

**Limits, terms and rates of interest on deposits and loans of legal entities of “Industrial and Commercial Bank of China in Almaty” JSC**

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| **№** | **Product name** | **Limit amounts** | | **Limit terms** | | **Limit interest rates, % per annum** | | **AEIR rate** |
| **Min** | **Max** | **Min** | **Max** | **Min** | **Max** |
| 1 | Demand deposit | By agreement  parties | Unlimited | termless | termless | 0% | 0% |  |
| 2 | Contingent deposit “Liquidation fund” | Unlimited | Unlimited | Unlimited Until the occurrence of certain events specified in the deposit agreement | | KZT 0%  USD  0% | KZT  Base rate of NBK  USD  5% | KZT  0%-22%  USD  0% - 5,5% |
| 3 | Conditional deposit in the escrow account mode | Unlimited | Unlimited | Unlimited Until the occurrence of certain events specified in the deposit agreement | | KZT 0,001 %  USD 0,001 %  EUR  0,001 %  CNY 0,001% | KZT  Base rate of NBK +5%  USD  5 %  EUR  5%  CNY  15% | KZT  0%-30%  USD  0%-5,5%  EUR  0%-5,5%  CNY  0%-17% |
| 3 | Term deposit | By agreement  parties | Unlimited | Up to 1 month  Over 1 year | 12 months  And more | KZT 0,001 %  USD 0,001 %  CNY 0,001% | KZT  Base rate of NBK +5%  USD  3 %  CNY  10% | KZT  0%-30%  USD  0%-3,5%  CNY  0%-12% |
| 3.1 | overnight | Unlimited | Unlimited | 1 day | 1 day | KZT 0,001 %  USD 0,001 %  CNY 0,001% | KZT 12 %  USD  5 %  CNY  5% | KZT  0%- 12%  USD  0%-5%  CNY  0%-5% |
| 4. | Loans, including under a credit line | By agreement  parties | Within the risk limit per 1 borrower | By agreement  parties | By agreement  parties | USD - 0,1% or SOFR+ 0,1%  KZT - not lower than the base rate of the National Bank of Kazakhstan at the time of the decision to provide a loan to the borrower of the Bank's authority body  CNY 0,1% or Shibor +0.1  EUR 0,1% or Euribor +0.1% | USD - 15% or SOFR+ 10%  KZT - 30% or base rate of NBK at the time of the adoption of the Decision by the AB of the Bank +10%  CNY 30% or Shibor +10%  EUR 30% or Euribor +10% | USD - 0,1% - 20%  KZT - 8% - 50% (at the same time, for bank loans secured by collateral, AEIR is up to 40%).  CNY  0,1% - 36%  EUR  0,1% -36% |