

## GUIDE TO TIME DEPOSITS FOR INDIVIDUALS

The terms and conditions specified in the Guide may change from time to time. For more information, please contact

**Ameriabank CJSC**

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The Bank is supervised by the Central Bank of Armenia.

### Time Deposit

**Minimum initial deposit amount: RUB 10,000**

Russian Ruble (RUB)							
Deposit type	Interest payment scheme	Deposits maturity, days					
		31 to 90	91 to 180	181 to 270	271 to 365	366 to 730	731 to 1825
		Nominal annual interest rate (Annual percentage yield)					
<b>Ameria Deposit<sup>1</sup></b>	Monthly / Monthly capitalization of interest	<b>2.30%</b> (2.32%)	<b>3.40%</b> (3.45%)	<b>4.40%</b> (4.49%)	<b>4.90%</b> (5.01%)	<b>4.90%</b> (5.01%)	<b>4.90%</b> (5.01%)
	Quarterly / Quarterly capitalization of interest	x	<b>3.50%</b> (3.55%)	<b>4.50%</b> (4.58%)	<b>5.00%</b> (5.09%)	<b>5.00%</b> (5.09%)	<b>5.00%</b> (5.09%)
	Annually / Annual capitalization of interest	x	x	x	x	<b>5.20%</b> (5.20%)	<b>5.20%</b> (5.20%)
	Upfront at the beginning of the term	<b>2.20%</b> (2.23%)	<b>3.30%</b> (3.38%)	<b>4.20%</b> (4.36%)	<b>4.70%</b> (4.93%)	<b>4.50%</b> (4.83%)	<b>3.90%</b> (4.43%)
<b>Deposit with termination<sup>2</sup> option</b>	Monthly / Monthly capitalization of interest	<b>1.90%</b> (1.92%)	<b>3.00%</b> (3.04%)	<b>4.00%</b> (4.07%)	<b>4.50%</b> (4.59%)	<b>4.50%</b> (4.59%)	<b>4.50%</b> (4.59%)
	Quarterly / Quarterly capitalization of interest	x	<b>3.10%</b> (3.14%)	<b>4.10%</b> (4.16%)	<b>4.60%</b> (4.68%)	<b>4.60%</b> (4.68%)	<b>4.60%</b> (4.68%)
	Annually / Annual capitalization of interest	x	x	x	x	<b>4.80%</b> (4.80%)	<b>4.80%</b> (4.80%)

