

1. GENERAL TERMS

Type	Term deposit
Currency	National currency (UZS), US Dollar (USD), Euro (EUR)
Opening method	At bank branches, in the mobile application
Minimum amount	500,000 UZS / 100 USD / 100 EUR
Term	24 months
Replenishment	Available within the first 3 (three) months from the opening date
Partial withdrawal	Not available
Capitalization	Not available
Auto-renewal	Not available

2. INTEREST RATE AND PAYMENT PROCEDURE

Interest is accrued from the day after receipt of funds until the day before the deposit is closed. When opening a deposit, the client chooses one of two interest payment methods:

- **Payment at maturity:** Accrued interest is paid in full on the day the deposit term ends, along with the principal amount.
- **Monthly payment:** Accrued interest is transferred on monthly basis, and principal amount is paid on the day of expiration of the deposit.

3. INTEREST RATES (% PER ANNUM)

3.1. For deposits in national currency (UZS) opened in the mobile application

Term (months)	Up to 1	1-3	3-12	12-18	18-24	24
% at maturity	0%	12,0%	13,0%	14,0%	15,0%	18,0%
% monthly	0%	11,0%	12,0%	13,0%	14,0%	15,5%

For deposits in national currency (UZS) opened at bank branches

Term (months)	Up to 1	1-3	3-12	12-18	18-24	24
% at maturity	0%	11,5%	12,5%	13,5%	14,5%	17,5%
% monthly	0%	10,5%	11,5%	12,5%	13,5%	15,0%

Note: The first digit in each Term interval includes the full specified number of months plus one day, while the second digit in each Term interval reflects the full number of months. The terms "up to 1" and "24" months reflect the full number of months.



Mobile App

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3.2. For deposits in US dollars (USD) over \$40,000

Term (months)	Up to 1	1-3	3-6	6-12	12-24	24
% at maturity	0%	1,5%	2,0%	2,5%	3,0%	4,0%
% monthly	0%	1,1%	1,6%	2,1%	2,6%	3,6%

For deposits in US dollars (USD) up to \$40,000

Term (months)	Up to 1	1-3	3-6	6-12	12-24	24
% at maturity	0%	1,3%	1,8%	2,3%	2,8%	3,8%
% monthly	0%	0,9%	1,4%	1,9%	2,4%	3,4%

Note: The first digit in each Term interval includes the full specified number of months plus one day, while the second digit in each Term interval reflects the full number of months. The terms "up to 1" and "24" months reflect the full number of months.

3.3. For deposits in EURO (EUR) over €40,000

Term (months)	Up to 1	1-3	3-6	6-12	12-24	24
% at maturity	0%	0,8%	1,2%	1,4%	2,0%	2,5%
% monthly	0%	0,4%	0,8%	1,0%	1,6%	2,1%

For deposits in EURO (EUR) up to €40,000

Term (months)	Up to 1	1-3	3-6	6-12	12-24	24
% at maturity	0%	0,6%	1,0%	1,2%	1,8%	2,3%
% monthly	0%	0,2%	0,6%	0,8%	1,4%	1,9%

Note: The first digit in each Term interval includes the full specified number of months plus one day, while the second digit in each Term interval reflects the full number of months. The terms "up to 1" and "24" months reflect the full number of months.

4. EARLY WITHDRAWAL TERMS

Available at any time during the deposit term. Previously paid interest will be recalculated in accordance with the early withdrawal terms: the difference between the paid and accrued interest will be deducted from the principal amount of the deposit.

5. GUARANTEE

[Citizens' deposits are guaranteed](#) by the Law of the Republic of Uzbekistan "On guarantees for the protection of citizens' deposits in banks" up to 200 million UZS.



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