

Interest rates on deposits of individuals from 15.01.2026

"QORJIN" term deposit	3 months	6 months	12 months
KZT	17,95%	15,8%	14,1%
AEIR*	19,50%	17,00%	15,05%
USD	-	0,7%	1,0%
AEIR*	-	0,70%	1,00%

"Maximum" savings deposit without prolongation	3 months	6 months	12 months	24 months
KZT	16,45%	16,0%	13,9%	12,0%
AEIR*	18,01%	17,48%	15,04%	12,87%
USD	-	0,7%	1,0%	1,0%
AEIR*	-	0,70%	1,00%	1,00%

"Universal" non-term deposit	6 months	12 months
KZT	14,1%	13,9%
AEIR*	15,27%	15,04%
USD		1,0%
AEIR*		1,00%
EUR		1,0%
AEIR*		1,00%

«AQYL» educational deposit	36 months	60 months
KZT	14,3%	13,9%
AEIR*	15,50%	15,04%

Interest rates on deposits of individuals from 09.12.2025

"QORJIN" term deposit	3 months	6 months	12 months
KZT	18,4%	15,8%	14,1%
AEIR*	20,0%	17,0%	15,0%
USD	-	0,7%	1,0%
AEIR*	-	0,7%	1,0%

"Maximum" savings deposit without prolongation	3 months	6 months	12 months	24 months
KZT	16,45%	16,0%	13,9%	12,0%
AEIR*	18,0%	17,5%	15,0%	12,9%
USD	-	0,7%	1,0%	1,0%
AEIR*	-	0,7%	1,0%	1,0%

"Universal" non-term deposit	6 months	12 months
KZT	14,1%	13,9%
AEIR*	15,3%	15,0%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	36 months	60 months
KZT	14,3%	13,9%
AEIR*	15,5%	15,0%

Interest rates on deposits of individuals from 27.11.2025

"QORJIN" term deposit	3 months	6 months	12 months
KZT	16,65%	15,8%	14,1%
AEIR*	18,0%	17,0%	15,0%
USD	-	0,7%	1,0%
AEIR*	-	0,7%	1,0%

"Maximum" savings deposit without prolongation	3 months	6 months	12 months	24 months
KZT	16,45%	16,0%	13,9%	12,0%
AEIR*	18,0%	17,5%	15,0%	12,9%
USD	-	0,7%	1,0%	1,0%
AEIR*	-	0,7%	1,0%	1,0%

"Universal" non-term deposit	6 months	12 months
KZT	14,1%	13,9%
AEIR*	15,3%	15,0%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	36 months	60 months
KZT	14,3%	13,9%
AEIR*	15,5%	15,0%

Interest rates on deposits of individuals from 03.11.2025

"Maximum" savings deposit without prolongation	3 months	6 months	12 months	24 months
KZT	16,45%	16,0%	13,9%	12,0%
AEIR*	18,0%	17,5%	15,0%	12,9%
USD	-	0,7%	1,0%	1,0%
AEIR*	-	0,7%	1,0%	1,0%

"Universal" non-term deposit	6 months	12 months
KZT	14,1%	13,9%
AEIR*	15,3%	15,0%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	36 months	60 months
KZT	14,3%	13,9%
AEIR*	15,5%	15,0%

Interest rates on deposits of individuals from 06.08.2025

"Maximum" savings deposit without prolongation	3 months	6 months	12 months	24 months
KZT	16,45%	16,0%	13,9%	12,0%
AEIR*	18,0%	17,5%	15,0%	12,9%
USD	-	0,7%	1,0%	1,0%
AEIR*	-	0,7%	1,0%	1,0%

“Universal” non-term deposit	6 months	12 months
KZT	14,1%	13,9%
AEIR*	15,3%	15,0%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	36 months	60 months
KZT	13,0%	12,6%
AEIR*	14,0%	13,6%

