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| **№** |  **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"** |

