**Rates of return \*as of 15.03.2025 for opening via the BCC KZ App \*\***

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Deposit type** | **Timing**  **(month)** | **Rates** | **Annual effective rate of return** | **Rates** | **Annual effective rate of return** |
| **KZT** | **KZT** | **USD** | **USD** |
| Rakhmet | 3 | 16,50% | 17,80% | - | - |
| 6 | 15,00% | 16,10% | - | - |
| 12 | 14,00% | 14,90% | 1.00% | 1.00% |

**Rates of return\* for opening through a branch from 15.03.2025\*\***

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Deposit type** | **Timing**  **(month)** | **Rates** | **Annual effective rate of return** | **Rates** | **Annual effective rate of return** |
| **KZT** | **KZT** | **USD** | **USD** |
| Rakhmet | 3 | 15,60% | 16,80% | - | - |
| 6 | 14,15% | 15,10% | - | - |
| 12 | 13,10% | 13,90% | 1.00% | 1.00% |

\*Rates of return were approved by the Financial and Risk Management Committee No.5 (extraordinary) as of 14.03.2025 and entered into force on 15.03.2025

\*\* When extending contracts starting from 28.07.2022 remuneration rate applied when opening through the BCC KZ application will apply to all branches