**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