The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes No.02/2026-29 dated 23.06.2026, effective as of 03.07.2026:

• For the deposit "Deposit for individuals in RBSS, with partial withdrawals," the interest rate in tenge for a period of 13 months. New deposits are accepted and existing deposits are renewed at the rate of 14.1% per annum (AERR – 15.14%);

• For the deposit "Deposit for individuals (with withdrawals)," the interest rate in tenge for a period of 13 months. New deposits are accepted and existing deposits are renewed at the rate of 14.1% per annum (AERR – 15.14%).

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes No.02/2026-29 dated 23.06.2026, effective as of 25.06.2026:

• For the deposit "Deposit for individuals in RBSS, with partial withdrawals," the interest rate in tenge for a period of 6 months. New deposits are accepted and existing deposits are renewed at the rate of 14.6% per annum (AERR – 15.72%);

• For the deposit "Deposit for individuals in RBSS, with partial withdrawals," the interest rate in tenge for a period of 12 months. New deposits are accepted and existing deposits are renewed at the rate of 14.1% per annum (AERR – 15.14%);

• For the deposit "Deposit for individuals (with withdrawals)," the interest rate in tenge for a period of 6 months. New deposits are accepted and existing deposits are renewed at the rate of 14.6% per annum (AERR – 15.72%).

• For the deposit "Deposit for individuals (with withdrawals)," the interest rate in tenge for a period of 12 months. New deposits are accepted and existing deposits are renewed at the rate of 14.1% per annum (AERR – 15.14%).

• For the deposit "Savings deposit", the interest rate in tenge for a period of 3 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 17.95% per annum (AERR – 19.5%);

• For the deposit "Savings deposit", the interest rate in tenge for a period of 6 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 17.17% per annum (AERR – 18.6%);

• For the deposit "Savings deposit", the interest rate in tenge for a period of 12 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 15.19% per annum (AERR –16.3%);

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes No. 12/2026-70 dated 29.05.2026, effective as of 19.06.2026:

• For the deposit "Deposit for individuals in RBSS, with partial withdrawals," the interest rate in tenge for a period of 12 months. New deposits are accepted and existing deposits are renewed at the rate of 14.6% per annum (AERR – 15.72%);

• For the deposit "Deposit for individuals (with withdrawals)," the interest rate in tenge for a period of 12 months. New deposits are accepted and existing deposits are renewed at the rate of 14.6% per annum (AERR – 15.72%).

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes No. 12/2026-67 dated 25.05.2026, effective as of 26.05.2026:

• For the deposit "Deposit for individuals in RBSS, with partial withdrawals," the interest rate in US dollars for a period of 12 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 0.99% per annum (AERR – 0.99%);

For the deposit "Deposit for individuals (with withdrawals)," the interest rate in US dollars for a period of 12 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 0.99% per annum (AERR – 0.99%).

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes No. 02/2026-14 dated 10.03.2026, effective as of 02.04.2026:

• For the deposit "Deposit for individuals in RBSS, with partial withdrawals," the interest rate in tenge for a period of 3 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 14.0% per annum (AERR – 15.0%);

• For the deposit "Deposit for individuals in RBSS, with partial withdrawals," the interest rate in tenge for a period of 6 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 14.4% per annum (AERR – 15.5%);

• For the deposit "Deposit for individuals in RBSS, with partial withdrawals," the interest rate in tenge for a period of 13 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 14.6% per annum (AERR – 15.7%);

• For the deposit "Deposit for individuals (with withdrawals)," the interest rate in tenge for a period of 3 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 14.0% per annum (AERR – 15.0%);

• For the deposit "Deposit for individuals (with withdrawals)," the interest rate in tenge for a period of 6 months has been changed. New deposits are accepted and existing deposits are renewed at an annual rate of 14.4% (AERR – 15.5%);

• For the deposit "Deposit for individuals (with withdrawals)," the interest rate in tenge for a period of 13 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 14.6% per annum (AERR – 15.7%).

