

## **TERMS OF DEPOSITS IN USD FOR INDIVIDUALS**

**AVAILABLE FROM 04/19/2023**

### **«FOYDA 20» (S55)**

- Interest rate - 20% per annum;
- Term of the deposit - 6 (six) month;
- Deposit currency - national currency (UZS);
- The minimum deposit amount – 3 000 000 (three million) UZS;
- The deposit is accepted in cash or non-cash form;
- Withdrawal form of deposit – currency of deposit;
- Partial deposit withdrawal is not allowed;
- Payment of interest - monthly, the final calculation is carried out on the day the deposit is returned;
- Additional deposit replenishment - for 2 months from the date of deposit;
- The minimum amount of additional deposit replenishment – 1 000 000 UZS;
- In case of early withdrawal of the deposit at the initiative of the depositor, the interest is recalculated at the rate of 12% per annum and the amount of interest paid earlier is deducted from the amount of the deposit;
- Interest is paid on the basis of the actual days the funds are in the deposit;
- Interest on the deposit is not subject to capitalization.
- In case of early withdrawal of the deposit at the initiative of the Depositor, the Depositor have to notify the Bank in written 30 (thirty) working days in advance.

### **«FOYDA 23» (S56)**

- Interest rate of the deposit - 23% per annum;
- Term of the deposit - 13 (thirteen) months;
- Deposit currency - national currency (UZS);
- The minimum deposit amount - 3 000 000 (three million) UZS;
- The deposit is accepted in cash or non-cash form;
- Withdrawal form of deposit – currency of deposit;
- Partial deposit withdrawal is not allowed;
- Payment of interest - monthly, the final calculation is carried out on the day the deposit is returned;
- Additional contribution - for 3 months from the date of deposit;
- The minimum amount of additional contribution - 1 000 000 UZS;
- In case of early withdrawal of the deposit at the initiative of the client, interest paid earlier deduct from deposit main part and is recalculated and paid on the basis of:
  - 12% per annum - from the deposit opening date to 180 days (180th day is inclusive);
  - 14% per annum - from 181 days to the end of deposit term;
- Interest is paid on the basis of the actual days the funds are in the deposit;
- Interest on the deposit is not subject to capitalization;
- In case of early withdrawal of the deposit at the initiative at the Depositor, the Depositor have to notify the Bank in written form 30 (thirty) working days in advance.

### **«FOYDA 24» (S57)**

- Interest rate of the deposit - 24% per annum;
- Term of the deposit - 24 (twenty four) months;
- Deposit currency - national currency (UZS);
- The minimum deposit amount - 3 000 000 (three million) UZS;

- The deposit is accepted in cash or non-cash form;
- Withdrawal form of deposit – currency of deposit;
- Partial deposit withdrawal is not allowed;
- Payment of interest - monthly, the final calculation is carried out on the day the deposit is returned;
- Additional contribution - for 6 months from the date of deposit;
- The minimum amount of additional contribution - 1 000 000 UZS;
- In case of early withdrawal of the deposit at the initiative of the client, interest paid earlier deduct from deposit main part and is recalculated and paid on the basis of:
- 12% per annum - from the deposit opening date to 180 days (180th day is inclusive);
- 14% per annum - from 181 days to the end of deposit term;
- Interest is paid on the basis of the actual days the funds are in the deposit;
- Interest on the deposit is not subject to capitalization
- In case of early withdrawal of the deposit at the initiative at the Depositor, the Depositor have to notify the Bank in written form 30 (thirty) working days in advance.

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