

Term deposits in USD for individuals

(valid from date 08.10.2021)

«Alternatif-3»

- The minimum deposit amount - **2000 (two thousand) US dollars;**
- Term of the deposit - **1 (one) month;**
- Interest rate of the deposit - **2.00% 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 Depositor, interest is not paid;
- Interest and primary amount are paid in the form in which the deposit was made;
- Interest on the deposit is not subject to capitalization;
- In case of early withdrawal of the deposit at the initiative of the Depositor, in that case the Depositor should notify the Bank about it in written form 10 (ten) working days prior to withdrawal.

«Efektif-5»

- The minimum deposit amount - **2000 (two thousand) US dollars;**
- Term of the deposit - **3 (three) months;**
- Interest rate of the deposit – **2.50% 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 Depositor, interest is not paid;
- Interest and primary amount are paid in the form in which the deposit was made;
- Interest on the deposit is not subject to capitalization;
- In case of early withdrawal of the deposit at the initiative of the Depositor, in that case the Depositor should notify the Bank about it in written form 30 (thirty) working days prior to withdrawal.

«Tasarruf-3»

- The minimum deposit amount - **2000 (two thousand) US dollars;**
- Term of the deposit - **6 (six) months;**
- Interest rate of the deposit - **3.25% 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 withdrawal of the deposit is not allowed;
- In case of early withdrawal of the deposit at the initiative of the Depositor, interest is not paid;
- Interest and primary amount are paid in the form in which the deposit was made;

- Interest on the deposit is not subject to capitalization;
- In case of early withdrawal of the deposit at the initiative of the Depositor, in that case the Depositor should notify the Bank about it in written form 30 (thirty) working days prior to withdrawal.

«Yatırım-2»

- Minimum deposit amount - **2000 (two thousand) US dollars;**
- Term of the deposit - **12 (twelve) months;**
- Interest rate of the deposit – **4.00% 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 accepted during first **3 (three)** months from the date of the initial contribution;
- The minimum amount of additional contribution - **USD 500;**
- Partial withdrawal of the deposit is not allowed;
- In case of early withdrawal of the deposit at the initiative of the Depositor, interest is not paid;
- Interest and primary amount are paid in the form in which the deposit was made;
- Interest on the deposit is not subject to capitalization;
- In case of early withdrawal of the deposit on the initiative of the Depositor, in that case the Depositor should notify the Bank about it in written form 30 (thirty) working days prior to withdrawal.

«Garanti-3»

- Minimum deposit amount - **2000 (two thousand) US dollars;**
- Term of deposit - **18 (eighteen) months;**
- Interest rate of the deposit – **5.00% 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 accepted during the first **6 (six)** months from the date of the contribution;
- The minimum amount of additional contribution is **USD 500;**
- Partial deposit withdrawal is not allowed;
- In case of early withdrawal of the deposit at the initiative of the Depositor, interest is not paid;
- Interest and primary amount are paid in the form in which the deposit was made;
- Interest on the deposit is not subject to capitalization;
- In case of early withdrawal of the deposit on the initiative of the Depositor, in that case the Depositor should notify the Bank about it in written form 30 (thirty) working days prior to withdrawal.

«Premium USD-5»

- Interest rate of the deposit - **5.25% per annum;**
- Term of deposit - **36 months;**
- Deposit currency - US dollars;
- Minimum deposit amount – **2000 (two thousand) US dollars;**
- Deposit accepting form - in cash or non-cash form;
- Deposit returning form - in currency in which deposit was made;
- Partial deposit withdrawal - not allowed;
- Deposit interest paid form - monthly, with the final settlement on the day of deposit repayment;

- Additional contribution – allowed during the first **24 months** from the date of the initial contribution;
- The minimum amount of additional contribution - **500 US dollars**;
- In case of early withdrawal of the deposit at the initiative of the Depositor, interest is paid on the basis of:
 - **4.00% per annum** - from 271st day from the date of deposit contribution to 365 days (365th day is inclusive);
 - **4.25% per annum** - from 366 days to 450 days (450th day is inclusive);
 - **5.00% per annum** - from 451 days to 730 days (730th day is inclusive);
 - **5.25% per annum** - from 731 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 Depositor within 270 days (including the 270th day) from the date of the deposit, no interest is paid and 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 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.