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes No. 02/2025-151 dated 11.12.2025, effective as of 12.12.2025:

• For the deposit "Savings deposit," the interest rate in tenge for a period of 3 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 18.4% per annum (AERR – 20.0%);

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes No. 02/2025-112 dated 17.09.2025, effective as of 03.10.2025:

• For the deposit "Deposit for individuals in RBSS, with partial withdrawals," the interest rate in Euro for a period of 12 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 0.5% per annum (AERR – 0.5%);

• For the deposit "Deposit for individuals (with withdrawals)," the interest rate in Euro for a period of 12 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 0.5% per annum (AERR – 0.5%);

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes No. 02/2025-110 dated 15.09.2025, effective as of 19.09.2025:

• For the deposit "Deposit for individuals in RBSS, with partial withdrawals", the interest rate in tenge for a period of 3 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 14.0% per annum (AERR – 14.9%);

• For the deposit "Deposit for individuals in RBSS, with partial withdrawals", the interest rate in tenge for a period of 6 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 14.4% per annum (AERR – 15.4%);

• For the deposit "Deposit for individuals in RBSS, with partial withdrawals", the interest rate in tenge for a period of 12 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 14.6% per annum (AERR – 15.6%);

• For the deposit "Deposit for individuals (with withdrawals)", the interest rate in tenge for a period of 3 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 14.0% per annum (AERR – 14.9%);

• For the deposit "Deposit for individuals (with withdrawals)", the interest rate in tenge for a period of 6 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 14.4% per annum (AERR – 15.4%);

• For the deposit "Deposit for individuals (with withdrawals)", the interest rate in tenge for a period of 12 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 14.6% per annum (AERR – 15.6%);

• For the deposit "Savings deposit", the interest rate in tenge for a period of 3 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 16.6% per annum (AERR – 17.9%);

• For the deposit "Savings deposit", the interest rate in tenge for a period of 12 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 14.0% per annum (AERR – 14.9%);

• For the deposit "Term deposit for individuals in RBSS, without partial withdrawals", the interest rate in tenge for a period of 12 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 14.0% per annum (AERR – 14.9%);

• For the deposit "Term deposit for individuals (without withdrawals)", the interest rate in tenge for a period of 12 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 14.0% per annum (AERR – 14.9%);

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes №02/2025-99 dated 18.08.2025, effective as of 21.08.2025:

• For the deposit "Deposit for individuals in RBSS, with partial withdrawals", the interest rate in tenge for a period of 6 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 14.6% per annum (AERR – 15.6%);

• For the deposit "Deposit for individuals (with withdrawals)", the interest rate in tenge for a period of 6 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 14.6% per annum (AERR – 15.6%);

• For the deposit "Savings deposit", the interest rate in tenge for a period of 6 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 17.0% per annum (AERR – 18.4%);

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes №02/2025-66 dated 24.06.2025, effective as of 25.06.2025:

• For the deposit "Savings deposit", the interest rate in tenge for a period of 3 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 17.0% per annum (AERR – 18.4%);

• For the deposit "Deposit for individuals (with withdrawals)", the interest rate in tenge for a period of 3 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 14.6% per annum (AERR – 15.6%);

• For the deposit "Deposit for individuals in RBSS, with partial withdrawals", the interest rate in tenge for a period of 3 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 14.6% per annum (AERR – 15.6%);

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes №02/2025-41 dated 21.04.2025, effective as of 24.04.2025:

• For the deposit "Deposit for individuals (with withdrawals)", the interest rate in tenge for a period of 12 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 14.4% per annum (AERR – 15.4%);

• For the deposit "Deposit for individuals in RBSS, with partial withdrawals", the interest rate in tenge for a period of 12 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 14.4% per annum (AERR – 15.4%);

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes №02/2025-28 dated 12.03.2025, effective as of 14.03.2025:

• For the deposit "Savings deposit", the interest rate in tenge for a period of 6 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 15.8% per annum (AERR – 17.0%);

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes №02/2025-10 dated 22.01.2025, effective as of 29.01.2025:

- For the deposit "Deposit for individuals (with withdrawals)", the interest rate in tenge for a period of 12 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 14.0% per annum (AERR – 14.9%);

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes №02/2024-40 dated 14.06.2024, effective as of 21.06.2024:

- For the deposit "Deposit for individuals (with withdrawals)", the interest rate in tenge for a period of 3 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 12.8% per annum (AERR – 13.6%);