Interest rates on deposits of individuals from 30.04.2025

"Maximum" savings deposit without prolongation	3 months	6 months	12 months	24 months
KZT	16,45%	16,0%	13,9%	12,0%
AEIR*	18,0%	17,5%	15,0%	12,9%
USD	-	0,7%	1,0%	1,0%
AEIR*	-	0,7%	1,0%	1,0%

“Universal” non-term deposit	6 months	12 months
KZT	14,3%	13,9%
AEIR*	15,5%	15,0%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	36 months	60 months
KZT	13,0%	12,6%
AEIR*	14,0%	13,6%

Interest rates on deposits of individuals from 04.04.2025

"Maximum" savings deposit without prolongation	3 months	6 months	12 months	24 months
KZT	15,85%	15,55%	13,9%	12,0%
AEIR*	17,3%	17,0%	15,0%	12,9%
USD	-	0,7%	1,0%	1,0%
AEIR*	-	0,7%	1,0%	1,0%

“Universal” non-term deposit	6 months	12 months
KZT	14,0%	13,7%
AEIR*	15,2%	14,8%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	36 months	60 months
KZT	13,0%	12,6%
AEIR*	14,0%	13,6%

Interest rates on deposits of individuals from 14.03.2025

"Maximum" savings deposit without prolongation	3 months	6 months	12 months	24 months
KZT	15,85%	15,55%	13,9%	12,0%
AEIR*	17,3%	17,0%	15,0%	12,9%
USD	-	0,7%	1,0%	1,0%
AEIR*	-	0,7%	1,0%	1,0%

"Universal" non-term deposit	6 months	12 months
KZT	13,5%	13,2%
AEIR*	14,6%	14,2%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	36 months	60 months
KZT	13,0%	12,6%
AEIR*	14,0%	13,6%

Interest rates on deposits of individuals from 01.03.2025

"Maximum" savings deposit without prolongation	3 months	6 months	12 months	24 months
KZT	15,85%	15,55%	13,9%	12,0%
AEIR*	17,3%	17,0%	15,0%	12,9%
USD	-	0,7%	1,0%	1,0%
AEIR*	-	0,7%	1,0%	1,0%

"Universal" non-term deposit	6 months	12 months
KZT	13,5%	13,2%
AEIR*	14,6%	14,2%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	36 months	60 months
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

Interest rates on deposits of individuals from 10.02.2025

"Maximum" savings deposit without prolongation	3 months	6 months	12 months	24 months
KZT	15,8%	15,55%	13,9%	12,0%
AEIR*	17,3%	17,0%	15,0%	12,9%
USD	-	0,7%	1,0%	1,0%
AEIR*	-	0,7%	1,0%	1,0%

"Universal" non-term deposit	6 months	12 months
KZT	13,5%	13,2%
AEIR*	14,6%	14,2%
USD		1,0%
AEIR*		1,0%
EUR		1,0%

AEIR*		1,0%
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«AQYL» educational deposit	36 months	60 months
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

Interest rates on deposits of individuals from 03.02.2025

"Maximum" savings deposit without prolongation	3 months	6 months	12 months	24 months
KZT	15,8%	15,55%	13,9%	12,0%
AEIR*	17,3%	17,0%	15,0%	12,9%
USD	-	0,7%	1,0%	1,0%
AEIR*	-	0,7%	1,0%	1,0%

“Universal” non-term deposit	6 months	12 months
KZT	13,0%	12,8%
AEIR*	14,0%	13,8%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	36 months	60 months
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

Interest rates on deposits of individuals from 05.01.2025

"Maximum" savings deposit without prolongation	6 months	12 months	24 months
KZT	15,55%	13,9%	12,0%
AEIR*	17,0%	15,0%	12,9%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Universal” non-term deposit	6 months	12 months
KZT	13,0%	12,8%
AEIR*	14,0%	13,8%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	36 months	60 months
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

