

## Passport of the 'Child' Deposit for Individuals

<b>Product category:</b>	<b>Time deposit for individuals</b>
<b>Advantages</b>	Replenishable deposit with high interest rates and capitalization of accrued interest on an annual basis.
<b>Product features</b>	Opened for a child under 14 by parents, legal guardians or third parties. A deposit entered in behalf of an underage is managed: <ul style="list-style-type: none"> <li>- until reaching the age of 14 – only by parents or legal guardians;</li> <li>- upon reaching the age of 14 – by the underage himself/herself.</li> </ul>
<b>Deposit currency</b>	KGS; USD; EUR; RUB; CNY; KZT
<b>Minimum initial deposit amount</b>	5 000 KGS/RUB, 100 USD/EUR, 1000 CNY, 50 000 KZT
<b>Additional deposit amount</b>	1 000 KGS/RUB, 20 USD/EUR, 200 CNY, 10 000 KZT (additional deposit amounts cease to be accepted 6 months (180 days) prior to the date of deposit's maturity) Maximum amount of replenishments within one calendar year from the day of opening the deposit should not exceed 850 000 KGS/RUB, 12 000 USD/ EUR, 4 000 000 KZT, 85 000 CNY depending on the currency of the deposit.
<b>Prolongation</b>	If the deposit is not withdrawn on the day of its maturity in accordance with the date specified in the agreement, the agreement is deemed not extended (not prolonged).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.
<b>Early withdrawal</b>	In case of an early deposit withdrawal, no interest shall be paid out. Accrued and capitalized interest is deducted from the deposit amount.
<b>Additional conditions</b>	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. The Bank shall repay the deposit on the day following the date of its maturity. Terms and conditions for accepting deposits and terms and conditions of active deposits, the amount of which exceeds USD 100 000 or its equivalent in another currency, may be determined by the Bank on an individual basis. 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. 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.
<b>Required documents</b>	Identification document of parents, legal guardians or other third parties, document confirming powers of the legal guardian, birth certificate of the underage individual, application to open an account, individual client form (the underage individual and his/her parent, legal guardian and/or other third parties), agreement.

Table № 5. Interest rates for the 'Child' Deposit

Period	KGS (% per annum)	USD (% per annum)	EUR (% per annum)	RUB (% per annum)	CNY (% per annum)	KZT (% per annum)
<b>2 years and more</b>	12,5%	5,0%	3,5%	9,5%	4,5%	8,5%