"Qadam" DEPOSIT

Deposit conditions	
Deposit type	Term deposit
Deposit currency	USD
Deposit form	Online
Deposit holding period	24 months
Deposit interest rate	5% per annum
Interest accrual terms	Interest is accrued from the day following the date the funds are credited to the client's account, until the day preceding the deposit closure.
Minimum amount	100 US dollars
Maximum amount	No limit
Additional deposit	Allowed during the first 12 months
Partial Withdrawals	Partial withdrawal is allowed, provided that at least 100 USD remains on the deposit. When partially withdrawn, previously accrued interest is recalculated at 4.5% per annum. If multiple withdrawals occur within the same month, recalculation is done only once. Overpaid interest is deducted from the principal amount.
Prolongation	No prolongation
Capitalization	No capitalization
Interest Payment Procedure	Paid monthly, in the deposit currency, by transferring funds to the client's account opened at JSC "ANOR BANK".
Early Closure	In case of early closure, interest is recalculated at 4% per annum. Overpaid interest is deducted from the principal amount. Interest is paid for the actual number of full months the funds remained in the deposit.
Principal Repayment	The principal amount is paid in the deposit currency by transferring funds to a demand account or electronic wallet.
Deposit Guarantee	According to the Law "On Guarantees for the Protection of Deposits in Banks", the guaranteed amount for one client does not exceed 200,000,000 UZS.

Attention!

When performing operations (replenishment, partial withdrawal, closing) on a deposit on weekends or holidays, the date of the operation is the next first banking day.

