

INFORMATION LIST

“ODAT” DEPOSIT

PART 1. MAIN TERMS AND CONDITIONS OF THE DEPOSIT		
1.	Name	Odat
2.	Currency	UZS
3.	Deposit annual interest rate (If the deposit annual interest rate is differentiated or related to the deposit opening method, indicate separately)	17%
4.	Capitalization of accrued deposit interests (recalculation of accrued interests with fixed assets)	Available
5.	Deposit period	Unlimited
6.	Minimal deposit opening amount (if available)	1,000 UZS
7.	Frequency of deposit interest payments	Monthly
8.	Deposit opening (online or offline)	Online
9.	The minimum amount for interest accrual	1,000 UZS
10.	Auto-Renewal (upon deposit expiration, unilateral renewal by the Bank)	Unlimited
11.	Deposit maximum amount	200,000,000 UZS
12.	Option to add additional funds	Available
13.	Other	N/A
PART 2. OTHER PROVISIONS		
1.	Partial withdrawal of funds before expiration of the deposit term	Available
2.	Deposit agreement termination before the expiration date	Accrued interest is paid for the actual number of days during which the funds are in the deposit according to the bank's tariffs.
3.	Limit for "Odat" deposit	1

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TERM DEPOSIT IN UZS

PART 1. MAIN TERMS AND CONDITIONS OF THE DEPOSIT

1.	Name	Term Deposit
2.	Currency	UZS
3.	Deposit annual interest rate (If the deposit annual interest rate is differentiated or related to the deposit opening method, indicate separately)	24 months - 22% 13 months - 22% 6 months - 20% 3 months - 19.5%
4.	Capitalization of accrued deposit interests (recalculation of accrued interests with fixed assets)	N/A
5.	Deposit period	3,6,13,24 months
6.	Minimal deposit opening amount (if available)	100,000 UZS
7.	Frequency of deposit interest payments	Monthly
8.	Deposit opening (online or offline)	Online
9.	Additional funds can be deposited	N/A
10.	Auto-Renewal (upon deposit expiration, unilateral renewal by the Bank)	Available
11.	Deposit maximum amount	25,000,000,000 UZS
12.	Other	N/A

PART 2. OTHER PROVISIONS

1.	Partial withdrawal of funds before expiration of the deposit term	N/A
2.	Deposit agreement termination before the expiration date	In case of early termination of the Agreement, the interest is recalculated at the following rate:  24 months - 15%, 13 months - 12%, 6 months - 10%, 3 months - 0%
3.	Maximum number of Term and Term Top-Up Deposits	10

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TERM TOP-UP DEPOSIT IN UZS

PART 1. MAIN TERMS AND CONDITIONS OF THE DEPOSIT		
1.	Name	Term Top-Up Deposit
2.	Currency	UZS
3.	Deposit annual interest rate (If the deposit annual interest rate is differentiated or related to the deposit opening method, indicate separately)	24 months - 20% 13 months - 20% 6 months - 19.5% 3 months - 19%
4.	Capitalization of accrued deposit interests (recalculation of accrued interests with fixed assets)	N/A
5.	Deposit period	3,6,13,24 months
6.	Minimal deposit opening amount (if available)	100,000 UZS
7.	Frequency of deposit interest payments	Monthly
8.	Deposit opening (online or offline)	Online
9.	Additional funds can be deposited	Available
10.	Auto-Renewal (upon deposit expiration, unilateral renewal by the Bank)	Available
11.	Deposit maximum amount	5,000,000,000 UZS
12.	Other	N/A
PART 2. OTHER PROVISIONS		
1.	Partial withdrawal of funds before expiration of the deposit term	Available, up to the minimum deposit balance of 100,000 UZS. Available no earlier than one month after opening the deposit
2.	Deposit agreement termination before the expiration date	In case of early termination of the Agreement, the interest is recalculated at the following rate:  24 months -12%, 13 months - 10%, 6 months - 8%, 3 months - 0%
3.	Maximum number of Term and Term Top-Up Deposits	10

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TERM TOP-UP DEPOSIT IN USD

PART 1. MAIN TERMS AND CONDITIONS OF THE DEPOSIT		
1.	Name	Term Top-Up Deposit
2.	Currency	USD
3.	Deposit annual interest rate (If the deposit annual interest rate is differentiated or related to the deposit opening method, indicate separately)	5.5% 6.0% 6.5%
4.	Capitalization of accrued deposit interests (recalculation of accrued interests with fixed assets)	N/A
5.	Deposit period	13,18,24 months
6.	Minimal deposit opening amount (if available)	100 USD
7.	Frequency of deposit interest payments	Monthly
8.	Deposit opening (online or offline)	Online
9.	Additional funds can be deposited	Available
10.	Auto-Renewal (upon deposit expiration, unilateral renewal by the Bank)	Available
11.	Deposit maximum amount	50,000 USD
12.	Other	Maximum number of deposits - 5 Daily conversion limit to top up - 12,000 USD Maximum conversion limit to top up - 100,000 USD
PART 2. OTHER PROVISIONS		
1.	Partial withdrawal of funds before expiration of the deposit term	N/A
2.	Deposit agreement termination before the expiration date	In case of early termination of the Agreement, the interest is recalculated at a rate of 3%