

Term deposit «Constructor»

Product passport – In redaction and effective from 01.04.2025

ipotekabank
otp group

A term deposit with interest payments monthly or at maturity, allowing top-ups and early withdrawal without loss of interest.

1. Interest rates

Term, months	24
Deposits opened in the mobile application when paying % at the maturity	22,0%
Deposits opened in the mobile application with monthly % payment	21,5%
Deposits opened at bank branches when paying % at the maturity	21,5%
Deposits opened at banks branches with monthly % payment	21,0%

Early termination of deposits

Term, months	Up to 1	1 – 3	3 – 6	6 – 9	9 – 12	12 – 24	24 branch	24 mob. app
% at maturity	0%	17,0%	20,0%	20,0%	20,0%	21,0%	21,5%	22,0%
% monthly	0%	17,0%	18,0%	19,0%	20,0%	21,0%	21,0%	21,5%

Note: the beginning digit of each period is read with the preposition "from", and the last digit is read with the preposition "up to". The exceptions are the periods "up to 1", "24 office" and "24 application", which are read in the form in which they are presented.

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 period
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.



Mobile app

Download by scanning the QR code. Information on payments and transfers, purchase history, and 24/7 access to financial services

+998 (78) 150-11-22
info@ipotekabank.uz