<b>Deposit with top-up<sup>3</sup> option</b>	Monthly / Monthly capitalization of interest	x	<b>3.10%</b> <b>(3.14%)</b>	<b>4.10%</b> <b>(4.18%)</b>	<b>4.60%</b> <b>(4.70%)</b>	<b>4.40%</b> <b>(4.49%)</b>	<b>4.40%</b> <b>(4.49%)</b>
	Quarterly / Quarterly capitalization of interest	x	<b>3.20%</b> <b>(3.24%)</b>	<b>4.20%</b> <b>(4.27%)</b>	<b>4.70%</b> <b>(4.78%)</b>	<b>4.50%</b> <b>(4.58%)</b>	<b>4.50%</b> <b>(4.58%)</b>
	Annually / Annual capitalization of interest	x	x	x	x	<b>4.70%</b> <b>(4.70%)</b>	<b>4.70%</b> <b>(4.70%)</b>
<b>Deposit with partial withdrawal<sup>4</sup> option</b>	Monthly / Monthly capitalization of interest	x	<b>3.10%</b> <b>(3.14%)</b>	<b>4.10%</b> <b>(4.18%)</b>	<b>4.60%</b> <b>(4.70%)</b>	<b>4.60%</b> <b>(4.70%)</b>	<b>4.60%</b> <b>(4.70%)</b>
	Quarterly / Quarterly capitalization of interest	x	<b>3.20%</b> <b>(3.24%)</b>	<b>4.20%</b> <b>(4.27%)</b>	<b>4.70%</b> <b>(4.78%)</b>	<b>4.70%</b> <b>(4.78%)</b>	<b>4.70%</b> <b>(4.78%)</b>
	Annually / Annual capitalization of interest	x	x	x	x	<b>4.90%</b> <b>(4.90%)</b>	<b>4.90%</b> <b>(4.90%)</b>
<b>Deposit with top-up<sup>3</sup> and termination<sup>2</sup> options</b>	Monthly / Monthly capitalization of interest	x	<b>2.70%</b> <b>(2.73%)</b>	<b>3.70%</b> <b>(3.76%)</b>	<b>4.20%</b> <b>(4.28%)</b>	<b>4.00%</b> <b>(4.07%)</b>	<b>4.00%</b> <b>(4.07%)</b>
	Quarterly / Quarterly capitalization of interest	x	<b>2.80%</b> <b>(2.83%)</b>	<b>3.80%</b> <b>(3.85%)</b>	<b>4.30%</b> <b>(4.37%)</b>	<b>4.10%</b> <b>(4.16%)</b>	<b>4.10%</b> <b>(4.16%)</b>
	Annually / Annual capitalization of interest	x	x	x	x	<b>4.30%</b> <b>(4.30%)</b>	<b>4.30%</b> <b>(4.30%)</b>
<b>Deposit with partial withdrawal<sup>4</sup> and termination<sup>2</sup> options</b>	Monthly / Monthly capitalization of interest	x	<b>2.70%</b> <b>(2.73%)</b>	<b>3.70%</b> <b>(3.76%)</b>	<b>4.20%</b> <b>(4.28%)</b>	<b>4.20%</b> <b>(4.28%)</b>	<b>4.20%</b> <b>(4.28%)</b>
	Quarterly / Quarterly capitalization of interest	x	<b>2.80%</b> <b>(2.83%)</b>	<b>3.80%</b> <b>(3.85%)</b>	<b>4.30%</b> <b>(4.37%)</b>	<b>4.30%</b> <b>(4.37%)</b>	<b>4.30%</b> <b>(4.37%)</b>
	Annually / Annual capitalization of interest	x	x	x	x	<b>4.50%</b> <b>(4.50%)</b>	<b>4.50%</b> <b>(4.50%)</b>
<b>Deposit with top-up<sup>3</sup> and partial withdrawal<sup>4</sup> options</b>	Monthly / Monthly capitalization of interest	x	<b>2.80%</b> <b>(2.84%)</b>	<b>3.80%</b> <b>(3.87%)</b>	<b>4.30%</b> <b>(4.39%)</b>	<b>4.10%</b> <b>(4.18%)</b>	<b>4.10%</b> <b>(4.18%)</b>
	Quarterly / Quarterly capitalization of interest	x	<b>2.90%</b> <b>(2.93%)</b>	<b>3.90%</b> <b>(3.96%)</b>	<b>4.40%</b> <b>(4.47%)</b>	<b>4.20%</b> <b>(4.27%)</b>	<b>4.20%</b> <b>(4.27%)</b>

	Annually / Annual capitalization of interest	X	X	X	X	4.40% (4.40%)	4.40% (4.40%)
<b>Deposit with top-up<sup>3</sup>, partial withdrawal<sup>4</sup> and termination<sup>2</sup> options</b>	Monthly / Monthly capitalization of interest	X	2.40% (2.43%)	3.40% (3.45%)	3.90% (3.97%)	3.70% (3.76%)	3.70% (3.76%)
	Quarterly / Quarterly capitalization of interest	X	2.50% (2.52%)	3.50% (3.55%)	4.00% (4.06%)	3.80% (3.85%)	3.80% (3.85%)
	Annually / Annual capitalization of interest	X	X	X	X	4.00% (4.00%)	4.00% (4.00%)

**ATTENTION!**

**THE INTEREST IS ACCRUED TO THE DEPOSIT AMOUNT AT THE NOMINAL INTEREST RATE. THE ANNUAL PERCENTAGE YIELD SHOWS THE INCOME YOU CAN EARN IF YOU MAKE THE MANDATORY DEPOSIT PAYMENTS AND RECEIVE THE ACCRUED INTEREST WITH THE SELECTED FREQUENCY.**