- For the deposit "Deposit for individuals (with withdrawals)", the interest rate in tenge for a period of 6 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 13.1% per annum (AERR – 13.9%);

- For the deposit "Deposit for individuals (with withdrawals)", the interest rate in tenge for a period of 12 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 13.0% per annum (AERR – 13.8%);

- For the deposit "Term deposit for individuals in RBSS, with partial withdrawals", the interest rate in tenge for a period of 3 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 12.8% per annum (AERR – 13.6%);

- For the deposit "Term deposit for individuals in RBSS, with partial withdrawals", the interest rate in tenge for a period of 6 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 13.1% per annum (AERR – 13.9%);

- For the deposit "Term deposit for individuals in RBSS, with partial withdrawals", the interest rate in tenge for a period of 12 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 13.0% per annum (AERR – 13.8%);

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes №02/2024-31 dated 06.05.2024, effective as of 20.05.2024:

- For the deposit "Deposit for individuals (with withdrawals)", the interest rate in tenge for a period of 3 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 13.2% per annum (AERR – 14.0%);
- For the deposit "Deposit for individuals (with withdrawals)", the interest rate in tenge for a period of 6 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 13.2% per annum (AERR – 14.0%);
- For the deposit "Term deposit for individuals in RBSS, with partial withdrawals", the interest rate in tenge for a period of 3 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 13.2% per annum (AERR – 14.0%);
- For the deposit "Term deposit for individuals in RBSS, with partial withdrawals", the interest rate in tenge for a period of 6 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 13.3% per annum (AERR – 14.1%);

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes №02/2024-12 dated 29.02.2024, effective as of 06.03.2024:

- For the deposit "Deposit for individuals (with withdrawals)", the interest rate in tenge for a period of 3 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 13.6% per annum (AERR – 14.5%);
- For the deposit "Deposit for individuals (with withdrawals)", the interest rate in tenge for a period of 12 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 13.2% per annum (AERR – 14.0%).
- For the deposit "Term deposit for individuals in RBSS, with partial withdrawals", the interest rate in tenge for a period of 3 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 13.6% per annum (AERR – 14.5%).
- For the deposit "Term deposit for individuals in RBSS, with partial withdrawals", the interest rate in tenge for a period of 12 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 13.2% per annum (AERR – 14.0%).
- For the deposit "Savings deposit", the interest rate in tenge for a period of 3 and 6 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 14.0% per annum (AERR – 14.9%).
- For the deposit "Savings deposit", the interest rate in tenge for a period of 12 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 11.3% per annum (AERR – 11.9%).
- For the deposit "Savings deposit", the interest rate in tenge for a period of 24 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 5.6% per annum (AERR – 5.7%).

- For the deposit "Term deposit for individuals in RBSS, without partial withdrawals", the interest rate in tenge for a period of 12 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 11.3% per annum (AERR – 11.9%).

- For the deposit "Term deposit for individuals (without withdrawals)", the interest rate in tenge for a period of 12 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 11.3% per annum (AERR – 11.9%).

- For the deposit "Term deposit for individuals (without withdrawals)", the interest rate in tenge for a period of 24 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 5.6% per annum (AERR – 5.7%).

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes №02/2024-5 dated 29.01.2024, effective as of 12.02.2024:

- For the deposit "Deposit for individuals (with withdrawals)", the interest rate in tenge for a period of 3 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 14.0% per annum (AERR – 14.9%).

- For the deposit "Deposit for individuals (with withdrawals)", the interest rate in tenge for a period of 6 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 13.0% per annum (AERR – 13.8%).

- For the deposit "Deposit for individuals (with withdrawals)", the interest rate in tenge for a period of 12 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 13.6% per annum (AERR – 14.5%).

- For the deposit "Term deposit for individuals in RBSS, with partial withdrawals", the interest rate in tenge for a period of 3 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 14.0% per annum (AERR – 14.9%).

- For the deposit "Term deposit for individuals in RBSS, with partial withdrawals", the interest rate in tenge for a period of 6 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 13.0% per annum (AERR – 13.8%).

- For the deposit "Term deposit for individuals in RBSS, with partial withdrawals", the interest rate in tenge for a period of 12 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 13.6% per annum (AERR – 14.5%).

