

## 1. Term deposit «% every day»

Deposit conditions:

In national currency UZS:

- Minimum amount of initial contribution – **100 000 UZS**;
- Time of deposit – **25 months**;
- **Deposit can be made/interest is paid:**
  - online: from a demand deposit account / from the account of any bank card (in UZS) linked to in the JSCB Kapitalbank mobile app.
  - offline: from a demand deposit account / from the account of a bank card (Uzcard, HUMO, VISA UZS, MasterCard UZS) opened with JSCB Kapitalbank.
- Interest rate:
  - 14% [CBU refinancing rate + annual 2%](#) will be accrued on Visa card;
  - 14% [CBU refinancing rate + annual 2%](#) will be accrued on account;
- **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;
- **Deposit replenishment** – available;
- **Partial withdrawal of deposit** – available. However, the minimum amount of deposit balance should amount to UZS sums 100 000;
- **Early termination** - available. When the deposit is closed earlier than the deadline, the interest paid is not recalculated.
- The main amount of the deposit is transferred to Visa card.

## 2. Term deposit «% every month»

Deposit conditions:

In national currency UZS:

- Term deposit «% every month»
- Minimum amount of initial contribution – 100 000 UZS;
- Time of deposit – 25 months;
- **Deposit can be made/interest is paid:**
  - online: from a demand deposit account / from the account of any bank card (in UZS) linked to in the JSCB Kapitalbank mobile app.
  - offline: from a demand deposit account / from the account of a bank card (Uzcard, HUMO, VISA UZS, MasterCard UZS) opened with JSCB Kapitalbank.
- Interest rate:
  - 14% [CBU refinancing rate + annual 2%](#) will be accrued on Visa card;
  - 14% [CBU refinancing rate + annual 2%](#) will be accrued on account;
- 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;
- Deposit replenishment – available;
- Partial withdrawal of deposit – available. However, the minimum amount of deposit balance should amount to UZS sums 100 000;
- Early termination - allowed. When the deposit is closed earlier than the deadline, the interest paid is not recalculated.
- The main amount of the deposit is transferred to depositor's account.

### 3. Term deposit «Kapital Ziynat»

Deposit conditions:

In national currency UZS:

- Term deposit «% every month»
- Minimum amount of initial contribution – 100 000 UZS;
- Time of deposit – 25 months;
- **Deposit can be made/interest is paid:**
  - online: from a demand deposit account / from the account of any bank card (in UZS) linked to in the JSCB Kapitalbank mobile app.
  - offline: from a demand deposit account / from the account of a bank card (Uzcard, HUMO, VISA UZS, MasterCard UZS) opened with JSCB Kapitalbank.
- **The interest rate** is 19% per annum (to be accrued on the amount deposited for more than 1 banking day):
- **Interest is paid monthly in the currency of the deposit**, by crediting to the demand account / to the account of the bank card of Kapitalbank JSCB in the national currency.
- **Deposit replenishment** is provided for the first 6 months.
- **Partial withdrawal** is not allowed.
- **Early closing of the deposit** is allowed. Previously paid interest shall be recalculated at the rate of 18% for the entire period: the difference between paid and accrued interest shall be deducted from the principal amount of the deposit.

If the deposit is opened by a non-resident, the income tax of non-residents shall be withheld on the deposit, in accordance with Articles 366, 82 of the Tax Code of the Republic of Uzbekistan.

### 4. Term deposit «Zor 6%»

Deposit conditions:

In USD:

- Minimum amount of the initial deposit – **1000 USD**;
- Deposit period – **24 months without prolongation**;
- Interest rate - **6% per annum**;
- The deposit can be made at the Bank both **online** and in **offline** form (cash)
- Interest is paid in advance for 24 months – in the deposit currency by crediting to the account upon demand of the client (20206) at the moment of opening the deposit.
- It is not allowed to **replenish the deposit**;
- It is not allowed to **withdraw part** of the deposit;
- **Early closure - permitted under the following conditions:**

In case of full early closure of the deposit, the accrued interest is recalculated at a rate of 2% per annum. Overpaid interest amounts are withheld by the bank from the principal amount of the deposit. Interest is paid for the actual number of full months the funds were held in the deposit. No interest is paid for an incomplete calendar month.

## 5. 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.

## 6. Term deposit «Euro Online 2%»

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.