ANNUAL PERCENTAGE YIELD IS CALCULATED BY THE FOLLOWING FORMULA:

$$A = \sum_{n=1}^N \frac{K_n}{(1+i)^{\frac{D_n}{365}}}$$

where

**i** is the narrowly defined effective rate (NDER)

**Kn** is n number of cash flows from the Bank's perspective

**N** is the number of cash flows related to that particular financial instrument

**A** is the initial amount attracted or provided

**Dn** is the period of receiving the nth cash flows expressed in the days elapsed from the day of the first flow (the day of first flow being the day of attracting or issuing the amounts)

Where there is X in any cell of the table, the respective condition is not applicable to that deposit type.

<sup>1</sup>**AMERIA DEPOSIT** is a standard deposit where the depositors (or a third party) may not add to or withdraw amounts from the deposit account throughout the term of the deposit agreement.

<sup>2</sup>If the depositor terminates the deposit agreement before the due date, the bank shall recalculate the accrued interest at the rate applicable to the selected deposit for the actual number of days elapsed as of the termination date. Partial termination of the deposit is not allowed.

If the deposit is requested back within a 30-day period after the start date, interest is recalculated at an annual rate of 0.1%.

In this case, the option of “payment of interest upfront at the beginning of the term” is not applicable.

<sup>3</sup>The client may top up the deposited amount throughout the term except the last 3 months. Maximum allowed increase is 30% of initial deposit amount. If the deposit with a top-up option is renewed automatically, it will be considered a new deposit, and after the renewal the top-up restrictions shall apply in the same manner as they would apply to a new deposit with the same terms.

Funds transferred by third parties can be deposited in the name of the depositor provided the required details of deposit account are specified.

In this case, the option of “payment of interest upfront at the beginning of the term” is not applicable.

<sup>4</sup>The client can partially withdraw the deposited amount throughout the term except the first 3 months. Maximum allowed withdrawal is 30% of initial deposit amount. Interest accrued to the repaid amount shall not be recalculated.

If you withdraw a part of the deposit amount, we will provide you a deposit account statement. You will be required to confirm the receipt of the statement and actual decrease of the deposited amount with your signature.

In this case, the option of “payment of interest upfront at the beginning of the term” is not applicable.

<sup>5</sup>You may increase the deposit by up to AMD 10 million regardless of initially deposited amount. If the deposit with a top-up option is renewed automatically, it will be considered a new deposit, and after the renewal the top-up restrictions shall apply in the same manner as they would apply to a new deposit.

Funds transferred by third parties can be deposited in the name of the depositor provided the required details of deposit account are specified.

Top up, partial withdrawal and termination options are not applicable to cumulative deposits. Each client can have only one active deposit with accumulation option.

**Terms and conditions for deposits over AMD 2 billion or foreign currency equivalent are determined in accordance with applicable internal regulations of the Bank.**

**Additional benefits:**

We may, at our own discretion, provide to the depositor a loan or revolving or non-revolving line of credit on card (debit or credit) under the following conditions:

Currency	Interest rate	Loan (Line of credit) / Deposit (LTV) Ratio <sup>1</sup>
Same as deposit currency	Deposit rate + 4%	Up to 90%
Other than deposit currency	The rate specified in Retail Lending Terms	Up to 70%

We will have the right to charge the amount of any overdue liabilities on credit card to the deposit account through direct debit (without prior consent of the depositor).

**Terms and Conditions**

1. The payment of deposit to the bank is documented by a written instrument, e.g. bank deposit application-agreement.
2. The deposit may be made in the name of a third party. Such another person may be a minor. The designated third party may obtain the depositor rights upon completing a respective application-form and presenting their claim to us based on the specified rights. If the designated beneficiary of the deposit is a minor, the latter may claim the deposited amount only when he/she reaches the age of 18. Before that the same rights may be exercised by the minor's legal

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<sup>1</sup> Deposit amount used for calculation of the ratio does not include interest paid at the beginning of term.

representative(s). Before we receive the third party claim based on the depositor rights, the deposit may be administered only by the signatory of the Application-Agreement who had made the deposit, subject to the instructions and conditions specified in the Application-Agreement.