- For the deposit "Savings deposit", the interest rate in tenge for a period of 3 and 6 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 14.5% per annum (AERR – 15.5%).

- For the deposit "Term deposit for individuals in RBSS, without partial withdrawals", the interest rate in tenge for a period of 12 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 13.6% per annum (AERR – 14.5%).

- For the deposit "Term deposit for individuals (without withdrawals)", the interest rate in tenge for a period of 12 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 13.6% per annum (AERR – 14.5%).
- For the deposit "Term deposit for individuals (without withdrawals)", the interest rate in tenge for a period of 24 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 10.6% per annum (AERR – 11.1%).

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes №02/2023-75 dated 13.11.2023, №02/2023-79 dated 29.11.2023, effective as of 07.12.2023:

- For the deposit "Deposit for individuals (with withdrawals)", the interest rate in tenge for a period of 3 and 6 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 14.0% per annum (AERR – 14.9%);
- For the deposit "Deposit for individuals (with withdrawals)", the interest rate in tenge for a period of 12 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 14.1% per annum (AERR – 15.0%);
- For the deposit "Term deposit for individuals in RBSS, with partial withdrawal", the interest rate in tenge for a period of 3 and 6 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 14.0% per annum (AERR – 14.9%);
- For the deposit "Term deposit for individuals in RBSS, with partial withdrawal", the interest rate in tenge for a period of 12 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 14.1% per annum (AERR – 15.0%);
- For the deposit "Savings deposit", the interest rate in tenge for a period of 3 and 6 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 15.0% per annum (AERR – 16.1%).

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes №02/2023-42 dated 29.06.2023, effective as of 18.07.2023:

- For the deposit "Term deposit for individuals in RBSS, with partial withdrawal", the interest rate in tenge for a period of 3 and 6 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 14.1% per annum (AERR – 15.0%);
- For the deposit "Term deposit for individuals in RBSS, with partial withdrawal", the interest rate in tenge for a period of 12 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 14.5% per annum (AERR – 15.5%).

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes №02/2022-90 dated 28.10.2022, effective as of 03.11.2022:

- For the deposit "Deposit for individuals (with withdrawals)", the interest rate in tenge for a period of 3 and 6 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 13.0% per annum (AERR – 13.8%);

- For the deposit "Term deposit for individuals in RBSS, with partial withdrawal", the interest rate in tenge for a period of 3 and 6 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 14.5% per annum (AERR – 15.5%);

- For the deposit "Savings deposit", the interest rate in tenge for a period of 3 and 6 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 15.8% per annum (AERR – 17.0%).

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes №02/2022–78 dated 19.09.2022, effective as of 02.10.2022:

- For the "Deposit for individuals (with withdrawals)" and the "Deposit for individuals in RBSS, with partial withdrawal", with a period of 3, 6, and 12 months in tenge. New deposits are accepted and existing deposits are renewed with a minimum deposit amount of 1000 tenge;

- For the "Deposit for individuals (with withdrawals)" and the "Deposit for individuals in RBSS, with partial withdrawal", with a period of 12 months in US dollars. New deposits are accepted and existing deposits are renewed with a minimum deposit amount of 10 US dollars.

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes №02/2022-69 dated 08.08.2022, effective as of 22.08.2022:

- For the deposit "Savings deposit", the interest rate in tenge for a period of 3 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 13.2% per annum (AERR – 14.0%);

- For the deposit "Savings deposit", the interest rate in tenge for a period of 6 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 14.3% per annum (AERR – 15.3%);

- For the deposit "Savings deposit", the interest rate in tenge for a period of 12 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 13.5% per annum (AERR – 14.4%);

- For the deposit "Savings deposit", the interest rate in tenge for a period of 3 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 10.6% per annum (AERR – 11.1%).

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes №02/2022-66 dated 01.08.2022, for the "Deposit for individuals in RBSS, with partial withdrawals" and "Deposit for individuals (with withdrawals)":

- For the "Deposit for individuals in RBSS, with partial withdrawals", the interest rate in tenge for a period of 3 or 6 months has been changed. New deposits are opened at a rate of 13.2% per annum (AERR – 14.0%);

- For the “Deposit for individuals in RBSS, with partial withdrawals”, the interest rate in tenge for a period of 12 months has been changed. New deposits are opened at a rate of 13.0% per annum (AERR – 13.8%);

- For the “Deposit for individuals (with withdrawals)”, the interest rate in tenge for a period of 3, 6 or 12 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 12.0% per annum (AERR – 12.7%).

