

“Online Classic” at IB “Bakai Bank” deposit account details

Product category:	Term deposit for corporate clients
Advantages	High interest rates and their safe keeping, opening a term deposit remotely 24/7 in IB "Bakai Business" for existing clients legal entities residents and non-residents.
Product features	A replenishable deposit with high interest rates and monthly interest payments, without the possibility of partial withdrawals. In case of monthly payment, interest is paid on the day following the expiration of the month for which it was accrued. Possibility to replenish the deposit, but not later than 60-120 days before the end of the deposit term (in accordance with Table 10).
Deposit currency	KGS; USD; RUB
Minimum down payment amount	5 000 KGS/RUB, 100 USD
Minimum amount of additional contribution	1000 KGS/RUB, 20 USD
Extension	If the deposit is not claimed on the maturity date in accordance with the date indicated in the agreement, the agreement shall be deemed not extended (not prolonged). The deposit amount and accrued interest shall be kept in the Bank on the Depositor's demand account.
Early termination	In case of early termination of the term deposit, the accrued interest shall not be paid. Previously paid interest shall be deducted from the deposit amount.
Additional conditions	<p>Accrual of interest on the deposited amount starts from the day following the day of its receipt by the Bank and ends on the day preceding the day of termination of the agreement. When calculating interest, the number of days in a year is assumed to be 365, in a month - the number of actual days, unless otherwise agreed in the agreement.</p> <p>The Bank shall repay the deposit on the maturity date of the deposit. At the customer's request and when specified in the agreement, for his convenience, payment of interest can be made in cash through the cash desk of the bank or transferred to the details specified in the agreement, according to the Bank's tariffs for legal entities.</p> <p>In case of receipt of funds in national and foreign currencies on deposit (initial amount, replenishment amount) by cashless transfer, in case of early termination of the deposit, a cash-out fee is charged according to the Bank's tariffs effective at the time of the transaction. In case of withdrawal of funds after the deposit expiration date, no commission is charged.</p> <p>The terms and conditions of accepting deposits, and the terms and conditions of existing deposits exceeding USD 50,000 or equivalent in other currencies, may be determined by the Bank individually.</p>
Required documents	For legal entities with a current account - agreement and application in electronic format, confirmation of acceptance of the terms and conditions of the agreement and deposit product details.

Table 10. Interest rates on "Classic-Online" deposit account

Term	Replenishment before maturity	KGS (% per annum)	USD (% per annum)	EUR (% per annum)	RUB (% per annum)
3 months	30 days	3,0%	-	-	-
6 months	60 days	6,0%	-	-	-
9 months	60 days	7,0%	-	-	-
12 months	60 days	12,0%	1,0%	-	5,0%
18 months	90 days	12,5%	1,5%	-	6,0%
24 months	120 days	13,0%	2,0%	-	7,0%