

Early withdrawal terms for retail deposit opened as part of new product line

	with actual maturity of initial/extended deposit that is equal to:				
	for savings deposits	for deposits that meet maturity terms*, for deposits that do not meet maturity terms			
Deposit currency	0 -24 months	0 - 1 month	1 - 6 months	6 - 12 months	12 months and more
in KZT	no deposit interest	no deposit interest	1/8 of nominal interest rate	1/4 of nominal interest rate	1/2 of nominal interest rate
in USD					
in EUR					

*Except for «QORJIN» term deposits.

In case of early termination of QORJIN deposit agreement, interest is recalculated as follows:

- up to 1 month – no interest is accrued on the deposit;
- over 1 month – interest is accrued at a rate of 0.1%.

Early withdrawal terms and interest rates for deposits that are no longer accepted

Deposit currency	Actual maturity of initial/extended deposits and early withdrawal rate*			
	30 - 209 days	209 - 569 days	569 - 929 days	929 - 3600 days
in KZT	2,00	2,50	3,00	3,00
in USD	0,10	0,10	0,05	0,05
in EUR	0,03	0,03	0,03	0,03

* except for the following deposits:

1. “Halyk - Standard 2011”, “Educational accumulation deposit”, “State Education Savings System – Bobek”, “Deposit- guarantee”;
1. A 0% interest rate for early withdrawal of “Halyk - Standard 2011” deposit;
2. Early withdrawal of “Educational accumulation deposit”, “State Education Savings System – Bobek”, “Deposit- guarantee” under different approved terms;
3. Migrated deposits previously opened with Kazkommertsbank JSC.

Early withdrawal interest rates for “Halyk –children’s” deposit that is no longer accepted by the Bank (product code: 15710)

Deposit currency	Actual maturity of initial/extended deposit and early withdrawal rate
	30 - 5759 days
in KZT	5.00%
in USD	0.05%
in EUR	0.03%