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes № 02/2022-57 dated 11.07.2022, effective as of 01.08.2022:

- For the deposit “Term deposit for individuals (without withdrawals)”, the interest rate in tenge for a period of 24 and 36 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 5.8% per annum (AERR – 6.0%)

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes №02/2022-41 dated May 16, 2022, for the “Deposit for individuals in RBSS, with partial withdrawals” and “Deposit for individuals (with withdrawals)”:

- For the “Deposit for individuals in RBSS, with partial withdrawals”, the interest rate in tenge for a period of 3 months has been changed. New deposits are opened at a rate of 12.7% per annum (AERR - 13.5%);

- For the “Deposit for individuals in RBSS, with partial withdrawals” and the “Deposit for individuals (with withdrawals)”, the interest rate in tenge for a period of 6 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 12.0% per annum (AERR - 12.7%);

- For the “Deposit for individuals in RBSS, with partial withdrawals”, the interest rate in tenge for a period of 12 months has been changed. New deposits are opened at a rate of 12.0% per annum (AERR - 12.7%).

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes №02/2022-22 dated 10.03.2022, effective as of 18.03.2022 for the “Deposit for individuals (with withdrawals)”, effective as of 07.04.2022 for the “Deposit for individuals in RBSS, with partial withdrawals”:

- For the “Deposit for individuals in RBSS, with partial withdrawals”, new deposit periods have been added: 3 months – 12.0% per annum (AERR - 12.7%), 6 months – 11.0% per annum (AERR - 11.6%)

- For the deposits “Deposit for individuals in RBSS, with partial withdrawals” and “Deposit for individuals (with withdrawals)”, with a period of 12 (twelve) months, the rate of remuneration in tenge has been increased. New deposits are accepted and existing deposits are renewed at a rate of 9.5% per annum (AERR - 9.9%).

- For the “Deposit for individuals (with withdrawals)”, new deposit periods have been added: 3 months – 12.0% per annum (AERR - 12.7%), 6 months – 11.0% per annum (AERR - 11.6%)

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes №02/2022-5 dated 24.01.2022, effective as of 24.02.2022:

- For the “Deposit for individuals in RBSS, with partial withdrawals”, the interest rate in tenge for a period of 12 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 8.7% per annum (AERR - 9.1%).

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes №02/2021-79 dated 20.12.2021, effective as of 01.01.2022:

- For the “Savings deposit”, the interest rate in tenge for a period of 24 months has been changed. New deposits are accepted and existing deposits are renewed at a rate of 7.6% per annum (AERR – 7.9%).

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes №02/2021-47 dated 12.08.2021, effective as of 01.09.2021:

- For the deposit "Term deposit for individuals (without withdrawals)" and "Term deposit for individuals in RBSS, without partial withdrawals", the interest rate in tenge for a period of 24 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 7.7% per annum (AERR – 8.0%).

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes №02/2021-33 dated 07.06.2021, effective as of 01.07.2021:

- For the deposit "Term deposit for individuals (without withdrawals)", the interest rate in tenge for a period of 24 and 36 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 6.0% per annum (AERR – 6.2%).

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes №02/2021-28 dated 12.05.2021, effective as of 01.06.2021:

- For the deposit "Term deposit for individuals (without withdrawals)", the interest rate in tenge for a period of 24 and 36 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 7.0% per annum (AERR – 7.2%);

- For the deposits "Term deposit for individuals (without withdrawals)" and "Term deposit for individuals in RBSS, without partial withdrawals", the interest rate in tenge for a period of 12 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 8.7% per annum (AERR – 9.1%);

- For the deposit "Savings deposit", the interest rate in tenge for a period of 24 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 8.5% per annum (AERR – 8.8%).

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes №02/2021-15 dated 15.03.2021:

- As of 01.04.2021, for the deposit "Term deposit for individuals (without withdrawals)", the interest rate in tenge for a period of 24 and 36 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 7.1% per annum (AERR – 7.3%).

