

Appendix 1
Approved
By decision N 346-L of September 16, 2024
Of the Management Board of ID Bank CJSC
Takes effect from September 16, 2024

## Terms of implementation of campaign for attraction of new deposits

## 1. General Provisions

- 1.1 **Campaign** shall mean a campaign implemented by "ID Bank" CJSC (hereinafter referred to as the Bank) from 16.09.2024 to 31.12.2024 inclusive.
- 1.2 **Deposit** shall mean term deposits attracted (transferred or credited to the Bank's account after 16/09) in branches, as well as by the Premium Banking Services Division of "ID Bank" CJSC during the Campaign. 1.3 By participating in the Campaign, the customer unconditionally accepts these Terms and Conditions, which are considered final and indisputable.

## 2. Terms and conditions of the campaign

- 2.1 The following terms and conditions shall apply for the newly attracted deposits from 16.09.2024 to 31.12.2024 inclusive:
  - the deposit interest rate for deposits of USD 5,000 (equivalent in other currency) and more, for the term exceeding 6 (six) months, is set at 0.25% higher than the Bank's public interest rate for the given type of deposit.
  - the deposit interest rate for deposits of USD 50,000 (equivalent in other currency) and more, for the term exceeding 6 (six) months, is set at 0.5% higher than the Bank's public interest rate for the given type of deposit
- 2.2. No additional action is required for the application of the campaign conditions in case of making deposits in the amounts specified in point 2.1 hereof.
- 2.3 The Bank has the right to unilaterally change these terms and conditions at any time and apply the change immediately after publishing it on the Bank's official website.