

## TERM DEPOSITS IN NATIONAL CURRENCY FOR INDIVIDUALS

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### «FOYDA 20» (S55)

- Interest rate of the deposit – **20 (twenty)% per annum**;
- Term of the deposit - **6 (six) months**;
- Deposit currency - **national currency (UZS)**;
- The minimum deposit amount - **3 000 000 (three million) UZS**;
- The deposit is accepted in cash or non-cash form;
- Withdrawal form of deposit – currency of deposit;
- Partial deposit withdrawal is not allowed;
- Payment of interest - monthly, the final calculation is carried out on the day the deposit is returned;
- Additional replenishment - within **2 (two) months** from the first date of depositing;
- The minimum amount of additional contribution - **1 000 000 UZS**;
- **In case of early withdrawal of the deposit at the initiative of the depositor, the interest is recalculated at the rate of 12% per annum and the amount of interest paid earlier is deducted from the amount of the deposit**;
- Interest is paid on the basis of the actual days the funds are in the deposit;
- Interest on the deposit is not subject to capitalization;
- In case of early withdrawal of the deposit at the initiative of the depositor, the depositor has to notify the Bank in written form 30 (thirty) working days in advance.

### «FOYDA (VI) - 22» (S68)

- Interest rate of the deposit - **22% per annum**;
- Term of the deposit - **13 (thirteen) months**;
- Deposit currency - **national currency (UZS)**;
- The minimum deposit amount - **3 000 000 (three million) UZS**;
- The deposit is accepted in cash or non-cash form;
- Withdrawal form of deposit – currency of deposit;
- Partial deposit withdrawal is not allowed;
- Payment of interest - monthly, the final calculation is carried out on the day the deposit is returned;
- Additional replenishment - within **3 months** from the first date of depositing;
- The minimum amount of additional contribution - **1 000 000 (one million) UZS**;
- In case of early withdrawal of the deposit at the initiative of the client, interest paid earlier deduct from deposit main part and is recalculated and paid on the basis of:
  - **12% per annum** - from the deposit opening date to 180 days (180th day is inclusive);
  - **14% per annum** - from 181 days to 365 days (365th day is inclusive);
  - **22% per annum** - from 366 days to the end of deposit term;
- Interest is paid on the basis of the actual days the funds are in the deposit;
- Interest on the deposit is not subject to capitalization;
- In case of early withdrawal of the deposit at the initiative of the depositor, the depositor has to notify the Bank in written form 30 (thirty) working days in advance.

## «FOYDA (VI) - 23» (S69)

- Interest rate of the deposit - **23% per annum**;
- Term of the deposit - **24 (twenty four) months**;
- Deposit currency - **national currency (UZS)**;
- The minimum deposit amount - **3 000 000 (three million) UZS**;
- The deposit is accepted in cash or non-cash form;
- Withdrawal form of deposit – currency of deposit;
- Partial deposit withdrawal is not allowed;
- Payment of interest - monthly, the final calculation is carried out on the day the deposit is returned;
- Additional replenishment - within **6 (six) months** from the first date of depositing;
- The minimum amount of additional contribution - **1 000 000 UZS**;
- In case of early withdrawal of the deposit at the initiative of the client, interest paid earlier deduct from deposit main part and is recalculated and paid on the basis of:
  - **12% per annum** - from the deposit opening date to 180 days (180th day is inclusive);
  - **14% per annum** - from 181 days to 365 days (365th day is inclusive);
  - **15% per annum** - from 366 days to 670 days (670th day is inclusive);
  - **23% per annum** - from 671 days to the end of deposit term;
- Interest is paid on the basis of the actual days the funds are in the deposit;
- Interest on the deposit is not subject to capitalization;
- In case of early withdrawal of the deposit at the initiative of the depositor, the depositor has to notify the Bank in written form 30 (thirty) working days in advance.
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Мазкур маълумот ўзбек тилида тасдиқланган бўлиб, бошқа тилларда ноаниқликлар келиб чиққан холда ўзбек тилидаги ҳолати устунлик қилади. Kullanılan diller arasında farklılık olması durumunda Özbek dilinde olanı geçerlidir/ In case of discrepancy between the languages, Uzbek language shall always prevail

other languages/ В случае разночтения между языками, узбекский язык превалирует над остальными языками.