

## 1. Term deposit «Niyat 26%»

Deposit conditions:

In national currency UZS:

- Interest rate - **26% per annum** (accrued on the amount held on deposit for more than 1 banking day);
- Term of deposit: 25 months;
- Minimum initial sum - **1,000,000 soums**;
- The contribution can be made/interest is paid:
  - in online form with the payment of interest to account 20206;
  - in offline form with the payment of interest to the account.
- **Interest rate** is paid monthly from the day the deposit was opened;
- No interest is accrued on deposits opened online on weekends (Saturday and Sunday);
- No **replenishment** is allowed;
- No **partial withdrawal** is allowed;
- **Early closure** of the deposite is allowed. Previously paid interest will be recalculated at the rate of 20% for the entire period: the difference between paid and accrued interest will be withheld from the original value of the deposit. No interest is paid for an incomplete month. If a deposit is opened by a non-resident and withholding tax is withheld on the deposit in accordance with Articles 82 and 366 of the Tax Code of the Republic of Uzbekistan.

## 2. Term deposit «Interest monthly»

Deposit conditions:

In national currency UZS:

- Time of deposit – **25 months**;
- The deposit can be made to the Bank either in cash (at a branch), or online via the Mobile Application;
- Interest rate:
  - **to the Visa card - 22% (refinance rate of the Central Bank of the Republic of Uzbekistan + 8%) per annum**;
  - **to the account - 20% (refinance rate of the Central Bank of the Republic of Uzbekistan + 6%) per annum**
- Interest is paid monthly in the deposit currency by crediting to the bank card account, or to the customer's on-demand account, depending on the deposit selected;
- When opening a deposit in cash, interest is paid monthly **in the currency of the deposit** in cash or to the depositor's bank card account of "Kapitalbank" JSCB (at the depositor's request);
- **Deposit replenishment** – available;
- **Partial withdrawal of deposit** – available. However, the minimum amount of deposit balance should amount to UZS sums 10 000 000;
- **Early termination** - allowed. the depositor is entitled to the amount accrued during the actual time of deposit.
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## 3. Term deposit «Interest daily»

Deposit conditions:

In national currency UZS:

- Minimum amount of initial contribution – **1 000 000 UZS**;
- Time of deposit – **25 months**;
- The deposit can be made to the Bank either in cash (at a branch), or online via the Mobile Application;

- Interest rate:
  - **to the Visa card - 22% (refinance rate of the Central Bank of the Republic of Uzbekistan + 8%) per annum;**
  - **to the account - 21% (refinance rate of the Central Bank of the Republic of Uzbekistan + 7%) per annum**
- Interest is paid daily in the deposit currency by crediting to the bank card account, or to the customer's on-demand account, depending on the deposit selected;
- When opening a deposit in cash, interest is paid monthly **in the currency of the deposit** in cash or to the depositor's bank card account of "Kapitalbank" JSCB (at the depositor's request);
- **Deposit replenishment** – available;
- **Partial withdrawal of deposit** – available. However, the minimum amount of deposit balance should amount to UZS sums 10 000 000;
- **Early termination** - available. the depositor is entitled to the amount accrued during the actual time of deposit.
- The depositor is entitled to the amount accrued during the actual time of deposit.

#### 4. Term deposit «Maximum capital»

Deposit conditions:

In national currency UZS:

- The minimum amount of the initial contribution is 1,000,000 UZS.
- The term of the deposit is 36 months.
- The contribution can be made/interest is paid:
  - in online form with the payment of interest to account 20206;
  - in online form with the payment of interest to the card account;
  - in offline form with the payment of interest to the account.
- Interest rate (calculated on the amount, which is in the deposit for more than 1 banking day):
  - 25% per annum – the first 3 months (1 to 3 months of funds in the deposit);
  - 23% per annum – the next 4 months (4 to 7 months of funds in the deposit);
  - 21% per annum – the next 5 months (8 to 12 months of funds in the deposit);
  - 19% per annum – until the end of the deposit term (13 to 36 months).
- Interest is paid monthly on the day the deposit is opened.
- It is allowed to replenish the deposit, in this case the rate for replenishment is equal to the rate currently applied to the initial deposit.
- Partial withdrawal of the deposit is not allowed;
- It is allowed to close the deposit ahead of schedule on the following conditions:
  - 1. If the deposit is demanded before the scheduled date during the first 12 months, then no interest is paid to the depositor for an incomplete month, and the interest paid previously is recalculated based on the rate of 19%; the difference between paid and accrued interest is deducted from the principal amount of the deposit. If the deposit is opened by a non-resident and the tax on income of non-residents is withheld on the deposit in accordance with Articles 366 and 382 of the Tax Code of the Republic of Uzbekistan, recalculation of the amount of tax withheld from the customer is not carried out.
  - 2. If the deposit is demanded ahead of schedule after the end of the first 12 months after its opening (i.e., starting from the 13th month), then no interest for an incomplete month is paid to the depositor, and recalculation of the interest paid is not carried out.

