

### “Time” deposit

Deposit currency	Tenge, US Dollar, Euro, Russian Ruble
Rate of return on the deposit	Fixed, during the whole deposit period, save for prolongation of the deposit period
Minimum amount of the deposit	KZT from 100 000 (one hundred thousand) USD from 1 000 (one thousand) EUR from 100 000 (one hundred thousand) RUB from 20 000 (twenty thousand)
Deposit period	From 1 calendar day to 1 year
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 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	Not provided for
Partial withdrawals	Not provided for
Conversion of the deposit	Not provided for
Prolongation	Possible subject to reconsidering a rate of return depending upon market conditions
Early termination	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.