

**Interest rates on deposits for legal entities at JSC Halk Bank effective from 29.04.2026**

**Term deposit**

Interest payout at the end of the term, early termination at a rate 0%  
 Minimum amount of deposit and deposit rate - up to 1 month at the Treasury's discretion, over 1 month - according to the grid  
 Additional contributions and partial withdrawal are not provided

	30 days	60 days	90 days	120 days	150 days	180 days	210 days	240 days	270 days	300 days	330 days	360 days	450 days	540 days	630 days	720 days	810 days	900 days	990 days	1080 days	
<b>USD</b>	0.00	0.00	0.10	0.20	0.30	0.40	0.45	0.50	0.60	0.70	0.80	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
<b>FCB</b>	0.00	0.00	0.10	0.20	0.30	0.40	0.45	0.50	0.60	0.70	0.80	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
<b>up to 0.5 mln.</b>	0.00	0.00	0.10	0.20	0.30	0.40	0.45	0.50	0.60	0.70	0.80	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
<b>0.5 mln. to 5 mln.</b>	0.10	0.10	0.20	0.30	0.40	0.50	0.55	0.60	0.70	0.80	0.90	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
<b>FCB</b>	0.10	0.10	0.20	0.30	0.40	0.51	0.51	0.61	0.71	0.81	0.91	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
<b>term in months *</b>	1	2	3	4	5	6	7	8	9	10	11	12	15	18	21	24	27	30	33	36	
<b>EUR</b>	0.00	0.00	0.10	0.20	0.30	0.41	0.41	0.51	0.61	0.71	0.81	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91
<b>up to 0.5 mln.</b>	0.00	0.00	0.10	0.20	0.30	0.41	0.41	0.51	0.61	0.71	0.81	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91
<b>0.5 mln. to 5 mln.</b>	0.10	0.10	0.20	0.30	0.40	0.50	0.55	0.60	0.70	0.80	0.90	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
<b>FCB</b>	0.10	0.10	0.20	0.30	0.41	0.51	0.51	0.61	0.71	0.81	0.91	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
<b>term in months *</b>	1	2	3	4	5	6	7	8	9	10	11	12	15	18	21	24	27	30	33	36	
<b> RUB</b>	0.10	0.10	0.20	0.30	0.40	0.50	0.50	0.60	0.70	0.80	0.90	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
<b>up to 1 mln.</b>	0.10	0.10	0.20	0.30	0.40	0.50	0.50	0.60	0.70	0.80	0.90	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
<b>1 mln. to 20 mln.</b>	0.10	0.10	0.20	0.30	0.40	0.50	0.50	0.60	0.70	0.80	0.90	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
<b>FCB</b>	0.10	0.10	0.20	0.30	0.41	0.51	0.51	0.61	0.71	0.81	0.91	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
<b>term in months *</b>	1	2	3	4	5	6	7	8	9	10	11	12	15	18	21	24	27	30	33	36	
<b> KZT</b>	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
<b>up to 50 mln.</b>	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
<b>FCB</b>	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
<b>50 mln. to 1 b.</b>	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
<b>FCB</b>	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00
<b>term in months *</b>	1	2	3	4	5	6	7	8	9	10	11	12	15	18	21	24	27	30	33	36	

**Term deposit with interest payout**

Monthly interest payout, without capitalization, early termination at a rate 0%  
 Additional contributions and partial withdrawal are not provided

