

Interest rates on the Kiyal top up deposit for women (for individuals) approved by the ALCO Minutes # 134-22 of December 28, 2022, coming into effect on January 13, 2023.

		THE	E KIYAL TO	OP UP DEF		RWOMEN
INTEREST RATES OF THE CJSC "FINCA BANK" IN KYRGYZ SOMS						
Duration of the deposit period/ Amounts	Interest rates	6 months	12 months	18 months	24 months	Requirements to monthly replenishments for receiving the Bonus interest
Minimal initial amount - 500	Basic interest	6.00%	10.00%	10.50%	11.00%	The monthly amount of replenishment and the date of replenishment are fixed, according to the previously set schedule, agreed upon with the client (the date of opening the deposit is the same as the date of replenishment or the replenishment date can be appointed at the choice of the client).
soms		PLUS	PLUS	PLUS	PLUS	
Minimal amount of replenishment - 500 soms	Bonus interest	3.00%	3.00%	3.00%	3.00%	
Maximal initial amount -1,000,000 soms Maximal amount of replenishment - 100,000 soms	Total interest rate includes the Basic interest and the Bonus interest	9.00%	13.00%	13.50%	14.00%	Day count basis for interest calculation: 365 days. Capitalization of interest: annual – at the end of the calendar year, on December 31. Grace period for the days of divergence of replenishment – plus 10 days starting from the scheduled replenishment
Early termination	Interest payment: the interest accrued for the period less than 31 days shall not be paid, if the period is more than or equal to 31 days – 30% of the accrued interest shall be paid, at that, the Bonus interest shall not be paid. Partial withdrawal is prohibited.					

Effective interest rate in soms - up to 14.93%.