

**Deposit passport details for individuals "Pension" as of March 13, 2023**

<b>Product Category:</b>	<b>Social deposit for individuals</b>
<b>Benefits</b>	A replenishable deposit with high interest rates and monthly payment of interest. Opened to individuals aged 55 years and older, or upon presentation of a pension certificate.
<b>Product Features</b>	In case of monthly payment, the interest is paid on the next day after the expiration of the month for which it was accrued. The possibility of replenishment, but not later than 30 - 120 days before the end of the term deposit.
<b>Deposit currency</b>	KGS; USD; EUR; RUB
<b>Minimum amount down payment</b>	5,000 KGS/RUB, 100 USD/EUR
<b>The amount of the additional contribution</b>	Minimum amount - 1 000 KGS/RUB or 20 USD/EUR
<b>Extension</b>	If the Deposit is not claimed on the expiry date in accordance with the date specified in the Application of the Individual for opening a Term Deposit and adherence to the Terms of banking services for individuals, the Deposit is considered not extended (not prolonged). The Deposit amount and accrued interest shall be kept by the Bank on demand account of the Depositor.
<b>Early termination</b>	In case of early termination of a term deposit, the accrued interest is paid in the amount: <ol style="list-style-type: none"> <li>In KGS - 3% per annum for the actual duration of the deposit, provided that the deposit was valid for at least 6 months (181 days).</li> <li>In U.S. dollars, Euro - 0%.</li> <li>in Russian rubles - 1.5% per annum for the actual duration of the deposit, provided that the deposit was valid for at least 6 months (181 days).</li> </ol> Previously paid interest is deducted from the deposit amount.
<b>Additional conditions</b>	Interest accrual 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 deposit expiry. When calculating the interest, the number of days in a year is taken as 365, in a month - the number of actual days, unless otherwise specified in the Application of the individual for opening a term deposit and adherence to the Terms of banking services for individuals. The Bank returns the deposit on the date of maturity of the deposit. Terms of accepting deposits, and the conditions of existing deposits, the amount of which exceeds 50,000 U.S. dollars or the equivalent in another currency may be determined by the Bank individually. When cashing out funds in national and foreign currencies to the deposit (initial amount, amount of replenishments) by wire transfer, in case of early termination of the deposit, cash-out commission is charged according to the Bank tariffs applicable at the time of the operation. When withdrawing funds after the expiration of the deposit, no fee is charged. The deposit is insured according to the procedure, in the amount and on the terms stipulated by the Bank Deposits Protection Law No. 78 of May 07, 2008.
<b>Required documents</b>	Passport; pension certificate (if any), Application-Application form of the individual for opening a term deposit and adherence to the Terms of banking services for individuals. For non-residents - according to list of documents.

*Table 4. Interest rates on "Pension" deposit account*

Term	Replenishment to expiry dates	KGS (% per annum)	USD (%per annum)	EUR (%per annum)	RUB (%per annum)
3 months	30 days	4,0%	-	-	-
	60 days	7,0%	-	-	-
	60 days	8,0%	-	-	-
12 months	60 days	11,5%	2,0%	1,3%	6,0%
18 months	90 days	12,0%	2,0%	1,5%	7,0%
24 months	120 days	12,5%	2,5%	2,0%	8,0%
36 months	120 days	13,0%	2,5%	2,5%	9,0%