#### 5. Term deposit «Zor 8%»

Deposit conditions:

In USD:

- Minimum amount of the initial deposit – **100 USD;**
- Deposit period – **25 months without prolongation;**

- Deposit can be made/interest paid to the account **offline**;
- Interest rate - **8% per annum**;
- **Interest is paid** in advance for **25 months**, in the deposit currency, by crediting to the customer's account at the time of opening the deposit;
- It is not allowed to **replenish the deposit**;
- It is not allowed to **withdraw part** of the deposit;
- It is allowed to **early close the deposit** under the following conditions:
  - **within one year (12 months)** of the deposit, in this case the depositor is entitled to receive the amount of accrued interest at the rate of 6% per annum. The remaining amount of accrued interest is deducted from the deposit amount;
  - **after 12th month** (from 13th month), in this case the depositor is entitled to receive the amount of accrued interest at the rate of 8% per annum for the actual time the funds were on the deposit.

## 6. Term deposit «Lux Plus»

Deposit conditions:

In USD:

- Minimum deposit period: **15 days**;
- Minimum amount of the initial deposit – **500 USD**;
- Deposit period – **36 months without prolongation**;
- Deposit can be made/interest paid **online** or **offline**;
- Interest rate - **5.5% per annum (accrued on the amount, which is in the deposit for more than 1 banking day)**;
- Interest is paid monthly, in US dollars, to the depositor's account (in accordance with the current legislation).
- It is allowed to replenish the deposit, when the balance is at least 500 US dollars, the minimum amount of replenishment is 500 US dollars;
- Partial withdrawal of the deposit is allowed with a minimum deposit balance of USD 1,000;
- It is allowed to early close the deposit, in this case the amount of interest is paid for the full months of the funds in the deposit;
- The principal amount of the deposit is paid in US dollars to the depositor's account.

## 6. Term deposit «Lux 4%»

Deposit conditions:

In USD:

- Minimum amount of the initial deposit – **500 USD**;
- Deposit period – **36 months**;
- Deposit can be placed with the Bank in both **online** and **offline** forms;
- Interest rate - **4% per annum**;
- Interest payment on the deposit – **monthly in the currency of the deposit** by crediting to the depositor's account;
- **Deposit replenishment** – available.
- **Partial withdrawal of the deposit** – available.
- **Early withdrawal of the deposit or its partial withdrawal** – is allowed following the termination of 15 calendar days from the date of opening the deposit or from the date of last replenishment of the deposit, respectively;
- Payment of the principal amount of the deposit is made **in the deposit currency** by crediting to the depositor's account.

## 7. Term deposit «Euro Online»

Deposit conditions:

In Euro:

- Minimum amount of the initial deposit – **100 EURO**;
- Deposit period – **24 months**;
- The deposit can be placed to the Bank in **online** forms;
- Interest rate - **2% per annum**;
- Interest payment on the deposit – **monthly in the currency of the deposit** by crediting to the depositor's account;
- **Deposit replenishment** – unavailable;
- **Partial withdrawal of the deposit** – unavailable;
- **Pre-schedule recall** allowed. If the deposit is requested in advance, then interest paid is recalculated at the rate of 1% per annum. In this case, the difference between the paid and calculated interest rate is deducted from the deposit amount;
- Payment of the principal amount of the deposit is made **in the deposit currency** by crediting to the depositor's account.