

**Approved
By the decision of the Bank's Board
Protocol No. 35 dated May 15, 2025**

**Rates for Remuneration on Demand Deposit Accounts under Special Conditions
"Saving Account" for Individuals of OJSC "O!Bank"**

Effective from 10 June 2025

Account Type	Demand Deposit Account
Target Group	Individuals
Placement Term (months)	Open-ended
Account Currency	Kyrgyz Som
Interest Rate (annual)	7.0%
Availability in the Mobile App	Yes
Top-up Method	Non-cash / Cash
Additional Contributions Allowed	Yes
Minimum Balance for Interest Accrual	1 000 KGS
Interest Payment	Monthly to the account
Maximum Monthly Interest Payment	25 000 KGS
Capitalization	Monthly
Upon Account Closure	Principal and accrued interest are paid
Interest Accrual	<p>Interest for weekends and public holidays is accrued based on the minimum balance of funds determined over the cumulative calculation period, which includes the specified non-working days and the first following banking day.</p> <p>Accordingly, if the minimum balance during the calculation period is at least 1,000 KGS, interest will be accrued for each calendar day based on the minimum balance for all days of the cumulative period.</p> <p>If the account is opened on a weekend or a public holiday, interest will not be accrued for the respective calculation period, as the minimum balance during that period is less than 1,000 KGS.</p>
Other Conditions	<p>At the time of opening the account, outgoing transactions to third-party accounts (except for transfers between the client's own accounts) are not available. The Bank reserves the right to unilaterally remove restrictions on outgoing transactions. Notification of such changes shall be delivered to the Client via the "My O!+Bank" mobile application, the official website of the Bank, or information stands in Bank branches.</p>