

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 | 3, 6, 12 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) | 3 months | 6 months | 12 months |
|---------------|----------|----------|-----------|
| % at maturity | 16,5% | 17,5% | 18,0% |
| % monthly | 16,0% | 16,5% | 17,0% |

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

| Term (months) | 3 months | 6 months | 12 months |
|---------------|----------|----------|-----------|
| % at maturity | 16,0% | 17,0% | 17,5% |
| % monthly | 15,5% | 16,0% | 16,5% |



Mobile App

Scan the QR code to download. Payment and transfer information, purchase history, 24/7 access to finances

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3.2. For deposits in US dollars (USD) opened in the mobile application

| Term (months) | 3 months | 6 months | 12 months |
|---------------|----------|----------|-----------|
| % at maturity | X | X | 3,8% |
| % monthly | X | X | 3,5% |

For deposits in US dollars (USD) opened at bank branches

| Term (months) | 3 months | 6 months | 12 months |
|---------------|----------|----------|-----------|
| % at maturity | 2,3% | 2,8% | 3,3% |
| % monthly | 2,0% | 2,5% | 3,0% |

3.3. For deposits in EURO (EUR) opened at bank branches

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

4. EARLY WITHDRAWAL TERMS

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.

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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