

FOR THE CLIENTS WHO HAVE DEPOSIT AND BANK ACCOUNTS

To achieve a Status, it's necessary for the individuals who have a fixed-term deposit or a top up deposit, as well as active bank accounts, to comply with the following terms and conditions:

Eligibility criteria	Statuses		
	Silver	Gold	Platinum
The minimal amount of fixed-term deposits/ top up deposit (the amount is indicated in soms)	300 000	2 500 000	5 000 000
The minimal turnover on the client's on-demand account for the past 6 months (the amount is indicated in soms)	300 000	2 500 000	5 000 000
The privileges the client obtains	Statuses		
	Silver	Gold	Platinum
The privileges the client obtains	+	+	+
Receiving a loan in the amount up to 250, 000 soms without any collateral	+	+	+
Decreased interest rate on loan (only on the loans disbursed in soms)	-	1,5%	2%
Providing an individual exchange rate in the course of currency exchange in the amount more than 2, 000 US dollars	+	+	+
Decrease in the tariffs on cash withdrawal and on money transfers via the SWIFT money transfer system	-	Up to 0.05%	Up to 0.10%
Accrual of interest on the balance on the on-demand account in soms	-	2% per annum	3% per annum
Providing FINCA ELCART Business payment card without a commission fee for money withdrawal	-	+	+
Providing overdraft on the FINCA ELCART payment card in soms (if the limit of unsecured portfolio is available)	10 000	15 000	25 000
An opportunity for the client to be served out of turn	-	+	+