


Product passport:  Time deposit for individuals	
Advantages	A replenishable deposit with a monthly capitalization of interest on the principal amount. Interest payment is made at the end of the term.
Product features	No partial payments, there is an option to replenish, but not later than 30120 days before the date of the agreement's termination.
Deposit currency	KGS; USD; EUR; RUB; CNY; KZT
Minimum initial deposit amount	5 000 KGS/RUB, 100 USD/EUR, 1000 CNY, 50 000 KZT
Additional deposit amount	The minimum amount is 1 000 KGS/RUB; 20 USD/EUR; 200 CNY; 10 000 KZT The maximum amount for the entire deposit period should not exceed the initial deposit amount multiplied by 10.
Prolongation	If the deposit is not withdrawn on the day of its maturity in accordance with the date specified in the agreement, the agreement is deemed not extended (not prolonged). Deposit amount and accrued interest shall be kept by the Bank in the current account of the Depositor.
Early withdrawal	In case of an early deposit withdrawal, interest shall not be paid out. Accrued and capitalized interest is deducted from the deposit amount. When opening an overdraft for securing the deposit, early withdrawal is possible only when the overdraft is fully repaid.
Additional conditions	<p>Accrual of interest on the deposited amount starts from the day following the day of its receipt by the Bank and ends on the day preceding the day of agreement's termination. Accrual of interest on deposit accounts and payment of interest is carried out in accordance with the procedure and within the period set by the agreement. When calculating interest, the number of days in a year is deemed equal to 360, in a month – to 30 days, unless otherwise stipulated in the agreement.</p> <p>The Bank shall repay the deposit on the day following the date of its maturity. When opening a deposit for a period of 12 months or more, the client may, if he/she wishes, open an overdraft (see our product "overdraft to secure a deposit"). Conditions: the depositor opens a payment card of choice according to the Bank's rates and has an opportunity to receive a card overdraft.</p> <p>Terms and conditions for accepting deposits and terms and conditions of active deposits, the amount of which exceeds USD 100 000 or their equivalent in another currency, may be determined by the Bank on an individual basis.</p> <p>If funds are deposited in foreign currency (initial amount, replenishment amount) through the SWIFT system, in case of early deposit termination, the Bank charges a commission fee for withdrawal in accordance with the Bank's charges valid at the moment of transaction's execution. If funds are withdrawn after the date of deposit's maturity, no commission fee is charged.</p> <p>The deposit is insured in the order, size and according to terms set by the Law "On the Protection of Bank Deposits" No. 78 of May 07, 2008.</p>
Required documents	Passport, application to open an account, individual client form, agreement. For non-residents – according to the list of documents.

Table № 3. Interest rates for the 'Capital' Deposit

Period	Replenishment before maturity	KGS (% per annum)	USD (% per annum)	EUR (% per annum)	RUB (% per annum)	CNY (% per annum)	KZT (% per annum)
3 months	30 days	3,0%	0,5%	0,5%	3,5%	1,0%	2,5%
6 months	60 days	6,0%	1,5%	0,5%	4,5%	1,5%	3,5%
9 months	60 days	7,0%	2,5%	1,0%	5,5%	2,0%	4,5%
12 months	60 days	9,0%	3,0%	1,5%	6,5%	2,5%	5,5%
18 months	90 days	10,0%	3,5%	2,0%	7,5%	3,0%	6,5%
24 months	120 days	11,0%	4,0%	2,5%	8,5%	3,5%	7,5%