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| **Information sheet of deposits’ conditions** | |
| **Name of the commercial bank:**  **Phone numbers:**  **E-mail address**: | **JSCB “Microcreditbank”**  **1285 (+99871 207-46-52)**  [info@mikrokreditbank.uz](mailto:info@mikrokreditbank.uz) |

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| **Conditions of term deposit "Universal"** | | |
| **1** | **Deposit type** | Term deposit |
| **2** | **Currency** | National currency – Soum |
| **3** | **Term** | up to 24 months |
| **4** | **Annual interest rate** | 22% When attracting through the application "MKB Mobile" 23% |
| **5** | **Minimum amount** | 100 thousand soums |
| **6** | **Additional conditions** | In case of early withdrawal of funds after the conclusion of the agreement, interest on the deposit is paid as follows:  - within 1 month - 14% (15% in the application "MKB mobile");  - within 1 to 3 months - 16% (17% in the "MKB mobile" application);  - within 3 to 6 months - 18% (19% in the "MKB mobile" application);  - within a period of 6 to 12 months - 20% (21% in the application "MKB mobile");  - within 12 to 24 months - 22% (23% in "MKB mobile" app).   * Additional replenishment is provided. * The maximum amount is not limited. * There is no possibility of partial withdrawal of funds before the end of the deposit term. * No capitalization. |

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| **Conditions of term deposit "Standard"** | | |
| **1** | **Deposit type** | Term deposit |
| **2** | **Currency** | National currency – Soum |
| **3** | **Term** | up to 1 month  up to 3 months  up to 6 months |
| **4** | **Annual interest rate** | up to 1 month 17 %  up to 3 months 18 %  up to 6 months 19 % |
| **5** | **Minimum amount** | 3 000 thousand soum |
| **6** | **Additional conditions** | 18% in "MKB mobile" app  19% in "MKB mobile" app  20% in "MKB mobile" app  (Interest on the deposit is paid monthly, but in case of early withdrawal, the difference between the paid and calculated interest is deducted from the deposit amount).   * Additional replenishment is not provided. * The maximum amount is not limited. * There is no possibility of partial withdrawal of funds before the end of the deposit term. * No capitalization. |

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| **Conditions of savings deposit “Bakhtli bolalik”** | | |
| **1** | **Deposit type** | Savings deposit |
| **2** | **Currency** | National currency – Soum |
| **3** | **Term** | From 1 to 15 years |
| **4** | **Annual interest rate** | 10% |
| **5** | **Minimum amount** | 100 thousand soums |
| **6** | **Additional conditions** | This deposit is intended for minors and is opened by making cash and money transfers upon presentation of the child's birth certificate. When transferring money, parents, relatives of the child, a voluntarily voucher citizen or an enterprise and organization can participate. After the end of the agreed period on the deposit, the child can receive funds along with interest after receiving a document (passport) of the age of majority.   * With a full withdrawal of funds, interest is not paid, the difference between the paid and calculated interest is deducted from the deposit amount. * Partial withdrawal of funds on the deposit before the due date is not provided. * Additional replenishment is provided. * The maximum amount is not limited. * No capitalization. |

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| **Conditions of term deposit "Stimul"** | | |
| **1** | **Deposit type** | Term currency deposit |
| **2** | **Currency** | US Dollars |
| **3** | **Term** | up to 24 months |
| **4** | **Annual interest rate** | 5 % |
| **5** | **Minimum amount** | 100 USD |
| **6** | **Additional conditions** | Interest on the deposit is paid monthly.  In case of early withdrawal of funds after the conclusion of the agreement, interest on the deposit is paid as follows:  up to 6 months - 3%;  from 6 to 12 months - 4%;  from 12 to 24 months – 4,5%;  the difference between paid and calculated interest is deducted from the deposit amount.   * The whole part of the interest is paid in US dollars, and the cent part is paid in UZS equivalent at the official rate of the Central Bank. * Partial withdrawal of funds on the deposit before the due date is not provided. * Additional replenishment is available. * The maximum amount is not limited. * No capitalization. |

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| **Conditions of term deposit "Stimul"** | | |
| **1** | **Deposit type** | Term currency deposit |
| **2** | **Currency** | Euro |
| **3** | **Term** | up to 18 months |
| **4** | **Annual interest rate** | 4% |
| **5** | **Minimum amount** | 100 Euro |
| **6** | **Additional conditions** | Interest on the deposit is paid monthly.  In case of early withdrawal of funds after the conclusion of the agreement, interest on the deposit is paid as follows:  up to 6 months - 2%;  from 6 to 12 months - 3%;  the difference between paid and calculated interest is deducted from the deposit amount.   * The whole part of the interest is paid in Euro, and the cent part is paid in UZS equivalent at the official rate of the Central Bank. * Partial withdrawal of funds on the deposit before the due date is not provided. * Additional replenishment is available. * The maximum amount is not limited. * No capitalization. |