

Bank Service Agreement Annex №8 – Term Deposit (hereinafter – the Deposit)

1. Amounts to the Deposit may be added in unlimited quantities and numbers.
2. The Deposit Savings Book shall be issued only if so requested by the Depositor.
3. The principal amount of the Deposit may be withdrawn after the expiry of the Deposit period or at any time at the Customer's request. However, if the Depositor withdraws the Deposit earlier than due, the Depositor shall receive the principal amount of the Deposit and the interest actually accrued from day the Deposit amount is placed to the day of the violation, subject to the terms and conditions approved in the Bank.
4. Only the principal amount of the Deposit shall accrue the interest. The interest shall be accrued on a daily balance.
5. The interest accrued on the Deposit shall be capitalized on the current account on a monthly basis if the Customer chooses the relevant condition when signing the Deposit agreement. Otherwise, the interest shall be capitalized at the end of the Deposit period.
6. Throughout the Deposit period, the Bank may at any time change the Deposit terms and conditions (including the interest rate and the accrual procedure) without the Depositor's further approval or acceptance. However, if such change:
 - 6.1. worsens the depositor's condition, then the Bank shall give the Depositor at least 30 (thirty) calendar days prior notice of such change. In such case, within not later than 7 (seven) calendar days after receipt of the relevant notice the Depositor may reject the change in writing and consequently the change shall not take effect and the Bank may, within 30 (thirty) calendar days transfer the Deposit amount, the interest accrued thereon to the Deposit service current account, that shall constitute a unilateral termination of the Agreement on the part of the Bank. If the Depositor does not exercise the right referred to in this paragraph, such change shall take effect subject to the terms and conditions stipulated by the Bank.
 - 6.2. does not worsen the Depositor's condition, the Bank shall give the Depositor a notice of such change within not later than 30 (thirty) calendar days.
7. Concerning the matters provided by these Standard Terms and Conditions, communication between the Parties shall be conducted pursuant to the communication procedures defined by the Bank Service Terms and Conditions.