

Deposit account details for legal entities "Classic" as of March 13, 2023

Product Category:	Term deposit for corporate clients
Benefits	High interest rates.
Product Features	Payment of interest on a monthly basis. With a monthly payment, interest is paid on the day after the expiration of the month for which they were assessed. There are no co-payments or partial payments.
Deposit currency	KGS; USD; RUB
Minimum amount down payment	5,000 KGS/RUB, 100 USD
Minimum amount of additional payment	Not provided.
Extension	If the deposit is not claimed on the expiry date in accordance with the date specified in the agreement, the agreement is considered not extended (not prolonged). The deposit amount and accrued interest are kept by the Bank on demand account of the Depositor.
Early termination	In case of early termination of the deposit agreement, accrued interest is paid at 0% - KGS; RUB; USD; for the actual deposit period. Previously paid interest is deducted from the deposit amount.
Additional conditions	<p>The accrual of interest on the deposited amount begins from the day following the day of its receipt by the Bank and ends on the day preceding the day of termination of the agreement. When calculating the interest, the number of days in a year is taken as 365, in a month - the number of actual days, unless otherwise agreed upon in the agreement.</p> <p>Return of the deposit is made by the Bank on the day of expiry of the deposit. At the request of the client and if it is specified in the contract, for his convenience, interest can be paid in cash through the bank's cash office or transferred to the details specified in the contract, according to the Bank's tariffs for legal entities.</p> <p>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 expiration of the deposit, no fee is charged.</p> <p>Terms and conditions of acceptance of deposits, and the terms and 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.</p>
Required documents	<p>For legal entities that have a current account - only a contract and a statement.</p> <p>For legal entities that do not have a current account - full list of documents for opening a current account</p> <p>For non-residents - according to the list of documents.</p>

- Table 6. Interest rates on "Classic" deposit

Term	KGS (% per annum)	USD (%per annum)	EUR (%per annum)	RUB (%per annum)
3 months	3,0%	-	-	-
6 months	6,0%	-	-	-
9 months	7,0%	-	-	-
12 months	10,0%	1,0%	-	5,0%
18 months	11,0%	1,5%	-	6,0%
24 months	11,5%	2,0%	-	7,0%