Interest rates on deposits of individuals from 15.10.2024

"Maximum" savings deposit without prolongation	6 months	12 months	24 months
KZT	15,55%	13,9%	12,0%
AEIR*	17,0%	15,0%	12,9%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Universal” non-term deposit	6 months	12 months
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KZT	13,0%	12,8%
AEIR*	14,0%	13,8%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	36 months	60 months
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

Interest rates on deposits of individuals from 06.06.2024

"Maximum" savings deposit without prolongation	6 months	12 months	24 months
KZT	15,55%	14,3%	13,0%
AEIR*	17,0%	15,5%	14,0%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

"Universal" non-term deposit	6 months	12 months
KZT	13,0%	12,8%
AEIR*	14,0%	13,8%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	36 months	60 months
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

Interest rates on deposits of individuals from 01.05.2024

"Maximum" savings deposit without prolongation	6 months	12 months	24 months
KZT	15,55%	14,3%	13,0%
AEIR*	17,0%	15,5%	14,0%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

"Universal" non-term deposit	6 months	12 months
KZT	13,25%	13,0%
AEIR*	14,3%	14,0%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	36 months	60 months
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

Interest rates on deposits of individuals from 25.04.2024

"Maximum" savings deposit without prolongation	6 months	12 months	24 months
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KZT	15,55%	14,3%	13,0%
AEIR*	17,0%	15,5%	14,0%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Universal” non-term deposit	6 months	12 months
KZT	13,25%	13,2%
AEIR*	14,3%	14,2%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%
«AQYL» educational deposit	36 months	60 months
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

Interest rates on deposits of individuals from 02.03.2024

“Maximum” savings deposit without prolongation	6 months	12 months	24 months
KZT	15,55%	14,3%	13,0%
AEIR*	17,0%	15,5%	14,0%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Universal” non-term deposit	6 months	12 months
KZT	13,7%	13,2%
AEIR*	14,8%	14,2%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	36 months	60 months
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

Interest rates on deposits of individuals from 06.02.2024

“Maximum” savings deposit without prolongation	6 months	12 months	24 months
KZT	16,0%	14,3%	13,0%
AEIR*	17,5%	15,5%	14,0%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Universal” non-term deposit	6 months	12 months
KZT	13,9%	13,45%
AEIR*	15,0%	14,5%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	36 months	60 months
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

Interest rates on deposits of individuals from 01.01.2024

"Maximum" savings deposit without prolongation	6 months	12 months	24 months
KZT	16,0%	14,3%	13,0%
AEIR*	17,5%	15,5%	14,0%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

"Universal" non-term deposit	6 months	12 months
KZT	14,15%	13,45%
AEIR*	15,3%	14,5%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	36 months	60 months
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

Interest rates on deposits of individuals from 08.12.2023

"Maximum" savings deposit without prolongation	6 months	12 months	24 months
KZT	16,0%	14,3%	10,6%
AEIR*	17,5%	15,5%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

"Universal" non-term deposit	6 months	12 months
KZT	14,15%	13,45%
AEIR*	15,3%	14,5%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	36 months	60 months
KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

Interest rates on deposits of individuals from 01.11.2023

"Maximum" savings deposit without prolongation	6 months	12 months	24 months
KZT	16,0%	14,3%	10,6%
AEIR*	17,5%	15,5%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

"Universal" non-term deposit	6 months	12 months
KZT	14,3%	13,45%
AEIR*	15,5%	14,5%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	36 months	60 months

KZT	12,0%	9,5%
AEIR*	12,9%	10,1%

Interest rates on deposits of individuals from 22.08.2023

"Maximum" savings deposit without prolongation	6 months	12 months	24 months
KZT	16,0%	14,3%	10,6%
AEIR*	17,5%	15,5%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

"Universal" non-term deposit	6 months	12 months
KZT	14,7%	14,05%
AEIR*	16,0%	15,2%
USD		1,0%
AEIR*		1,0%
EUR		1,0%
AEIR*		1,0%

