

On approval of the regulation on minimum requirements for the activities of commercial banks in the implementation of relations with consumers of banking services

Appendix № 3

INFORMATION SHEET ON THE MAIN CONDITIONS OF DEPOSITS*

Name of the commercial bank, official website, phone numbers	JSCMB «Ipoteka-bank», www.ipotekabank.uz
	Phone: Contact-center (78) 150-11-22, 1233

Section 1. The main conditions of the deposit

1. Deposit name	Term deposit “Oddiy”					
2. The currency of deposit	In national currency (UZS), in foreign currency (US dollars and EURO)					
Deposits in national currency (UZS)						
3. Term	3 months		6 months		12 months	
4. Interest payment	At maturity	Monthly	At maturity	Monthly	At maturity	Monthly
5. Annual interest rate for deposits opened via the mobile app	16,5%	16,0%	17,5%	16,5%	18,0%	17,0%
6. Annual interest rate for deposits opened at bank branches	16,0%	15,5%	17,0%	16,0%	17,5%	16,5%
Deposits in foreign currency (USD)						
7. Term	3 months		6 months		12 months	
8. Interest payment	At maturity	Monthly	At maturity	Monthly	At maturity	Monthly
9. Annual interest rate for deposits opened via the mobile app	x	x	x	x	3,8%	3,5%
10. Annual interest rate for deposits opened at bank branches	2,3%	2,0%	2,8%	2,5%	3,3%	3,0%
Deposits in foreign currency (EURO)						
11. Term	3 months		6 months		12 months	
12. Interest payment	At maturity	Monthly	At maturity	Monthly	At maturity	Monthly
13. Annual interest rate for deposits opened at bank branches	0,5%	0,4%	1,5%	1,0%	2,5%	2,0%
14. Capitalization of interest on the deposit (recalculation of interest by adding accrued interest to the principal amount)	Without capitalization					
15. Minimum deposit amount (if applicable)	500,000 (five hundred thousand) UZS, 100 US dollars (one hundred), 100 EURO (one hundred)					

16. Frequency of payment of interest on the deposit	1. When opening a deposit with a monthly interest payment, funds are transferred once a month. 2. When choosing a deposit with interest income accrual at the end of the term, payment is made 1 time — at its completion.
17. Procedure for opening a deposit (online or by visiting a bank)	The deposit can be opened via the Ipoteka-Retail mobile application or at the bank's branches, in both cash and non-cash forms.
18. The possibility of depositing additional funds	Available only for the first 3 months (interest is accrued on additional funds deposited from the next day on the total balance of funds).
19. Auto-prolongation (unilateral extension of the deposit period by the bank at the end of the deposit period)	Not available
20. Other conditions	Interest is accrued from the day after the funds are received and the day before the deposit is closed.

Section 2. Other important conditions

1. The possibility of partial withdrawal of deposited funds before the end of the deposit period	Not available
2. The procedure for early termination of the deposit agreement in national currencies	Early withdrawal of the deposit is available at any time during the term of the agreement. The accrued and paid interest is recalculated at an annual rate of 0%. Previously paid interest income is deducted from the remaining deposit amount

Deposit repayment is guaranteed

[Deposit Guarantee Agency](#) in Banks of the Republic of Uzbekistan ensures the stability of the banking system, and also serves as a guarantee for the return of up to 200 million UZS in deposits of the population. In the event of an insured case, deposits are repaid according to the following deadlines: from January 1, 2026 — within 15 working days; from January 1, 2027 — within 7 working days.

Please review the information sheet before agreeing to open a deposit!

You have the right to receive full and detailed information from the bank about the terms of the deposit, the interest income on the deposit and the settlement procedure, as well as about your rights and obligations and other issues that are unclear to you.

In case of claims, you can send your request by phone +998 (78) 150-11-22 or to the address Tashkent, Shakhrisabz str., 30 or by e-mail info@ipotekabank.uz.

THE CORRECTNESS AND AUTHENTICITY OF THE INFORMATION SHEET IS CONFIRMED.

(Full name and position of bank's employee)

(Date of filling in)

The information sheet does not replace a deposit agreement or a deposit acceptance order, on the contrary, it helps to compare the deposit conditions of different banks and make the right choice