3. For the depositor wishing to make a time deposit we will open an account in AMD. If the time deposit is made in foreign currency, we will open an account in the deposit currency as well. In the latter case no account opening fee is charged.
4. Account maintenance tariffs and terms are available [here](#).
5. The list of documents and information required for opening a bank account and making a deposit is available [here](#).
6. Acting in accordance with the Republic of Armenia Law “On Combating Money Laundering and Terrorism Financing” we may request you to provide additional information and documents for the customer due diligence based on the “Know your customer” principle, as well as ask you additional questions during verbal communication (if required so).
7. Agreements, covenants, cooperation or memberships of the Bank may have direct impact on the consumers (for example, according to the agreement executed with the US under the Foreign Account Tax Compliance Act (FATCA) the financial institution may collect additional information to find out whether you are a US tax payer).
8. We will provide you the statements of your accounts through communication channels and at frequency agreed between you and us and/or in accordance with the Armenian laws and regulations. **YOU HAVE THE RIGHT TO COMMUNICATE WITH A FINANCIAL INSTITUTION VIA THE CHANNEL YOU PREFER: BY REGULAR POST OR EMAIL. EMAIL IS THE MOST CONVENIENT WAY TO GET INFORMATION. IT’S AVAILABLE 24/7, FREE FROM RISK OF LOSS OF INFORMATION STORED ON PAPER AND IS MORE CONFIDENTIAL.**

Account statements are subject to the following terms.

<i>Fee for provision of account statement</i>	
<b>Provision of up to 1 year-old account statements, copies of account statements or other documents kept in electronic form</b>	<b>Free</b>
Provision of more than 1 year-old account statements or copies of account statements or provision of other documents kept in electronic form	AMD 5,000, VAT included per annual statement per account
Provision of more than 1 year-old account statement or other electronic document, by emailing to the customer without stamp	AMD 3,000, VAT included per annual statement per account

<i>Fee for delivery of account statement</i>	
<b>By e-mail</b>	<b>Free</b>
By post within Armenia	AMD 1,000 monthly, VAT included
By post outside Armenia <sup>2</sup>	As per postal service bills

9. The Bank calculates interest using 365 as denominator.
10. Interest is accrued for the calendar days within the period starting on the day the deposit amount is accepted by us until the day preceding the day when the amount is returned to the depositor or is withdrawn from the depositor's account for another reason.

<sup>2</sup> The delivery is by regular mail.

