

**Product category:** Social deposit for individuals

**Advantages** A replenishable deposit with high-interest rates and monthly interest payment. Opened for individuals with a pensioner ID card.

**Product features** Monthly interest payments. With an option to replenish, but not later than 30-120 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 or 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**Prolongation** If the deposit is not withdrawn on the day of its maturity in accordance with the date specified in the agreement, the agreement is deemed not extended (not prolonged).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, accrued interest shall be paid out in the following amount:

1. In KGS – 3% per annum for the actual lifetime of the deposit provided that it was active for at least 6 months (181 days).
2. In USD, EUR, CNY, KZT – 0%.
3. In RUB – 1.5% per annum for the actual lifetime of the deposit provided that it was active for at least 6 months (181 days).

Previously accrued interest is deducted from the deposit amount.  
When opening an overdraft for securing the deposit, early withdrawal is possible only after the overdraft is fully repaid.

**Additional conditions** 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. 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.

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.

**Required documents**  Passport, pensioner ID card, application to open an account, individual client

form, agreement.

For non-residents – according to the list of documents.

*Table № 4. Interest rates for the 'Pensionary' Deposit*

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