**Appendix № 6**

to the decision of the Committee on Banking Products and Processes, and Quality of Service of JSC" Otbasy Bank" (Protocol **№** 24) dated "13" "May" 2022

(amended by the decision of the Committee on Banking Products and Processes, and Quality of Service of JSC “Otbasy Bank” (Protocol № 38) dated 12.08.2022)

**Product line of JSC "Otbasy Bank"**

**for legal entities**

**"Senimdi"**

Description of the main conditions of the product "Senimdi" for a legal entity's deposit

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Product name | "Senimdi" | | | | | |
| Type of deposit | Fixed-term deposit | | | | | |
| Deposit currency | KZT | | | | | |
| Deposit term (in days) | 7 | 30 | 90 | 120 | 150 | 180 |
| Interest rate (% per annum)\* | % | % | % | % | % | % |
| from 1,000,000 to 1,000,000,000 | 12,30 | 12,40 | 9,00 | 8,00 | 7,75 | 7,50 |
| from 1,000,000,001 and above | 12,50 | 12,60 | 9,20 | 8,20 | 7,95 | 7,70 |
| AEIR\* \*,% | % | % | % | % | % | % |
| from 1 000 000 to 1 000 000 000 | 12,30 | 12,40 | 9,27 | 8,24 | 7,99 | 7,74 |
| from 1 000 000 001 and above | 12,50 | 12,60 | 9,49 | 8,46 | 8,21 | 7,95 |
| Minimum deposit amount | 1 000 000 tenge | | | | | |
| Maximum deposit amount | Unlimited | | | | | |
| Deposit replenishment | Provided | | | | | |
| Partial withdrawal | Provided up to the minimum deposit amount. | | | | | |
| Payment of remuneration | Monthly (on the last working day of each month) to the current account of the Depositor (legal entity) | | | | | |
| Minimum non-decreasing balance | Up to the minimum deposit amount | | | | | |
| Early termination (including due to write-offs based on claims received against the deposit) | Provided for at the rate of early termination:  minus 30% of the established interest rate. In this case, in case of insufficient funds - in the amount of the remaining deposit amount. | | | | | |
| Conditions for changing the remuneration rate | The interest rate does not change during the main term of the deposit. | | | | | |
| Prolongation | Provided under the current terms of the Bank Deposit Agreement on the extension date, for the period specified by the Bank Deposit Agreement in effect at the time of extension. There are no restrictions on the number of extensions. | | | | | |

*The remuneration rate\* is revised by the decision of the Bank's Asset and Liability Management Committee as necessary and does not require approval by the Bank's Banking Products and Processes and Service Quality Committee.*

*The remuneration rate was changed by the decision of the Asset and Liability Management Committee of JSC “Otbasy Bank” dated July 27, 2022 № 37.*

*AEIR\*\* is the annual effective interest rate, calculated upon conclusion (signing) of a bank deposit agreement between a legal entity and a Bank client.*