

# «SMART 2.0» deposit

## Deposit conditions

Type of deposit	Term deposit
Deposit currency	UZS
Application form	Using remote banking
Deposit period	13 months
Annual interest rate	23% per annum
Start date of interest accrual	Interest is calculated from the day following the day the funds are credited to the client's account
Minimum deposit amount	100 000,00 UZS
Maximum deposit amount	Not limited
Additional deposit	Not limited
Partial withdrawal	You can withdraw funds without losing interest by keeping the minimum amount in the deposit (100 thousand soums). At the same time, the amount of payment will remain at the level of 23% per annum.
Prolongation	Not available
Capitalization	Not available
Interest payment period	Monthly, in the currency of the deposit by crediting funds to the client's wallet account
Early termination of deposit	<p>Withdraw funds without losing interest and without closing the deposit, no restrictions.</p> <p>In case of early termination of deposit, the accrued interest is recalculated in the following order:</p> <ul style="list-style-type: none"><li>- up to 1 month - 0%;</li><li>- 2-3 months - 19%;</li><li>- 4-6 months - 20%;</li><li>- 7-9 months - 21%;</li><li>- from 10 months and above – 23%.</li></ul> <p>Overpaid interest amounts will be withheld from the principal amount of the deposit. Interest is paid for the actual number of full months the funds are in the deposit</p>
Payment of the principal amount of the deposit	In the currency of the deposit by crediting funds to the client's wallet account

### Attention!

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