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes №02/2021-11 dated 15.02.2021:

- As of 01.03.2021, for the deposits of individuals "Deposit for individuals (with withdrawals)" opened at a branch, the interest rate in tenge for a period of 12 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 7.5% per annum (AERR – 7.8%). For the deposits "Term deposit for individuals in RBSS, with partial withdrawal" opened in the Forte App, the rate remains unchanged at 8.4% per annum (AERR - 8.7%).

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes №02/2020-33 dated 19.10.2020:

- As of 01.11.2020, the interest rate in tenge has been changed for the deposits of individuals with a period of 12 months: "Term deposit for individuals in RBSS, with partial withdrawal", "Deposit for individuals (with withdrawals)". New deposits are accepted and existing deposits are renewed at the rate of 9.8% per annum (AERR – 10.3%).

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes № 02/2020-15 dated 18.08.2020:

- As of 01.09.2020, the interest rate in tenge has been changed for the deposits of individuals in tenge with a period of 12 months: "Term deposit for individuals in RBSS, with partial withdrawal", "Deposit for individuals (with withdrawals)". New deposits are accepted and existing deposits are renewed at the rate of 8.4% per annum (AERR – 8.7%);

- As of 01.09.2020, the interest rate in tenge has been changed for the deposit of individuals "Term deposit for individuals (without withdrawals)" for a period of 24 months. New deposits are accepted and existing deposits are renewed at the rate of 8.0% per annum (AERR – 8.3%).

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes №02/2020-2 dated 28.07.2020:

- As of 01.08.2020, the interest rate in tenge for the deposits of individuals in tenge with a period of 12 months has been changed: "Term deposit for individuals in RBSS, with partial withdrawals", "Deposit for individuals (with withdrawals)". New deposits are accepted and existing deposits are renewed at the rate of 8.6% per annum (AERR – 8.9%).

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes №02/2020-2 dated 28.07.2020:

- As of 01.08.2020, the interest rate in tenge for the deposits of individuals "Term deposit for individuals (without withdrawals)" for a period of 24 months has been changed. New deposits are accepted and existing deposits are renewed at the rate of 8.4% per annum.

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes №35 dated 15.06.2020:

- As of 01.07.2020, the interest rate in tenge for the deposits of individuals "Term deposit for individuals in RBSS, without partial withdrawals", "Term deposit for individuals (without withdrawals)" has been changed. New deposits are accepted and existing deposits are renewed at the rate of 9.9% per annum.

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes №31 dated 25.05.2020:

- As of 01.06.2020, the interest rate in tenge for the deposits of individuals "Term deposit for individuals in RBSS, without partial withdrawals" has been changed. New deposits are accepted and existing deposits are renewed at the rate of 10.0% per annum.

The current terms and conditions have been approved by the Committee for Assets and Liabilities Management, Minutes №53 dated 09.09.2019:

- As of 01.10.2019, acceptance of new deposits in Euro (EUR) for individuals is cancelled. Extension of existing deposits in Euro (EUR) at the rate of 0% per annum.
- As of 01.10.2019, new rates are introduced for new and extended individual deposits (without partial withdrawals).

Cancelled deposits (Resolution of the Management Board №7 dated 01.02.2016):

According to the terms and conditions of the bank deposit agreements, in the event of a decision to terminate the operation of deposits, the Bank ceases the extension of the deposit period.

As a consequence of the decision to terminate the operation of deposits that have been opened with the former banks:

- Alliance Bank JSC – since 17.11.2014 onwards (Resolution of the Management Board №55 dated 21.10.2014) • Temirbank JSC – since 22.12.2014 (Resolution of the Management Board №72 dated 15.12.2014) • ForteBank JSC (formerly "ABC Bank") – since 17.11.2014, any deposits that have been opened with the above-mentioned banks remain valid until the expiry of the Bank Deposit Agreement and are not subject to extension. You may open a new deposit under new, favorable terms by contacting any ForteBank branch.

You may find the new deposit products' terms and conditions on the Bank's website and at its branches.

You may open a deposit with capitalization of accrued interest or with payment of interest to a bank account. Capitalization means the addition of interest accrued for the period to the principal amount of the deposit. Simply put, interest is accrued on interest.