KAPITALBANK

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:
  - 13% based on the CBU base rate minus 1 (one) percent

  Interest is charged on the amount deposited for more than 1 banking day;
- **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:
  - 13% based on the CBU base rate minus 1 (one) percent
- Interest is charged on the amount deposited for more than 1 banking day;
- 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 16**%** 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 «Maqsadli ipoteka»

Deposit conditions:

In national currency UZS:

- Term deposit «Maqsadli ipoteka»
- Minimum amount of initial contribution – 5 million UZS;
- Time of deposit – 6 months without prolongation;
- **The interest rate** 14% based on the CBU base rate
- **Interest payment** Interest is accrued monthly from the date of opening the deposit — on the day of interest payment — on the deposit amount, and thus the deposit amount increases (capitalization)
- **Deposit replenishment** is allowed.
- **Partial withdrawal** is not allowed.
- **Early closure** is allowed under the following conditions:

  Previously paid interest is recalculated at a rate of 5% the difference between the interest paid and accrued is withheld from the principal deposit amount. The remaining amount of capitalized interest is deducted from the principal amount of the deposit, for the actual number of days the funds are in the deposit.

5. Term deposit «Kapital 5,5%»

Deposit conditions:

In USD:

- Minimum amount of the initial deposit – **1000 USD**;
- Deposit period – **25 months without prolongation;**
- **The deposit may be made:**
  - in online and offline form from the depositor's demand account.
- **Interest rate** – 5.5% per annum. Interest is accrued on the amount held in the deposit for more than 1 banking day:
- **Interest payment** is made **monthly in the deposit currency**, by crediting to the depositor's demand account.
  If the deposit is opened by a non-resident, non-resident income tax is withheld on the deposit in accordance with Articles 366 and 82 of the Tax Code of the Republic of Uzbekistan.
- **Deposit top-up** – provided for the first 3 months.
- **Partial withdrawal** – not permitted.
- **Early closure** – permitted. If the deposit is recalled early, interest for the incomplete month is not paid to the depositor, and previously paid interest is recalculated based on a rate of 2.5%; the difference between the paid and accrued interest is withheld from the principal amount of the deposit. The principal amount is credited to the depositor's demand account.
- **Payment of the principal amount of the deposit** is made in the deposit currency by crediting to the depositor's demand 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.

KAPITALBANK

7. 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.