

**Interest rates on deposits for legal entities at JSC Halyk Bank effective from 03.06.2026**

**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

USD	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	1080 days	
up to 0.5 mln.	0.00	0.00	0.10	0.20	0.30	0.40	0.40	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
EAR	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
0.5 mln. to 1 mln.	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
EAR	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
term in months *	1	2	3	4	5	6	7	8	9	10	11	12	15	18	21	24	27	30	33	36

RUB	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	1080 days	
up to 1 mln.	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
EAR	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 mln. to 20 mln.	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
EAR	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
term in months *	1	2	3	4	5	6	7	8	9	10	11	12	15	18	21	24	27	30	33	36

KZT	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	1080 days	
up to 50 mln.	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60
EAR	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60
50 mln. to 1 b.	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60
EAR	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60
term in months *	1	2	3	4	5	6	7	8	9	10	11	12	15	18	21	24	27	30	33	36

EUR	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	1080 days	
up to 0.5 mln.	0.00	0.00	0.10	0.20	0.30	0.40	0.40	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
EAR	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
0.5 mln. to 1 mln.	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
EAR	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
term in months *	1	2	3	4	5	6	7	8	9	10	11	12	15	18	21	24	27	30	33	36

RUB	30 days	60 days	90 days	120 days	150 days	180 days	210 days	240 days	270 days	300 days	330 days	360 days
up to 1 mln.	0.10	0.10	0.20	0.30	0.40	0.50	0.50	0.60	0.70	0.80	0.90	0.99
EAR	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 mln. to 20 mln.	0.10	0.10	0.20	0.30	0.40	0.50	0.50	0.60	0.70	0.80	0.90	0.99
EAR	0.10	0.10	0.20	0.30	0.41	0.51	0.51	0.61	0.71	0.81	0.91	1.00
term in months *	1	2	3	4	5	6	7	8	9	10	11	12

KZT	30 days	60 days	90 days	120 days	150 days	180 days	210 days	240 days	270 days	300 days	330 days	360 days
up to 50 mln.	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60
EAR	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60
50 mln. to 1 b.	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60
EAR	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60
term in months *	1	2	3	4	5	6	7	8	9	10	11	12

EUR	30 days	60 days	90 days	120 days	150 days	180 days	210 days	240 days	270 days	300 days	330 days	360 days
up to 0.5 mln.	0.00	0.00	0.10	0.20	0.30	0.40	0.40	0.50	0.60	0.70	0.80	0.90
EAR	0.00	0.00	0.10	0.20	0.30	0.41	0.41	0.51	0.61	0.71	0.81	0.91
0.5 mln. to 1 mln.	0.10	0.10	0.20	0.30	0.40	0.50	0.50	0.60	0.70	0.80	0.90	0.99
EAR	0.10	0.10	0.20	0.30	0.41	0.51	0.51	0.61	0.71	0.81	0.91	1.00
term in months *	1	2	3	4	5	6	7	8	9	10	11	12

**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.

USD	30 days	60 days	90 days	120 days	150 days	180 days	210 days	240 days	270 days	300 days	330 days	360 days
up to 0.5 mln.	0.00	0.00	0.08	0.17	0.25	0.33	0.41	0.49	0.57	0.65	0.73	0.81
EAR	0.00	0.00	0.08	0.17	0.25	0.34	0.43	0.51	0.59	0.67	0.75	0.83
0.5 mln. to 1 mln.	0.09	0.09	0.17	0.25	0.33	0.41	0.49	0.57	0.65	0.73	0.81	0.89
EAR	0.09	0.09	0.17	0.25	0.33	0.43	0.51	0.59	0.67	0.75	0.84	0.92
term in months *	1	2	3	4	5	6	7	8	9	10	11	12

RUB	30 days	60 days	90 days	120 days	150 days	180 days	210 days	240 days	270 days	300 days	330 days	360 days
up to 0.5 mln.	0.00	0.00	0.08	0.17	0.25	0.33	0.41	0.49	0.57	0.65	0.73	0.81
EAR	0.00	0.00	0.08	0.17	0.25	0.34	0.43	0.51	0.59	0.67	0.75	0.83
0.5 mln. to 1 mln.	0.09	0.09	0.17	0.25	0.33	0.41	0.49	0.57	0.65	0.73	0.81	0.89
EAR	0.09	0.09	0.17	0.25	0.33	0.43	0.51	0.59	0.67	0.75	0.84	0.92
term in months *	1	2	3	4	5	6	7	8	9	10	11	12

KZT	30 days	60 days	90 days	120 days	150 days	180 days	210 days	240 days	270 days	300 days	330 days	360 days
up to 50 mln.	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60
EAR	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60
50 mln. to 1 b.	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60
EAR	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60
term in months *	1	2	3	4	5	6	7	8	9	10	11	12

EUR	30 days	60 days	90 days	120 days	150 days	180 days	210 days	240 days	270 days	300 days	330 days	360 days
up to 0.5 mln.	0.00	0.00	0.10	0.20	0.30	0.40	0.40	0.50	0.60	0.70	0.80	0.90
EAR	0.00	0.00	0.10	0.20	0.30	0.41	0.41	0.51	0.61	0.71	0.81	0.91
0.5 mln. to 1 mln.	0.10	0.10	0.20	0.30	0.40	0.50	0.50	0.60	0.70	0.80	0.90	0.99
EAR	0.10	0.10	0.20	0.30	0.41	0.51	0.51	0.61	0.71	0.81	0.91	1.00
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EAR	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 mln. to 20 mln.	0.10	0.10	0.20	0.30	0.40	0.50	0.50	0.60	0.70	0.80	0.90	0.99
EAR	0.10	0.10	0.20	0.30	0.41	0.51	0.51	0.61	0.71	0.81	0.91	1.00
term in months *	1	2	3	4	5	6	7	8	9	10		