**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 "Constructor"** | | | |
| 2. The currency of deposit | in national currency UZS | | | |
| 3. Registration type | Ipoteka-Retail | | At bank’s branches | |
| 4. Interest payment | Monthly | At maturity | Monthly | At maturity |
| 5. The annual interest rate | 21,5% | 22,0% | 21,0% | 21,5% |
| 6. Capitalization of interest on the deposit (recalculation of interest by adding accrued interest to the principal amount) | without capitalization | | | |
| 6. Deposit term | 24 months | | | |
| 7. Minimum deposit amount | 500,000 (five hundred thousand) uzs | | | |
| 8. Frequency of payment of interest on the deposit | 1. When opening a deposit with a monthly interest payment, funds are credited once a month. 2. When opening a deposit with interest payment at the end of the term, payment is made one time — at its completion. | | | |
| 9. Procedure for opening a deposit (online or by visiting a bank) | deposit can be opened via the Ipoteka-Retail mobile application or at the bank's branches, in both cash and non-cash forms. | | | |
| 10. 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). | | | |
| 11. Auto-prolongation (unilateral extension of the deposit period by the bank at the end of the deposit period) | not available | | | |
| 12. 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. Early termination | Period | Monthly | | At maturity |
| up to 1 month | | 0% | 0% |
| from 1 to 3 months | | 17% | 17% |
| from 4 to 6 months | | 18% | 20% |
| from 7 to 9 months | | 19% | 20% |
| from 10 to 12 months | | 20% | 20% |
| from 13 to 18 months | | 21% | 21% |
| from 19 to 24 months | | 21% | 21% |
| 3. Citizens' deposits in banks are guaranteed in accordance with the Law of the Republic of Uzbekistan "On guarantees for the protection of citizens' deposits in Banks" | | | | |
|

**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.**

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*(**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**