

**Deposit account details for individuals "Term" for March 13, 2023**

<b>Product Category:</b>	<b>Term deposit for individuals</b>
<b>Benefits</b>	High rates on investments of individuals and their reliable storage.
<b>Product Features</b>	Monthly payment of interest. With monthly payment, interest is paid on the day after the month for which it was accrued. Without the option of additional contributions and partial withdrawals.
<b>Deposit currency</b>	KGS; USD; EUR; RUB
<b>Minimum amount down payment</b>	5,000 KGS/RUB, 100 USD/EUR
<b>Minimum amount of additional payment</b>	Not provided.
<b>Extension</b>	If 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 of banking services for individuals, the deposit is considered not extended (not prolonged). The deposit amount and accrued interest shall be kept with the Bank on the account until on demand of the Depositor.
<b>Early termination</b>	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.
<b>Additional conditions</b>	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 deposit maturity. When calculating interest, the number of days in a year is taken as 365, in a month - the number of actual days, unless otherwise specified in the Application of an 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. 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, amounts and conditions stipulated by the Bank Deposits Protection Law No. 78 of May 07, 2008.
<b>Required documents</b>	Passport, Application-Application form of the individual for opening a term deposit and adherence to the terms of banking services for individuals. For non-residents - according to the list of documents.

*Table 1 . Interest rates on "Term" deposit account*

<b>Term</b>	<b>KGS (%per annum)</b>	<b>USD (% per annum)</b>	<b>EUR (%per annum)</b>	<b>RUB (%per annum)</b>
3 months	3,5%	-	-	-
6 months	6,5%	1,0%	0,5%	4,5%
9 months	7,5%	1,5%	0,5%	5,0%
12 months	11,0%	2,0%	1,0%	5,5%