

## 1. Term deposit «Daily interest on Visa»

Deposit conditions:

In national currency UZS:

- Minimum amount of initial contribution – **1 000 000 UZS**;
- Time of deposit – **25 months**;
- Deposit can be made to the Bank in **online** form;
- Interest rate - (**refinancing rate of the Central Bank of the Republic of Uzbekistan + 6%) per annum**;
- Interest payment is made daily in the currency of deposit by transfer to account of Visa UZS sums card of JSCB “Kapitalbank”.
- 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. In case of early withdrawal, recalculation of paid interest is not effected;
- Payment of deposit principal amount is made in the currency of deposit by transfer to demand account of depositor / to bank card Visa UZS sums of JSCB “Kapitalbank”.

## 2. Term deposit «Sprint 1»

Deposit conditions:

In national currency UZS:

- Minimum amount of initial contribution – **10 000 000 UZS**;
- Time of deposit – **1 month**;
- Deposit is made and managed **online**;
- Interest rate - **16% per annum**;
- Interest payment is made monthly in the deposit currency, by crediting on demand of the depositor\*;
- Payment of principal amount of the deposit is made **in the currency of deposit**, by crediting on demand of the depositor;
- Deposit replenishment – not available;
- **Partial withdrawal of deposit** – not available;
- **Early termination** - allowed. If the deposit is reclaimed ahead of schedule, then the amount of interest for the actual presence of full months of funds in the deposit is subject to payment to the depositor;
- \*Due to the fact that relations on deposit are regulated by the existing legislation of the Republic of Uzbekistan, the Bank will withhold 10% tax from interest (income) paid on deposit opened in the name of non-resident according to Articles 366, 382 of Tax Code of the Republic of Uzbekistan.

## 3. Term deposit «Sprint 2»

Deposit conditions:

In national currency UZS:

- Minimum amount of initial contribution – **10 000 000 UZS**;
- Time of deposit – **2 months**;
- Deposit is made and managed **online**;

- Interest rate - **17% per annum**;
- Interest payment is made monthly in the deposit currency, by crediting on demand of the depositor\*;
- Payment of principal amount of the deposit is made **in the currency of deposit**, by crediting on demand of the depositor;
- **Deposit replenishment** – not available;
- **Partial withdrawal of deposit** – not available;
- **Early termination** - allowed. If the deposit is reclaimed ahead of schedule, then the amount of interest for the actual presence of full months of funds in the deposit is subject to payment to the depositor;
- \*Due to the fact that relations on deposit are regulated by the existing legislation of the Republic of Uzbekistan, the Bank will withhold 10% tax from interest (income) paid on deposit opened in the name of non-resident according to Articles 366, 382 of Tax Code of the Republic of Uzbekistan.

#### 4. Term deposit «Sprint 3»

Deposit conditions:

In national currency UZS:

- Minimum amount of initial contribution – **10 000 000 UZS**;
- Time of deposit – **2 month**;
- Deposit is made and managed **online**;
- Interest rate - **18% per annum**;
- Interest payment is made monthly in the deposit currency, by crediting on demand of the depositor\*;
- Payment of principal amount of the deposit is made **in the currency of deposit**, by crediting on demand of the depositor;
- Deposit replenishment – not available;
- **Partial withdrawal of deposit** – not available;
- **Early termination** - allowed. If the deposit is reclaimed ahead of schedule, then the amount of interest for the actual presence of full months of funds in the deposit is subject to payment to the depositor;
- \*Due to the fact that relations on deposit are regulated by the existing legislation of the Republic of Uzbekistan, the Bank will withhold 10% tax from interest (income) paid on deposit opened in the name of non-resident according to Articles 366, 382 of Tax Code of the Republic of Uzbekistan.

#### 5. Term deposit «Kopilka»

Deposit conditions:

In national currency UZS:

- Minimum amount of initial contribution – **1 000 000 UZS**;
- Time of deposit – **25 months**;
- The deposit can be placed with the Bank both in **cash** and **online** forms;
- Interest rate - (**refinancing rate of the Central Bank of the Republic of Uzbekistan + 4%**) **per annum**;
- When opening a deposit in the online form - interest is paid monthly **in the currency of the deposit** by crediting to the depositor's wallet account opened via a mobile application;
- 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. Herewith the minimum amount of the balance in the deposit must constitute 10 000 000 UZS;

- **Early termination** - allowed. If the deposit is reclaimed ahead of schedule, then the amount of interest for the actual presence of full months of funds in the deposit is subject to payment to the depositor;
- The principal amount of the deposit is paid **in the currency of the deposit** in cash (if the deposit is made in cash) or credited to the depositor's wallet account opened via a mobile application (if the deposit is made in via a mobile application).

## 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 «Oltin Kuz»

Deposit conditions:

In the national currency UZS:

- Minimum amount of the initial deposit – **500 000 UZS**;
- Deposit period – **24 months**;
- Deposit can be placed with the Bank in both **cash** and **online** forms;
- Interest rate:
- **17% per annum** – from 1 (first) till 12 (twelfth) month of keeping funds in the deposit;
- **16% per annum** – from 13 (thirteenth) till 24 (twenty-fourth) month of keeping funds in the deposit;
- Interest is paid **per month in the currency of the deposit** in cash (if the deposit has been formed in cash) or credited to the depositor's wallet account (if the deposit has been formed using “**Apelsin**” mobile application);
- **Deposit replenishment** – available. Herewith the minimum replenishment amount must constitute **500 000 UZS**;
- **Pre-schedule termination** – available. If the deposit is requested on the pre-schedule basis, then the amount of interest accrued for the actual number of full months of cash in the deposit is subject to payment;
- Payment of the principal amount of the deposit is implemented **in the currency of the deposit** in cash (if the deposit has been formed in cash) or credited to the depositor's wallet account (if the deposit has been formed using the “**Apelsin**” mobile application);

## 8. 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.

## 9. Term deposit «Kapital24»

Deposit conditions:

In USD:

- Minimum amount of initial deposit – **500 USD**;
- Deposit maturity – **24 months**;
- Deposit must be placed with the bank **in both cash/non cash, and online** forms;
- Interest rate – **5% per annum**;
- Interest is paid **in advance annually in the deposit currency** by bank transfer or credited to the depositor's wallet account opened via a mobile application;
- **Deposit replenishment** – not available;
- **Partial withdrawal** – not available;
- **Early termination** – allowed. In case of early termination of the deposit, then the interest paid in advance is recalculated for the incomplete 12 months that the funds are in the deposit (relative to the date of the last interest paid in advance), in reliance upon the calculation of 3% per annum. In this case, the difference between the paid and calculated interest is deducted from the deposit amount.