

Product passport – in the version effective from 23.12.2025

Term deposit with monthly interest payment or at the end of the deposit period, with the possibility of replenishment, early withdrawal without loss of interest, opening in one or more currencies.

1. Interest rates

1.1. For deposits in national currency (UZS) in % per annum:

Term, months.	24
Deposits opened in the mobile application when paying % at the maturity	21,0%
Deposits opened in the mobile application with monthly % payment	18,5%
Deposits opened at bank branches when paying % at the maturity	20,5%
Deposits opened at banks branches with monthly % payment	18,0%

Early termination of deposits in the mobile application

Term, months	Up to 1	1 – 3	3 – 6	6 – 12	12 – 24	24
% at maturity	0%	16,5%	17,5%	17,5%	18,0%	21,0%
% monthly	0%	15,0%	16,0%	16,0%	17,0%	18,5%

Early termination of deposits at bank branches

Term, months	Up to 1	1 – 3	3 – 6	6 – 12	12 – 24	24
% at maturity	0%	16,0%	17,0%	17,0%	17,5%	20,5%
% monthly	0%	14,5%	15,5%	15,5%	16,5%	18,0%

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 term "up to 1" covers all periods of less than one month, and the term "24 months" reflects the full number of months.

1.2. For deposits in foreign currency US dollars (USD) in % per annum:

Term, months.	24
Deposits with an amount of over \$40,000 when paying % at maturity	4,0%
Deposits with an amount of over \$40,000 when paying % monthly	3,6%
Deposits with an amount up to \$40,000 when paying % at maturity	3,8%
Deposits with an amount up to \$40,000 when paying % monthly	3,4%

Early termination of a deposit with an amount of 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%



Mobile app

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Early termination of a deposit with an amount 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 term "up to 1" covers all periods of less than one month, and the term "24 months" reflects the full number of months.

1.3. For deposits in foreign currency EURO (EURO) in % per annum:

Term, months.	24
Deposits with an amount of over €40,000 when paying % at maturity	2,5%
Deposits with an amount of over €40,000 when paying % monthly	2,1%
Deposits with an amount up to €40,000 when paying % at maturity	2,3%
Deposits with an amount up to €40,000 when paying % monthly	1,9%

Early termination of a deposit with an amount of 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%

Early termination of a deposit with an amount 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 term "up to 1" covers all periods of less than one month, and the term "24 months" reflects the full number of months.

2. Minimum amount of deposit	500 000 UZS
3. Top up of deposit	Available within the first 3 months
4. Early withdrawal of deposit	
Full	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.
Partial	Not available
5. Capitalization	Not available
6. Interest calculation	Interest is accrued from the day after receipt of funds and the day before the deposit is closed.
7. Deposit 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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