

“CLASSIC” time bank deposit

Rates are in force since 16 January 2020
(Management Board’s Minutes of meeting № 1 of 14 January 2020)

IN RUBLES

TIME OF DEPOSIT					
	From 31 to 90 days	From 91 to 180 days	From 181 to 270 days	From 271 days to 1 year	From 366/367 (in a leap year) days and more
	1 months	3 months	6 months	9 months	12 months
up to 1 000 000	5,50	5,80	6,00	6,00	6,30
from 1 000 000 to 5 000 000	5,80	6,00	6,25	6,25	6,50
more than 5 000 000	6,00	6,25	6,50	6,50	7,00

IN US DOLLARS

TIME OF DEPOSIT					
	From 31 to 90 days	From 91 to 180 days	From 181 to 270 days	From 271 days to 1 year	From 366/367 (in a leap year) days and more
	1 months	3 months	6 months	9 months	12 months
up to 100 000	0,95	1,40	1,55	1,60	1,70
more than 100 000	1,25	1,65	1,75	1,80	1,85

IN EURO

TIME OF DEPOSIT					
	From 31 to 90 days	From 91 to 180 days	From 181 to 270 days	From 271 days to 1 year	From 366/367 (in a leap year) days and more
	1 months	3 months	6 months	9 months	12 months
up to 100 000	0,01	0,03	0,05	0,10	0,15
more than 100 000	0,03	0,05	0,10	0,15	0,20

PARAMETERS OF “CLASSIC” 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:	POSSIBLE
Deposit replenishment:	N/A
Partial Deposit withdrawal:	N/A
Minimum deposit amount:	N/A
Early termination terms:	AT THE RATE OF “ON-DEMAND” DEPOSIT

"ACCUMULATION DEPOSIT" time bank deposit

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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	
	From 181 to 270 days	From 366/367 (in the leap year) days and more
	6 months	12 months
up to 1 000 000	5,40	6,00
from 1 000 000 to 5 000 000	6,20	6,35
more than 5 000 000	6,60	6,75

IN US DOLLARS

Amount of the down payment	TIME OF DEPOSIT	
	From 181 to 270 days	From 366/367 (in the leap year) days and more
	6 months	12 months
up to 100 000	1,40	1,55
more than 100 000	1,55	1,65

IN EURO

Amount of the down payment	TIME OF DEPOSIT	
	From 181 to 270 days	From 366/367 (in the leap year) days and more
	6 months	12 months
up to 100 000	0,03	0,08
more than 100 000	0,08	0,15

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

“MONTHLY INCOME” time bank deposit

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Currency		TIME OF DEPOSIT	
		From 181 to 270 days	From 366/367 (in the leap year) days and more
		6 months	12 months
RUB	from 2 500 000 to 5 000 000	6,20	6,40
RUB	from and over 5 000 000	6,40	6,85
	USD	1,65	1,75
	EUR	0,08	0,15

PARAMETERS OF “MONTHLY INCOME” TIME BANK DEPOSIT

Interest payment procedure:	MONTHLY
Capitalization of interest:	N/A
Automatic reemployment:	POSSIBLE
Minimum initial deposit:	For RUB deposits: 2,500,000 rubles; For USD deposits: 100,000 US dollars; For EUR deposits: 100,000 euro.
Minimum additional lodgment:	N/A
Procedure for acceptance of additional lodgments:	N/A
Partial Deposit withdrawal:	N/A
Minimum deposit amount:	N/A
Early termination terms:	AT THE RATE OF “ON-DEMAND” DEPOSIT

“KEEP YOUR RETURNS” time bank deposit

Rates are in force since 16 January 2020
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Currency	TIME OF DEPOSIT	
	From 181 to 270 days	From 366/367 (in the leap year) days and more
	6 months	12 months
RUB	6,00	6,25
USD	1,55	1,75
EUR	0,05	0,10

PARAMETERS OF “KEEP YOUR RETURNS” 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:	POSSIBLE
Minimum initial deposit:	For RUB deposits: 2,500,000 rubles; For USD deposits: 100,000 US dollars; For EUR deposits: 100,000 euro.
Minimum additional lodgment:	N/A
Procedure for acceptance of additional lodgments:	N/A
Partial Deposit withdrawal:	N/A
Minimum deposit amount:	N/A
Early termination terms:	Where the Depositor withdraws the Deposit amount early (before the expiry of the basic deposit period or the next extended deposit period) the interest on the deposit accrued for the basic or extended period after the deposit reemployment shall be calculated and paid by the Bank on the basis of the actual time of the funds deposition: <ul style="list-style-type: none">• If the funds are deposited on the Deposit Account with the Bank for less than half of the Deposit Period (90/180 and fewer days, accordingly) during the basic Deposit Period or the extended Deposit Period, interest on the Deposit shall be accrued and paid by the Bank in the same amount the Bank pays for “on-demand” deposits at the rates existing in the Bank as of the Deposit payback date;• If the funds are deposited on the Deposit Account with the Bank for more than half of the Deposit Period (91/181 and more days, accordingly) during the basic Deposit Period or the extended Deposit Period, interest on the Deposit shall be accrued and paid by the Bank at the rate that makes 2/3 of the rate existing in the Bank for this particular Deposit type as of the Deposit date.

“PRIVILEGE” DEPOSIT

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A term deposit with possibility to perform revenue and expense transactions with irreducible minimum balance and payment of interests at the deposit term’s end

TIME OF DEPOSIT		
Currency/ Minimum amount of initial payment	From 181 to 270 days	From 366/367 (leap year) days and more
	6 months	12 months
Rubles		
From 100 000 rubles	4,00	4,05
From 300 000 rubles	4,10	4,20
From 500 000 rubles	4,20	4,30
From 1 000 000 rubles	5,85	6,00

PARAMETERS OF DEPOSIT

Interest payment procedure:	AT THE DEPOSIT TERM’S END;
Capitalization of interests:	AT THE DEPOSIT TERM’S END IN CASE OF DEPOSIT REPLACEMENT;
Automatic replacement:	PROVIDED;
Minimum amount of initial payment:	RUBLE DEPOSIT: 100 000 RUB., 300 000 RUB., 500 000 RUB OR 1 000 000 RUB. AT THE DEPOSITOR’S CHOICE;
Minimum amount of additional payment/minimum amount of expense transaction:	NO LIMITS
Acceptance of additional payments/partial return procedure:	NO LIMITS, EXCEPT THE IRREDUCIBLE MINIMUM BALANCE
Claim of partial return:	A PARTIAL RETURN IS PROVIDED (THE MINIMUM DEPOSIT AMOUNT, IN THE AMOUNT OF IRREDUCIBLE MINIMUM BALANCE). IN CASE OF EARLY CLAIM OF PARTIAL RETURN (BEFORE EXPIRING THE DEPOSIT TERM PROVIDED BY THE CONTRACT/DEPOSIT TERM ESTABLISHED AT THE DEPOSIT REPLACEMENT) INTERESTS FOR THE CORRESPONDING TERM SHALL BE EARNED ON THE BASIS OF THE ACTUAL DEPOSIT TERM
Irreducible minimum balance:	100 000 RUB., 300 000 RUB., 500 000 RUB. OR 1 000 000 RUB. (ACCORDINGLY TO THE MINIMUM AMOUNT OF INITIAL PAYMENT)
Early termination conditions:	AT THE RATE OF THE CALL DEPOSIT

