

Product category:	Time deposit for individuals and legal entities
Advantages	Interest is not lost if the deposit is withdrawn early, provided that the deposit was active for 90 days (corresponding to full 3 months) and more. Interest is paid out for the actual number of full months in accordance with the interest rate for that month (actual time of keeping the deposit acc. to Table 10 below), valid at the moment of opening the deposit.
Product features	A deposit agreement is concluded for 360 days (corresponding to 12 full months, calculated on the basis of 30 days/month). Interest payments are made at the end of the actual term of deposit's maturity.
Deposit currency	KGS; USD; EUR; RUB
Minimum initial deposit amount	5 000 KGS/RUB, 100 USD/EUR
Minimum additional deposit amount	Not stipulated
Prolongation	If the deposit is not withdrawn on the day of its maturity in accordance with the date specified in the agreement, the agreement is deemed not extended (not prolonged).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	Accrued interest is not paid out upon early withdrawal only in cases when the deposit was kept in the bank for less than 90 days. For individuals: when opening an overdraft, withdrawal is possible only after 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. For individuals: 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 its 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>For individuals: 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	<p>For individuals – ID card (for non-residents – foreign passport, registration slip if staying in the country for over 6 month), application to open an account, individual client form, agreement.</p> <p>For legal entities without a current account – a full set of documents for opening a current account.</p> <p>For non-residents – according to the list of documents.</p>

Table № 10. Interest rates for the 'Progression' Deposit

Deposit period,	KGS (% per annum)	USD (% per annum)	EUR (% per annum)	RUB (% per annum)
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in months	in days					
	from	to				
3 months	90	119	3,0%	0,1%	0,0%	4,0%
4 months	120	149	4,0%	0,3%	0,0%	4,3%
5 months	150	179	5,0%	0,5%	0,3%	4,5%
6 months	180	209	6,0%	0,8%	0,5%	5,0%
7 months	210	239	6,5%	1,0%	0,8%	5,3%
8 months	240	269	7,0%	1,3%	1,0%	5,5%
9 months	270	299	7,5%	1,5%	1,3%	6,0%
10 months	300	329	8,0%	2,0%	1,5%	6,3%
11 months	330	359	9,0%	2,3%	1,8%	6,5%
12 months	360		9,5%	2,5%	2,0%	7,0%