

## 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 «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.

## 5. 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.