li>- Until the minor reaches the age of 14 - only by parents or legal representatives;</li> <li>- After the minor reaches the age of 14 - by the minor himself/herself.</li> </ul>   |
| <b>Deposit account currency</b>          | KGS; USD; EUR; RUB;  |
| <b>Minimum amount of down payment</b>    | 5 000 KGS/RUB, 100 USD/EUR   |
| <b>Amount of additional down payment</b> | 1,000 KGS/RUB, 20 USD/EUR (additional contributions are no longer accepted 6 months (180 days) before the end of the deposit period)   |
| <b>Extension</b>                         | If the Deposit is not claimed on the expiry date in accordance with the date specified in the Application form submitted by the individual for opening a Term Deposit and adherence to the Terms of banking services for individuals, the Deposit is considered not extended (not prolonged). The Deposit amount and accrued interest shall be kept by the Bank on demand account of the Depositor.  |
| <b>Early termination</b>                 | In the event of early termination of the deposit, interest is not paid out. Accrued and capitalized interest is deducted from the deposit amount.  |
| <b>Additional conditions</b>             | <p>The accrual of interest on the deposited amount shall start on the day following the day of its receipt by the Bank and shall end on the day preceding the day of deposit termination. The accrual of interest on deposit accounts and payment of interest shall be carried out according to the procedure and within the period specified in the Application form submitted by the individual for opening a term deposit and adherence to the Terms of banking services for individuals. When calculating the interest, the number of days in a year is taken equal to 365, in a month - the number of actual days, unless otherwise specified in the Application-Application of the individual for opening of a term deposit and adherence to the Terms and Conditions of banking services for individuals. The Bank shall return the deposit on the date of maturity of the deposit. The terms and conditions of acceptance of deposits, and the conditions of existing deposits, the amount of which exceeds 50,000 US dollars or the equivalent in another currency may be determined by the Bank individually.</p> <p>When cashing out funds in national and foreign currency to the deposit (initial amount, amount of replenishments) by cashless withdrawal, in case of early termination of the deposit, cashing out commission is charged according to the Bank tariffs valid at the moment of transaction. In case of withdrawal after the expiry of the deposit, no commission is charged.</p> <p>The deposit is insured pursuant to the procedure, in the amount and on the terms stipulated by the Law on Protection of Bank Deposits of May 07, 2008.</p> |
| <b>Required documents</b>                | Identity document of the parents, legal representatives or other third parties, a document confirming the authority of the legal representative, the minor's birth certificate, TIN or, if available, the child's foreign passport, Application form submitted by the individual for opening a term deposit and adherence to the Terms of banking services for individuals (the minor and parent and/or legal representative and/or other third parties).  |

*Table 5. Interest rates on deposit account "Children's deposit"*

| <b>Term</b>              | <b>KGS<br/>(% per annum)</b> | <b>USD<br/>(% per annum)</b> | <b>EUR<br/>(% per annum)</b> | <b>RUB<br/>(% per annum)</b> |
|--------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| <b>2 years and above</b> | 12,0%                        | 2,0%                         | 2,0%                         | 7,5%                         |