**Rates of return on deposits of individuals for which acceptance of new deposits has been stopped**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Deposit type** | **Timing** |  | **Rates** | |  |  | **Annual effective rate of return** | |  |
| **KZT** | **USD** | **EUR** | **RUR** | **KZT** | **USD** | **EUR** | **RUR** |
| “Simple Decision”  (Cancelled from 01.10.2018)\* | 3 | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% |
| 6 | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% |
| 12 | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% |
| 18 | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% |
| 24 | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% |
| «VIP» (cancelled from  01.10.2018)\* | 12 | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% |
| 18 | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% |
| 24 | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% |
| 30 | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% |
| 36 | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% |
| 60 | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% |
| “With you” (cancelled from  01.10.2018)\* | 13 | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% |
| “Champion” for 12 months  (rate is cancelled from  15.10.2018)\*\* | 12 | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% |
| “Champion”  (rate is cancelled from  01.12.2023)\*\*\*\* | 3 | 13.40% | 0.75% | 0.10% | 0.10% | 14.3% | 0.8% | 0.1% | 0.1% |
| 18 | 8.65% | 0.75% | 0.10% | 0.10% | 9.0% | 0.8% | 0.1% | 0.1% |
| 37 | 8.20% | 0.75% | 0.10% | 0.10% | 8.5% | 0.8% | 0.1% | 0.1% |  |  |  |
| “Rakhmet”  (rate is cancelled from  10.02.2023)\*\*\*\*\* | 24 | 9.30% | - | - | - | 9.7% | - | - | - |  |  |  |
| 36 | 9.30% | - | - | - | 9.70% | - | - | - |
| “Rakhmet+” (cancelled from  10.02.2023)\*\*\*\* | 6 | 14.00% | - | - | - | 14.9% | - | - | - |
| 12 | 11.80% | - | - | - | 12.5% | - | - | - |
| 24 | 6.10% | - | - | - | 6.3% | - | - | - |
| 36 | 6.10% | - | - | - | 6.3% | - | - | - |
| “My goal”  (rate is cancelled from  10.02.2023)\*\*\*\* | 9 | 11.80% | - | - | - | 12.5% | - | - | - |
| 18 | 6.10% | - | - | - | 6.3% | - | - | - |
| 24 | 6.10% | - | - | - | 6.3% | - | - | - |
| 36 | 6.10% | - | - | - | 6.3% | - | - | - |
| “Standard” (cancelled from  10.02.2023)\*\*\*\* | 6 | 12.50% | 0.75% | - | - | 13.2% | 0.8% | - | - |
| 9 | 9.95% | 0.75% | - | - | 10.4% | 0.8% | - | - |
| 12 | 9.95% | 0.75% | - | - | 10.4% | 0.8% | - | - |
| 24 | 5.45% | 0.75% | - | - | 5.60% | 0.8% | - | - |
| “Standard+” (cancelled from  10.02.2023)\*\*\* | 6 | 9.35% | 0.75% | - | - | 9.8% | 0.8% | - | - |
| 9 | 7.7% | 0.75% | - | - | 8.0% | 0.8% | - | - |
| 12 | 7.7% | 0.75% | - | - | 8.0% | 0.8% | - | - |
| 24 | 6.0% | 0.75% | - | - | 6.2% | 0.8% | - | - |

\*Rates of return were approved by the Financial and Risk Management Committee No.23 (extraordinary) as of 25.09.2018 and entered into force on 01.10.2018

\*\*Rates of return were approved by the Financial and Risk Management Committee No.25 (extraordinary) as of 09.10.2018 and entered into force on 15.10.2018

\*\*\*Rates of return were approved by the Financial and Risk Management Committee No.31 (extraordinary) as of 27.10.2022 and entered into force on 01.11.2022

\*\*\*\*Rates of return were approved by the Financial and Risk Management Committee No.3 (extraordinary) as of 25.01.2024 and entered into force on 08.02.2024

\*\*\*\*\*Rates of return were approved by the Financial and Risk Management Committee No.1 (extraordinary) as of 05.01.20244 and entered into force on 15.01.2024

**Rates of return on deposits of individuals migrated from Eco Сenter Bank JSC (Bank CenterCredit JSC SB)\***

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Deposit type** | **Timing** |  | **Rates** | |  |  | **Annual effective rate of return** | |  |
| **KZT** | **USD** | **EUR** | **RUR** | **KZT** | **USD** | **EUR** | **RUR** |
| “Flexible”\*\*\* | 12 | 13.00% | 1.00% | - | 1.00% | 13.9% | 1.0% | - | 1.0% |
| 24 | 8.65% | 1.00% | - | 1.00% | 9.00% | 1.0% | - | 1.0% |
| “Reliable”\*\* | 12 | 11.80% | 1.00% | - | 1.00% | 12.50% | 1.0% | - | 1.0% |
| 24 | 6.10% | 1.00% | - | 1.00% | 6.30% | 1.0% | - | 1.0% |
| “Progress” | 12 | 13.10% | 1.00% | 0.00% | 0.50% | 14.0% | 1.0% | 0.0% | 0.5% |
| 18 | 12.20% | 0.30% | 0.00% | - | 13.0% | 0.3% | 0.0% | - |
| 24 | 13.10% | 1.00% | 0.00% | - | 14.0% | 1.0% | 0.0% | - |

\*Rates of return were approved by the Financial and Risk Management Committee No.31 (extraordinary) as of 27.10.2022 and entered into force on 01.11.2022

\*\*Rates of return were approved by the Financial and Risk Management Committee No.1 (extraordinary) as of 05.01.20244 and entered into force on 15.01.2024

\*\*\*Rates of return were approved by the Financial and Risk Management Committee No.3 (extraordinary) as of 25.01.20244 and entered into force on 08.02.2024

|  |  |
| --- | --- |
| **Deposit type** | **Early termination terms** |
| “Flexible” | Remuneration is paid for the actual period of placement of money on the deposit, without recalculation of previously paid remuneration for the deposit |
| “Reliable” | After 30 calendar days from the date of filing the client's application, remuneration is paid at the rate of the “On Demand” deposit, valid on the date of termination of the Agreement |