

The main terms and conditions of deposit		
1	Name of the product	Savings account
2	The object of registration	Funds are accepted through the Ipoteka-Retail mobile application and retail cash desks, in cash and non-cash form.
3	Date of receipt	From 18th of April 2025
4	Term	Unlimited
5	Annual interest rate	16%
6	Minimum amount	15 000 000 UZS
7	The top up of funds	Available
8	The procedure for calculating the interest	<ul style="list-style-type: none"> – Interest is accrued from the day after the funds are received and the day before the account is closed; – Interest is accrued from the next day after the deposit is replenished.
9	Interest payments	<p>When registering through the mobile application, the monthly interest income is automatically transferred to the e-wallet account.</p> <p>When registering at retail cash desks, the monthly interest income is transferred to the client's savings account.</p>
10	Capitalization	Not available
11	Partial withdrawal	Available (considering that the minimum amount of the balance does not decrease below the minimum amount)
12	Registration procedure	The offer agreement and the bank's deposit agreement in e-form
13	A note to the client	<p>In accordance with the bank's tariffs, starting from June 1, 2025, the interest rate on the Savings Account product will be reduced from 18% to 16% for all customers, including current ones.</p> <p>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"</p>

In redaction and effective from 18.04.2025