«AQYL» educational deposit	60 months
KZT	9,5%
AEIR*	10,1%

Interest rates on deposits of individuals from 01.08.2023

"Maximum" savings deposit without prolongation	6 months	12 months	24 months
KZT	16,0%	14,3%	10,6%
AEIR*	17,5%	15,5%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

"Universal" non-term deposit	12 months
KZT	14,05%
AEIR*	15,2%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	60 months
KZT	9,5%
AEIR*	10,1%

Interest rates on deposits of individuals from 23.05.2023

"Maximum" savings deposit without prolongation	6 months	12 months	24 months
KZT	15,6%	13,55%	10,6%
AEIR*	17,0%	14,6%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

"Universal" non-term deposit	12 months
KZT	14,05%
AEIR*	15,2%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	60 months
KZT	9,5%
AEIR*	10,1%

Interest rates on deposits of individuals from 27.04.2023

"Maximum" savings deposit without prolongation	6 months	12 months	24 months
KZT	14,7%	13,55%	10,6%
AEIR*	16,0%	14,6%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

"Universal" non-term deposit	12 months
KZT	14,05%
AEIR*	15,2%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	60 months
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 19.01.2023

"Maximum" savings deposit without prolongation	6 months	12 months	24 months
KZT	14,7%	13,55%	10,6%
AEIR*	16,0%	14,6%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

"Optimal" term deposit with the right to replenish	12 months	24 months
KZT	7,6%	5,9%
AEIR*	8,0%	6,1%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

"Universal" non-term deposit	12 months
KZT	14,05%
AEIR*	15,2%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	60 months
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 03.11.2022

"Maximum" savings deposit without prolongation	6 months	12 months	24 months
KZT	14,7%	13,55%	10,6%
AEIR*	16,0%	14,6%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

"Optimal" term deposit with the right to replenish	12 months	24 months
KZT	7,6%	5,9%
AEIR*	8,0%	6,1%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	12 months
KZT	13,9%
AEIR*	15,0%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	60 months
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 01.08.2022

"Maximum" savings deposit without prolongation	6 months	12 months	24 months
KZT	14,3%	13,55%	10,6%
AEIR*	15,5%	14,6%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	12 months	24 months
KZT	7,6%	5,9%
AEIR*	8,0%	6,1%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	12 months
KZT	13,0%
AEIR*	14,0%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	60 months
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 01.07.2022

"Maximum" savings deposit without prolongation	6 months	12 months	24 months
KZT	12,1%	13,55%	10,6%
AEIR*	13,0%	14,6%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	12 months	24 months
KZT	7,6%	5,9%
AEIR*	8,0%	6,1%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	12 months
KZT	12,55%
AEIR*	13,5%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	60 months
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 01.06.2022

"Maximum" savings deposit without prolongation	6 months	12 months	24 months
KZT	12,1%	13,9%	10,6%
AEIR*	13,0%	15,0%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

"Optimal" term deposit with the right to replenish	12 months	24 months
KZT	7,6%	5,9%
AEIR*	8,0%	6,1%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

"Universal" non-term deposit	12 months
KZT	12,55%
AEIR*	13,5%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	60 months
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 01.05.2022

"Maximum" savings deposit without prolongation	6 months	12 months	24 months
KZT	12,1%	13,8%	10,6%
AEIR*	13,0%	14,9%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

"Optimal" term deposit with the right to replenish	12 months	24 months
KZT	7,6%	5,9%
AEIR*	8,0%	6,1%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

"Universal" non-term deposit	12 months
KZT	12,55%
AEIR*	13,5%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	60 months
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 01.03.2022

"Maximum" savings deposit without prolongation	6 months	12 months	24 months
KZT	12,1%	13,8%	10,6%
AEIR*	13,0%	14,9%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

"Optimal" term deposit with the right to replenish	12 months	24 months
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KZT	7,6%	5,9%
AEIR*	8,0%	6,1%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	12 months
KZT	12,1%
AEIR*	13,0%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	60 months
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 12.02.2022

