

## Product passport

No	THE MAIN TERMS AND CONDITIONS OF THE DEPOSIT		
1	Name	“UNIVERSAL” term deposit in USD	
2	The registration object	Funds are accepted through retail cash desks, in cash and non-cash form	
3	Date of receipt	November 19, 2024	
4	Term	6 oy	13 oy
5	Annual interest rate	3,5%	4%
6	Minimum amount	Not limited	
7	The top up of funds	Not available (To deposit additional funds for up to 3 months is available)	
8	Interest calculating	Interest on the deposit is calculated from the day following the day of receipt until the day before it is written off from the depositor's account. In case of early withdrawal of funds from the deposit or in other cases, the interest income of the deposit is paid at zero interest rate on the balance during the deposit period	
9	Interest payments	Interest income is paid monthly, accrued interest income is transferred by type of deposit currency	
10	Capitalization	Not available	
11	Premature withdrawal	Previously paid interest income is deducted from the deposit balance	
12	Subsequent stage after expiration of the term	Not paid	
13	Registration procedure	The deposit agreement of the bank	
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"			