

**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 agreementparties | 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 NBKUSD 5% | KZT0%-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 %EUR0,001 %CNY 0,001% | KZT Base rate of NBK +5%USD 5 %EUR 5%CNY 15% | KZT0%-30%USD0%-5,5%EUR0%-5,5%CNY0%-17% |
| 3 | Term deposit | By agreementparties | Unlimited | Up to 1 monthOver 1 year | 12 monthsAnd 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%USD0%-5%CNY 0%-5% |
| 4. | Loans, including under a credit line | By agreementparties | Within the risk limit per 1 borrower | By agreementparties | By agreementparties | 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 bodyCNY 0,1% or Shibor +0.1EUR 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%  EUR0,1% -36%   |