

## USD deposits for individuals

### «PROFIT 12 (D-39)»

- Interest rate of the deposit - **6% per annum**;
- Term of the deposit - **13 (thirteen) months**;
- The minimum deposit amount - **1000 (one thousand) US dollars**;
- The deposit is accepted in cash or non-cash form;
- Deposit interest payment form – monthly, the final calculation is made on the day the deposit is returned;
- Partial deposit withdrawal is not allowed;
- Additional contribution - for **3 months** from the date of deposit;
- The minimum amount of additional contribution – **500 (five hundred) US dollars**;
- If the deposit is withdrawn before the due date by the request of depositor, the interest on the deposit is calculated as follows:
  - **2% per annum** - from the date of making the deposit up to 365 days (including the 365th day);
  - **6% per annum** - from 366 days to the end of deposit term;
  - **If the deposit is withdrawn at the initiative of the depositor before 365 days (including the 365th day) from the date of making the deposit, the interest is recalculated at a rate of 2% per annum and the amount of previously paid interest is deducted from the deposit amount.**
    - Interest is paid on the basis of the actual days the funds are in the deposit;
- If the deposit is withdrawn before the due date by the request of depositor, the depositor should notify the bank in written form 30 (thirty) working days prior to withdrawal.
- Interest on the deposit is not subject to capitalization.

### «PROFIT 18 (D-40)»

- Interest rate of the deposit - **6.25% per annum**;
- Term of the deposit – **18 (eighteen) months**;
- The minimum deposit amount - **1000 (one thousand) US dollars**;
- The deposit is accepted in cash or non-cash form;
- Deposit interest payment form – monthly, the final calculation is made on the day the deposit is returned;
- Partial deposit withdrawal is not allowed;
- Additional contribution - for **3 months** from the date of deposit;
- The minimum amount of additional contribution - **500 (five hundred) US dollars**;
- If the deposit is withdrawn before the due date by the request of depositor, the interest on the deposit is calculated as follows:
  - **2,0% per annum** - from the date of making the deposit up to 365 days (including the 365th day);
  - **2,5% per annum** - from the 366th day the date of making the deposit up to 510 days (including 510th day);
  - **6,25% per annum** - from 511 days to the end of deposit term;
  - **If the deposit is withdrawn at the initiative of the depositor, the interest is recalculated according to the above calculations and the amount of previously paid interest is deducted from the deposit amount**
    - Interest is paid on the basis of the actual days the funds are in the deposit;
- If the deposit is withdrawn before the due date by the request of depositor, the depositor should notify the bank in written form 30 (thirty) working days prior to withdrawal.

- Interest on the deposit is not subject to capitalization.

### **«PROFIT 36 (D-41)»**

- Interest rate of the deposit – **6,50% per annum**;
- Term of the deposit - **36 (thirty six) months**;
- The minimum deposit amount - **1000 (one thousand) US dollars**;
- The deposit is accepted in cash or non-cash form;
- Deposit interest payment form – monthly, the final calculation is made on the day the deposit is returned;
- Partial deposit withdrawal is not allowed;
- Additional contribution - for **12 (twelve) months** from the date of deposit;
- The minimum amount of additional contribution – **500 (five hundred) US dollars**;
- If the deposit is withdrawn before the due date by the request of depositor, the interest on the deposit is calculated as follows:
  - **2,0% per annum** - from the date of making the deposit up to 365 days (including the 365th day);
  - **4,0% per annum** - from the 366th day the date of making the deposit up to 1050 days (including 1050th day);
  - **6,50% per annum** - from 1051 days to the end of deposit term;
  - **If the deposit is withdrawn at the initiative of the depositor, the interest is recalculated according to the above calculations and the amount of previously paid interest is deducted from the deposit amount**
  - Interest is paid on the basis of the actual days the funds are in the deposit;
- If the deposit is withdrawn before the due date by the request of depositor, the depositor should notify the bank in written form 30 (thirty) working days prior to withdrawal.
- Interest on the deposit is not subject to capitalization.