

# “ACCUMULATION DEPOSIT” time bank deposit

Rates are in force since 17.01.2024  
(Management Board’s Minutes of meeting № 2 of 16.01.2024)

The interest rate effective as of the agreement date shall remain unaltered for the whole deposit period for this deposit type.

## IN RUBLES

Amount of the down payment	TIME OF DEPOSIT	
	6 months	12 months
up to 1 000 000	10,00	9,60
from 1 000 000 to 5 000 000	11,00	10,00
more than 5 000 000	11,30	10,30

## IN US DOLLARS

Amount of the down payment	TIME OF DEPOSIT	
	6 months	12 months
from 3 000	0,01	0,01

## IN EURO

Amount of the down payment	TIME OF DEPOSIT	
	6 months	12 months
from 3 000	0,01	0,01

## PARAMETERS OF “ACCUMULATION DEPOSIT” TIME BANK DEPOSIT

Interest payment procedure:	AT THE END OF THE DEPOSIT TERM
Capitalization of interest:	AT THE END OF THE DEPOSIT TERM WHEN THE DEPOSIT IS REEMPLOYED FOR A NEW PERIOD
Automatic reemployment:	No more than twice after the Deposit amount and the accrued interest are paid back to the Depositor
Minimum initial deposit:	For RUB deposits: 100,000 rubles; For USD deposits: 3,000 US dollars; For EUR deposits: 3,000 euro.
Minimum additional lodgment:	For RUB deposits: 30,000 rubles; For USD deposits: 1,000 US dollars; For EUR deposits: 1,000 euro.
Procedure for acceptance of additional lodgments:	- as concerns the deposits with the period of 181–270 days (6 months) the Bank stops accepting any additional lodgments 60 (sixty) days before the expiry of the deposit period stipulated in the agreement (the deposit period stipulated when the deposit is reemployed); - as concerns the deposits with the period of 366/367 days (in a leap year) and above (12 months) the Bank stops accepting any lodgments 90 (ninety) days before the expiry of the deposit period stipulated in the agreement (the deposit period stipulated when the deposit is reemployed).
Partial Deposit withdrawal:	N/A
Minimum deposit amount:	N/A
Early termination terms:	AT THE RATE OF “ON-DEMAND” DEPOSIT