

“On demand” deposit

Deposit currency	Tenge, US Dollar, Euro, Russian Ruble
Minimum and maximum deposit	Unlimited
Deposit period	Unlimited
Amounts of average monthly permanent balances on 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)
Capitalization of an accrued fee	Not provided for
Accrual of a fee	It is carried out on a monthly basis, on the last business day of a month, maintaining a daily permanent balance on a savings account. When calculating rates of return, one calendar year is deemed equal to 365 (three hundred sixty five) days, 1 (one) calendar month is deemed equal to actual number of days
Payment of a fee	It is made on an annual basis, the first business day of a calendar year, following an reporting one, by transfer of an accrued fee amount according to requisites specified in a bank servicing contract (after deduction of a corporate income tax)
Additional inpayments	Unlimited
Partial withdrawals	Unlimited
Conversion of the deposit	Not provided for

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.