	30 days	60 days	90 days	120 days	150 days	180 days	210 days	240 days	270 days	300 days	330 days	360 days	450 days	540 days	630 days	720 days	810 days	900 days	990 days	1080 days	
<b>USD</b>	0.00	0.00	0.10	0.20	0.30	0.40	0.45	0.50	0.60	0.70	0.80	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
<b>up to 0.5 mln.</b>	0.00	0.00	0.10	0.20	0.30	0.40	0.45	0.50	0.60	0.70	0.80	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
<b>0.5 mln. to 5 mln.</b>	0.10	0.10	0.20	0.30	0.40	0.50	0.55	0.60	0.70	0.80	0.90	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
<b>FCB</b>	0.10	0.10	0.20	0.30	0.41	0.51	0.51	0.61	0.71	0.81	0.91	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
<b>term in months *</b>	1	2	3	4	5	6	7	8	9	10	11	12	15	18	21	24	27	30	33	36	
<b>EUR</b>	0.00	0.00	0.10	0.20	0.30	0.40	0.45	0.50	0.60	0.70	0.80	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
<b>up to 0.5 mln.</b>	0.00	0.00	0.10	0.20	0.30	0.40	0.45	0.50	0.60	0.70	0.80	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
<b>0.5 mln. to 5 mln.</b>	0.10	0.10	0.20	0.30	0.40	0.50	0.55	0.60	0.70	0.80	0.90	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
<b>FCB</b>	0.10	0.10	0.20	0.30	0.41	0.51	0.51	0.61	0.71	0.81	0.91	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
<b>term in months *</b>	1	2	3	4	5	6	7	8	9	10	11	12	15	18	21	24	27	30	33	36	
<b> RUB</b>	0.10	0.10	0.20	0.30	0.40	0.50	0.50	0.60	0.70	0.80	0.90	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
<b>up to 1 mln.</b>	0.10	0.10	0.20	0.30	0.40	0.50	0.50	0.60	0.70	0.80	0.90	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
<b>1 mln. to 20 mln.</b>	0.10	0.10	0.20	0.30	0.40	0.50	0.50	0.60	0.70	0.80	0.90	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
<b>FCB</b>	0.10	0.10	0.20	0.30	0.41	0.51	0.51	0.61	0.71	0.81	0.91	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
<b>term in months *</b>	1	2	3	4	5	6	7	8	9	10	11	12	15	18	21	24	27	30	33	36	
<b> KZT</b>	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50
<b>up to 50 mln.</b>	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50
<b>FCB</b>	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50
<b>50 mln. to 1 b.</b>	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50
<b>FCB</b>	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50
<b>term in months *</b>	1	2	3	4	5	6	7	8	9	10	11	12	15	18	21	24	27	30	33	36	

**Accumulative deposit**

Interest payout at the end of the term, early termination at a rate 0%  
 Additional contributions are allowed  
 Maximum deposit amount - no more than 500% from the initial amount  
 Interest for additional contributions is accrued according to the actual term of the deposit  
 Partial withdrawal is not provided

	30 days	60 days	90 days	120 days	150 days	180 days	210 days	240 days	270 days	300 days	330 days	360 days	
<b>USD</b>	0.00	0.00	0.08	0.17	0.25	0.34	0.43	0.51	0.59	0.67	0.75	0.83	
<b>up to 0.5 mln.</b>	0.00	0.00	0.08	0.17	0.25	0.34	0.43	0.51	0.59	0.67	0.75	0.83	
<b>0.5 mln. to 5 mln.</b>	0.09	0.08	0.17	0.25	0.34	0.42	0.42	0.50	0.58	0.66	0.75	0.83	
<b>FCB</b>	0.09	0.08	0.17	0.25	0.34	0.43	0.43	0.51	0.59	0.67	0.75	0.84	
<b>term in months *</b>	1	2	3	4	5	6	7	8	9	10	11	12	
<b>EUR</b>	0.00	0.00	0.08	0.17	0.25	0.34	0.43	0.51	0.59	0.67	0.75	0.84	
<b>up to 0.5 mln.</b>	0.00	0.00	0.08	0.17	0.25	0.34	0.43	0.51	0.59	0.67	0.75	0.84	
<b>0.5 mln. to 5 mln.</b>	0.09	0.08	0.17	0.25	0.34	0.42	0.42	0.50	0.58	0.66	0.75	0.83	
<b>FCB</b>	0.09	0.08	0.17	0.25	0.34	0.43	0.43	0.51	0.59	0.67	0.75	0.84	
<b>term in months *</b>	1	2	3	4	5	6	7	8	9	10	11	12	
<b> RUB</b>	0.09	0.08	0.17	0.25	0.34	0.43	0.43	0.51	0.59	0.67	0.75	0.84	
<b>up to 1 mln.</b>	0.09	0.08	0.17	0.25	0.34	0.43	0.43	0.51	0.59	0.67	0.75	0.84	
<b>1 mln. to 20 mln.</b>	0.09	0.08	0.17	0.25	0.34	0.43	0.43	0.51	0.59	0.67	0.75	0.84	
<b>FCB</b>	0.09	0.08	0.17	0.25	0.34	0.43	0.43	0.51	0.59	0.67	0.75	0.84	
<b>term in months *</b>	1	2	3	4	5	6	7	8	9	10	11	12	
<b> KZT</b>	14.80	14.80	14.80	14.70	14.70	14.60	14.60	14.50	14.50	14.40	14.40	14.30	14.30
<b>up to 50 mln.</b>	14.80	14.80	14.80	14.70	14.70	14.60	14.60	14.50	14.50	14.40	14.40	14.30	14.30
<b>FCB</b>	14.80	14.80	14.80	14.70	14.70	14.60	14.60	14.50	14.50	14.40	14.40	14.30	14.30
<b>50 mln. to 1 b.</b>	14.80	14											