“Maximum” savings deposit without prolongation	6 months	12 months	24 months
KZT	9,9%	13,8%	10,6%
AEIR*	10,5%	14,9%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	12 months	24 months
KZT	7,6%	5,9%
AEIR*	8,0%	6,1%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	12 months
KZT	9,3%
AEIR*	9,8%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	60 months
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 01.09.2021

“Maximum” savings deposit without prolongation	6 months	12 months	24 months
KZT	9,9%	12,1%	10,6%
AEIR*	10,5%	13,0%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	12 months	24 months
KZT	7,6%	5,9%
AEIR*	8,0%	6,1%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	12 months
KZT	8,5%
AEIR*	9,0%
USD	1,0%

AEIR*	1,0%
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«AQYL» educational deposit	60 months
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 01.07.2021

“Maximum” savings deposit without prolongation	6 months	12 months	24 months
KZT	9,9%	12,1%	10,6%
AEIR*	10,5%	13,0%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	12 months	24 months
KZT	8,6%	5,9%
AEIR*	9,1%	6,1%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	12 months
KZT	8,5%
AEIR*	9,0%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	60 months
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 01.06.2021

“Maximum” savings deposit without prolongation	6 months	12 months	24 months
KZT	9,9%	12,4%	10,6%
AEIR*	10,5%	13,3%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	12 months	24 months
KZT	8,6%	6,9%
AEIR*	9,1%	7,2%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	12 months
KZT	8,5%
AEIR*	9,0%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	60 months
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 01.04.2021

“Maximum” savings deposit without prolongation	6 months	12 months	24 months
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KZT	9,9%	12,1%	10,6%
AEIR*	10,5%	13,0%	11,3%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	12 months	24 months
KZT	9,7%	7,2%
AEIR*	10,3%	7,5%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	12 months
KZT	8,5%
AEIR*	9,0%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	60 months
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 01.03.2021

“Maximum” savings deposit without prolongation	6 months	12 months	24 months
KZT	9,9%	12,1%	10,9%
AEIR*	10,5%	13,0%	11,6%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	12 months	24 months
KZT	9,7%	7,2%
AEIR*	10,3%	7,5%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	12 months
KZT	8,5%
AEIR*	9,0%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	60 months
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 01.01.2021

“Maximum” savings deposit without prolongation	6 months	12 months	24 months
KZT	9,9%	12,1%	10,9%
AEIR*	10,5%	13,0%	11,6%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	12 months	24 months
KZT	9,7%	8,0%
AEIR*	10,3%	8,4%
USD	1,0%	1,0%

AEIR*	1,0%	1,0%
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“Universal” non-term deposit	12 months
KZT	8,5%
AEIR*	9,0%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	60 months
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 01.11.2020

“Maximum” savings deposit without prolongation	6 months	12 months	24 months
KZT	9,9%	12,1%	12,3%
AEIR*	10,5%	13,0%	13,2%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	12 months	24 months
KZT	9,7%	8%
AEIR*	10,3%	8,4%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	12 months
KZT	8,5%
AEIR*	9,0%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	60 months
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 01.10.2020

“Maximum” savings deposit without prolongation	6 months	12 months	24 months
KZT	9,9%	12,5%	12,5%
AEIR*	10,5%	13,4%	13,4%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	12 months	24 months
KZT	9,8%	8%
AEIR*	10,4%	8,4%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	12 months
KZT	8,5%
AEIR*	9,0%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	60 months
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 04.08.2020

“Maximum” savings deposit	6 months	12 months	24 months
KZT	9,9%	12,5%	12,8%
AEIR*	10,5%	13,4%	13,8%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	12 months	24 months
KZT	9,8%	8%
AEIR*	10,4%	8,4%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	12 months
KZT	8,5%
AEIR*	9,0%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	60 months
KZT	8,5%
AEIR*	9,0%

