

## Term deposits in USD for individuals

### «PROFIT (III) - 4»

- Interest rate of the deposit - **4% per annum**;
- Term of the deposit - **13 (thirteen) month**;
- The minimum deposit amount - **3000 (three thousand) US dollars**;
- The deposit is accepted in cash or non-cash form;
- Interest on the deposit is paid monthly in the currency of the deposit;
- Partial deposit withdrawal is not allowed;
- Additional contribution - for **2 months** from the date of deposit;
- The minimum amount of additional contribution - **3000 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- If the deposit is withdrawn before the due date by the request of depositor, the interest on the deposit is calculated as follows:
  - **1% per annum** - from the date of making the deposit up to 365 days (including the 365th day);
  - **4% 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  - **If the deposit is withdrawn at the initiative of the depositor before 365 days (including the 365th day) from the date of making the deposit, the interest is recalculated at a rate of 1% 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;
- In case of early withdrawal of the deposit at the initiative at the Depositor, in that case the Depositor should notify the Bank about it in written form 30 (thirty) working days prior to withdrawal.
- Interest on the deposit is not subject to capitalization.

### «PROFIT (III) - 5»

- Interest rate of the deposit - **5.0% per annum**;
- Term of the deposit - **24 months**;
- The minimum deposit amount - **2000 (two thousand) US dollars**;
- The deposit is accepted in cash or non-cash form;
- Interest on the deposit is paid monthly in the currency of the deposit;
- Partial deposit withdrawal is not allowed;
- Additional contribution - for **3 months** from the date of deposit;
- The minimum amount of additional contribution - **2000 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- If the deposit is withdrawn before the due date by the request of depositor, the interest on the deposit is calculated as follows:
  - **1% 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 670 days (including 670th day);
  - **5.0% per annum** - from 671 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  - **If the deposit is withdrawn at the initiative of the depositor, the interest is recalculated according to the above calculations and the amount of previously paid interest is deducted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 (III)– 5,25»

- Interest rate of the deposit - **5.25% 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;
- Interest on the deposit is paid monthly in the currency of the deposit;
- Partial deposit withdrawal is not allowed;
- **Additional contribution - for 3 months from the date of deposit**;
- The minimum amount of additional contribution - **1000 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:
  - **1% 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 990 days (including 990th day);
  - **5.25% per annum** - from 991 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.