

## **Term deposits in national currency for individuals** **(valid from date 16.07.2021)**

### **«Likit-4»**

Minimum deposit amount – **1 000 000 (one million) UZS;**

- **Term of deposit - 1 (one) month;**
- **Interest rate of deposit – 11,00% per annum;**
- The deposit is accepted in cash or non-cash form;
- Interest on the deposit is paid monthly in the currency of the deposit;
- Additional contribution is not allowed;
- Partial deposit withdrawal is not allowed;
- In case of early withdrawal of the deposit at the initiative of the Client, interest is not paid;
- The primary amount of the deposit is paid in the form in which the deposit was made;
- Interest on the deposit is paid in cash or by transfer to the Depositor's bank card, according to the Bank's tariff;
- In case of early withdrawal of the deposit at the initiative of the Client, in that case the Depositor should notify the Bank about it in written form 10 (ten) working days prior to withdrawal.

### **«Firsat-6»**

- **Minimum deposit amount – 1 000 000 (one million) UZS;**
- **Term of deposit - 3 (three) months;**
- **Interest rate of deposit – 16,00% per annum;**
- The deposit is accepted in cash or non-cash form;
- Interest on the deposit is paid monthly in the currency of the deposit;
- Additional contribution is accepted during the first **30 (thirty)** days from the date of the initial contribution;
- The minimum amount of additional contribution - **1 000 000 (one million) UZS;**
- Partial withdrawal of the deposit is not allowed;
- In case of early withdrawal of the deposit at the initiative of the Client, interest is not paid;
- The primary amount of the deposit is paid in the form in which the deposit was made;
- Interest on the deposit is paid in cash or by transfer to the Depositor's bank card, according to the Bank's tariff;
- Interest on the deposit is not subject to capitalization;
- In case of early withdrawal of the deposit at the initiative of the Client, in that case the Depositor should notify the Bank about it in written form 30 (thirty) working days prior to withdrawal.

### **«Birikim-6»**

Minimum deposit amount – **1 000 000 (one million) UZS;**

- **Term of deposit - 6 (six) months;**
- **Interest rate of the deposit – 17,00% per annum;**
- The deposit is accepted in cash or non-cash form;

- Interest on the deposit is paid monthly in the currency of the deposit;
- An additional contribution is allowed during the first **3 (three)** months from the date of the initial contribution;
- The minimum amount of additional contribution – **1 000 000 (one million) UZS**;
- Partial withdrawal of the deposit is not allowed;
- In case of early withdrawal of the deposit at the initiative of the Client, interest is not paid;
- The primary amount of the deposit is paid in the form in which the deposit was made;
- Interest on the deposit is paid in cash or by transfer to the Depositor's bank card, according to the Bank's tariff;
- Interest on the deposit is not subject to capitalization;
- In case of early withdrawal of the deposit at the initiative of the Client, in that case the Depositor should notify the Bank about it in written form 30 (thirty) working days prior to withdrawal.

### **«Bereket-5»**

Minimum deposit amount – **5 000 000 (five million) UZS**;

- Term of deposit - **12 (twelve) months**;
- Interest rate of deposit – **19,00 % per annum**;
- The deposit is accepted in cash or non-cash form;
- Interest on the deposit is paid monthly in the currency of the deposit;
- An additional contribution is allowed during the first **6 (six)** months from the date of the initial contribution;
- The minimum amount of additional contribution- **1 000 000 (one million) UZS**;
- Partial withdrawal of the deposit is not allowed;
- In case of early withdrawal of the deposit at the initiative of the Client, interest is not paid;
- The primary amount of the deposit is paid in the form in which the deposit was made;
- Interest on the deposit is paid in cash or by transfer to the Depositor's bank card, according to the Bank's tariff;
- Interest on the deposit is not subject to capitalization;
- In case of early withdrawal of the deposit at the initiative of the Client, in that case the Depositor should notify the Bank about it in written form 30 (thirty) working days prior to withdrawal.

### **«Premium UZS-7»**

Interest rate of the deposit – **20,00% per annum**;

- Term of deposit - **18 months**;
- Deposit currency - national currency (UZS);
- Minimum deposit amount - **10 000 000 (ten million) UZS**;
- Deposit accepting form - in cash or non-cash form;
- Deposit returning form - in the form in which the contribution was made;
- Partial withdrawal of the deposit - not allowed;
- Deposit interest paid form - monthly, with the final settlement on the day of deposit repayment;
- Additional contribution – allowed during the first **6 months** from the date of the contribution;
- The minimum amount of the additional contribution – **5 000 000 UZS**;
- In case of early withdrawal of the deposit at the initiative of the Client, interest is paid on the basis of:
  - **15% per annum** - from 181-st day from the date of deposit contribution to 365 days (365th day is inclusive);
  - **18% per annum** - from 366 days to 450 days (450th day is inclusive);

- **20,00% per annum** - from 451 days to the end of deposit term.
- Interest is paid on the basis of the actual days the funds being in the deposit account;
  - **In case of early withdrawal of the deposit at the initiative of the Client within 180 days (including the 180th day) from the date of the deposit, no interest is paid. In this case, the amount of previously paid interest will be withheld from the principal amount of the deposit.**
- In case of early withdrawal of the deposit at the initiative at the client, 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.