

### Passport of a deposit account "Abundance"

Product category	Term deposit for individuals
<b>Advantages</b>	Deposit with an option of replenishment and partial withdrawal. Interest is paid monthly. In case of a monthly payment, the interest is paid on the next day after the expiration of the month for which it was accrued.
<b>Product features</b>	Possibility of partial withdrawal after a fixed term deposit period (according to Table 2 below) with a minimum balance of 25 000 KGS/RUB, 500 USD/EUR and subject to the fee for partial withdrawal: in the national currency - 1% of the withdrawal amount; for all other currencies - 0.5% of the withdrawal amount. Possibility to replenish the deposit, but not later than 30 - 120 days before the end of the deposit period (according to Table 2 below).
<b>Deposit account currency</b>	KGS; USD; EUR; RUB;
<b>Minimum amount of down payment</b>	25 000 KGS/RUB, 500 USD/EUR
<b>Minimum amount of additional payment</b>	Minimum amount - 1 000 KGS/RUB, 20 USD/EUR
<b>Extension</b>	If the deposit is not claimed on the expiry date in accordance with the date specified in the Application submitted by an individual for opening a term deposit and attachment to the Terms and Conditions of banking services for individuals, the deposit is considered not extended (not prolonged). The deposit amount and accrued interest shall be kept by the Bank on demand account of the Depositor.
<b>Early termination</b>	In case of early termination of the term deposit, the accrued interest is not paid.
<b>Additional conditions</b>	<p>The calculation 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 the end of the deposit. When calculating the interest, the number of days in a year is assumed to be 365, in a month - the number of actual days, unless otherwise the Application-Application of the Individual for opening a Term Deposit and adherence to the Terms and Conditions of Bank Services for Individuals. The Bank returns the deposit on the date of maturity of the deposit. The terms and conditions of acceptance of deposits, and the terms of existing deposits, the amount of which exceeds 50,000 US dollars or the equivalent in another currency may be determined by the Bank individually.</p> <p>When cashing out funds in national and foreign currency to the deposit (initial amount, amount of replenishments) by non-cash, in case of early termination of the deposit, cashing out commission is charged according to the Bank tariffs applicable at the time of the operation. In case of withdrawal after the expiry of the deposit, no commission is charged.</p> <p>The deposit is insured according to the procedure, amount and terms stipulated by the Law on Protection of Bank Deposits No. 78 dated 07 May 2008.</p>
<b>Required documents</b>	Passport, Application form submitted by an individual for opening a term deposit and adherence to the Terms and Conditions of banking services for individuals. For non-residents - according to the list of documents..

*Table 2. Interest rates on a deposit account "Abundance"*

Term	Partial withdrawals from date of contract	Replenishment before end of term	KGS (% per annum)	USD (% per annum)	EUR (% per annum)	RUB (% per annum)
3 mos.	30 days	30 days	3,5%	-	-	-
6 mos.	60 days	60 days	4,5%	-	-	-
9 mos.	60 days	60 days	5,5%	-	-	-
12 mos.	60 days	60 days	7,5%	0,5%	0,5%	5,0%
18 mos.	60 days	90 days	8,5%	1,0%	1,0%	6,0%
24 mos.	60 days	120 days	9,5%	1,5%	1,5%	7,0%
36 mos.	60 days	120 days	10,5%	-	-	-