Interest rates on deposits of individuals from 01.07.2020

“Maximum” savings deposit	6 months	12 months	24 months
KZT	10,8%	12,5%	13,0%
AEIR*	11,5%	13,4%	14,0%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	12 months	24 months
KZT	9,8%	9%
AEIR*	10,4%	9,5%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	12 months
KZT	9,4%
AEIR*	10%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	60 months
KZT	9,3%
AEIR*	9,8%

Interest rates on deposits of individuals from 01.06.2020

“Maximum” savings deposit	6 months	12 months	24 months
KZT	11,7%	12,5%	13,0%
AEIR*	12,5%	13,4%	14,0%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	12 months	24 months
KZT	9,8%	9,7%
AEIR*	10,4%	10,3%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	12 months
KZT	10,3%
AEIR*	11%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	60 months
KZT	9,3%
AEIR*	9,8%

Interest rates on deposits of individuals from 01.05.2020

“Maximum” savings deposit	6 months	12 months	24 months
KZT	12,55%	12,5%	13,0%
AEIR*	13,5%	13,4%	14,0%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	12 months	24 months
KZT	9,8%	10,0%
AEIR*	10,4%	10,6%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	12 months
KZT	11%
AEIR*	11,7%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	60 months
KZT	9,3%
AEIR*	9,8%

Interest rates on deposits of individuals from 26.03.2020

“Maximum” savings deposit	6 months	12 months	24 months
KZT	13,0%	12,5%	13,0%
AEIR*	14,0%	13,4%	14,0%
USD	0,7%	1,0%	1,0%
AEIR*	0,7%	1,0%	1,0%

“Optimal” term deposit with the right to replenish	12 months	24 months
KZT	9,8%	10,0%
AEIR*	10,4%	10,6%
USD	1,0%	1,0%
AEIR*	1,0%	1,0%

“Universal” non-term deposit	12 months
KZT	11,4%
AEIR*	12,2%
USD	1,0%
AEIR*	1,0%

«AQYL» educational deposit	60 months
KZT	9,3%
AEIR*	9,8%

Interest rates on deposits of individuals from 20.03.2020

“Maximum” savings deposit	6 months	12 months	24 months	36 months
KZT	13,0%	12,5%	13,0%	-
AEIR*	14,0%	13,4%	14,0%	-
USD	0,7%	1,7%	1,7%	2,0%
AEIR*	0,7%	1,7%	1,7%	2,0%

“Optimal” term deposit with the right to replenish	12 months	24 months	36 months	60 months
KZT	9,8%	10,0%	-	-
AEIR*	10,4%	10,6%	-	-
USD	1,0%	1,3%	1,7%	1,7%
AEIR*	1,0%	1,3%	1,7%	1,7%

“Universal” non-term deposit	12 months	24 months	36 months
KZT	11,4%	-	-
AEIR*	12,2%	-	-
USD	1,0%	1,0%	1,0%
AEIR*	1,0%	1,0%	1,0%

«AQYL» educational deposit	60 months
KZT	9,3%
AEIR*	9,8%

Interest rates on deposits of individuals from 03.12.2019

“Maximum” savings deposit	12 months	24 months	36 months
KZT	12,5%	13,0%	-
AEIR*	13,4%	14,0%	-
USD	1,7%	1,7%	2,0%
AEIR*	1,7%	1,7%	2,0%

“Optimal” term deposit with the right to replenish	12 months	24 months	36 months	60 months
KZT	9,8%	10,0%	-	-
AEIR*	10,4%	10,6%	-	-
USD	1,0%	1,3%	1,7%	1,7%
AEIR*	1,0%	1,3%	1,7%	1,7%

“Universal” non-term deposit	12 months	24 months	36 months
KZT	9,3%	9,3%	-
AEIR*	9,8%	9,8%	-
USD	1,0%	1,0%	1,0%
AEIR*	1,0%	1,0%	1,0%

«AQYL» educational deposit	60 months
KZT	9,3%
AEIR*	9,8%

* AEIR - annual effective interest rate, it may change depending on the selected terms of the deposit