

## DEPOSIT PRODUCT PASSPORT

THE MAIN TERMS AND CONDITIONS OF THE DEPOSIT					
1	Deposit name	<b>“BAHOR” term deposit in national currency</b>			
2	The object of registration	Funds are accepted through the Ipoteka-Retail mobile application and retail cash desks, in cash and non-cash form.			
3	Date of receipt	From 23 <sup>st</sup> of October 2024 year			
4	Term and annual interest rate	Min. amount	3 months	6 months	12 months
		20 mln. uzs	20%	20%	21%
		50 mln. uzs	21%	21%	21.5%
		100 mln. uzs	21,5%	21,5%	21,5%
5	The top up of funds	Available only in 3-months deposits			
6	The procedure for calculating the interest	Interest is accrued from the day after receipt of funds and the day before the deposit is closed			
7	Interest payments	Monthly			
8	Capitalization	Not available			
9	Premature withdrawal	In case of early termination of the deposit agreement: - 0% per annum.			
10	Subsequent stage after expiration of the term	Funds deposited as part of online deposits are automatically transferred to the account of the "electronic wallet" after the expiration of the term. For deposits registered via retail cash desks, no interest is accrued after the expiration of the term and before the account is closed.			
11	Registration procedure	The offer agreement and deposit agreement of the bank in electronic form.			
12	Maintaining the deposit	<b>Opening a deposit</b>	<b>Interest calculation</b>	<b>Interest expenses</b>	
		20606000... (with a unique code of client)	22405000... (with a unique code of client)	51106000...101 (with MFO of bank)	
13	Note for the customer	Citizens' deposits in banks are guaranteed in accordance with the Law of the Republic of Uzbekistan "On guarantees for the protection of citizens' deposits in banks"			