

“Corporate” deposit

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| Deposit currency | Tenge, US Dollar, Russian Ruble |
| Rate of return on the deposit | Fixed, during the whole deposit period, save for prolongation of the deposit period |
| Deposit period | From 1 calendar day to 1 year |
| Amounts of permanent balances on the deposit | KZT 100 000 (one hundred thousand) USD 10 000 (ten thousand) RUB 1 000 000 (one million) |
| Capitalization of an accrued fee | Not provided for |
| Accrual of a fee | It is carried out on a daily basis proceeding from a balance of money as of start of a day (taking into account amounts of additional inpayments and partial withdrawals) and accrued from the day following the day of deposit amount receipt to a savings account, with consideration for the last day of deposit use, at the rate specified in a bank servicing contract, assuming 365 (three hundred sixty five) days a year, and an actual number of days in a month, unless otherwise provided for by the bank servicing contract |
| Payment of a fee | It is made on a monthly basis, on the first business day of a month, following an reporting one, by transfer of an accrued fee amount according to requisites, specified in an application for opening a savings account/ bank servicing contract (after deduction of a corporate income tax) |
| Additional inpayments | Provided for without limitations |
| Partial withdrawals | Provided for. Debit transactions on a savings account are limited by a permanent balance. Conducting a debit transaction, whereby the permanent balance is breached, is the reason for early termination of the deposit |
| Conversion of the deposit | Not provided for |
| Prolongation | Possible subject to reconsidering a rate of return depending upon market conditions as of the date of prolongation |
| Early termination | <ul style="list-style-type: none"> ○ In the event if a deposit term was less than 30 (thirty) calendar days, the fee is not paid out. ○ In the event if a deposit term was more than 30 (thirty) calendar days, the fee is accrued at the “on demand” rate, approved by the Bank as of the date of deposit termination (after deduction of a corporate income tax), but not more than 0,1% per annum. Whereby recalculation of an earlier paid out fee is made, and the amount of the exceedingly paid out fee is withheld from the deposit amount. |

In the event if the legislation of the Republic of Kazakhstan impose separate requirements for the procedure of reviewing, approving and closing deposit transactions, then these transactions are implemented in accordance with procedures and terms set by the legislation of the Republic of Kazakhstan and internal regulatory documents of the Bank.