11. The interest is taxable at 10% or 5% pursuant to the tax legislation of Republic of Armenia or Nagorno Karabakh, respectively.
  12. The interest may be paid according to the one of the following schemes as defined in the deposit agreement:
    - 7.1. Monthly payment:** interest is credited to the depositor's account on monthly basis from the deposit start date. Before payment of interest we will withhold the income tax.
    - 7.2. Monthly capitalization of interest:** net interest (after tax) is accrued to the deposit principal every month to the start date of the deposit or on the first banking day after that. Interest for each subsequent period is accrued to the sum of the previous month's interest and the principal.
    - 7.3. Quarterly payment:** interest is credited to the depositor's bank account on quarterly basis on the last day of the quarter. Before payment of interest we will withhold the income tax.
    - 7.4. Quarterly capitalization of interest:** net interest (after tax) is accrued to the deposit principal once a quarter to the start date of the deposit or on the first banking day after that. Interest for each subsequent period is accrued to the sum of the previous month's interest and the principal.
    - 7.5. Annual payment:** interest is accrued from the deposit start date and is credited to the depositor's account on annual basis on the last day of the year. Before payment of interest we will withhold the income tax.
    - 7.6. Annual capitalization of interest:** net interest (after tax) is accrued to the deposit principal once a year to the start date of the deposit or on the first banking day after that. Interest for each subsequent period is accrued to the sum of the previous month's interest and the principal.
    - 7.7. Interest payment upfront at the beginning of the term:** the interest for the entire term of the deposit is paid to the depositor's account upfront on the day the deposit was made. Before payment of interest we will withhold the income tax.
  13. We will not, at our sole initiative and discretion, decrease the interest rate defined by the application-agreement during the deposit term.
  14. The deposit application-agreement may be extended in cases and manner provided for thereby and Terms and Conditions of Deposits for Individuals.
  15. We will repay the deposit, whether in whole or in part, forthwith upon request of the depositor. If the client terminates the deposit before the due date, we will recalculate and repay the amount based on the depositor's application. In this case, we will pay interest at a 0.1% annual interest rate instead of the rate defined by the deposit agreement. Any interest already paid that should have been charged back after recalculation shall be charged to the principal amount of deposit after deduction of interest calculated at 0.1% annual interest rate. This clause is applicable unless otherwise defined by deposit terms and/or deposit agreement.
  16. If the depositor does not request to return the deposit amount upon the expiry of the deposit, then based on the option selected by the depositor in the application-agreement either (i) the agreement is prolonged according to the terms specified therein and the rates effective in the bank at that moment, or (ii) the deposit is transferred to the depositor's bank account subject to applicable rates and fees.
  17. In case of the depositor's decease, accrual of interest will continue until expiry of deposit agreement, after which we will transfer the deposit and accrued interest to the depositor's account. In this case, these amounts will be transferred to the heirs of the depositor upon submission of properly perfected and executed documents on property rights testifying to the fact of inheritance.
  18. Repayment of deposits is guaranteed by the Deposit Guarantee Fund (location: 15 Khorenatsi St., 0010, Yerevan, Elite Plaza Business Center) in accordance with the Law of the Republic of Armenia "On Guarantee of Remuneration of Bank Deposits of Individuals". The Law defines the following terms of deposit guarantee:
    - For deposits in AMD only, the guarantee coverage is AMD 16 million.
    - For deposits in foreign currency only, the guarantee coverage is AMD 7 million.
    - For deposits both in AMD and foreign currency where the AMD-denominated deposit exceeds AMD 7 million, the guarantee coverage is up to AMD 16 million for AMD-denominated amount only.
    - For deposits both in AMD and foreign currency where the AMD-denominated deposit amount is less than AMD 7 million, the guarantee coverage is 100% for AMD deposit + difference between AMD 7 million and reimbursed amount in AMD for foreign currency deposit.
- Note, that
- all AMD deposits with the Bank are considered one AMD deposit.
  - all foreign currency deposits with the Bank are considered one foreign currency deposit.
19. Your right to manage the funds on the account cannot be restricted, except where (i) funds are blocked or restricted or transactions through account suspended in accordance with the laws and regulations of the Republic of Armenia by request of the Service for Compulsory Execution of Judicial Acts or tax authorities

based on court ruling or award, or (ii) this is envisaged by other agreements entered into by and between you and the Bank or by Republic of Armenia laws and regulations.

20. Funds on the account can be withdrawn without the client’s instruction by request of the Service for Compulsory Execution of Judicial Acts and tax authorities based on court ruling or award, as well as in cases provided for by applicable Armenian laws and agreements entered into between the Bank and the client.
21. Terms and conditions of distance banking are presented in [General Terms and Conditions of Provision of Banking Services to Individuals](#), clause 3.
22. To find out more about the service network of the Bank, location and open hours of the branches, please click [here](#).
23. Any disputes and disagreements arising out of or in connection with the deposit application-agreement shall be resolved in accordance with the laws and regulations of the Republic of Armenia.  
Disagreements and disputes arising out of a property claim with a value equal to or less than AMD 10 million or its foreign currency equivalent may be settled through the Financial System Mediator.  
**Attention!** Individuals are entitled to submit their claims arising out of the transaction between the financial institution and the consumer to the **Financial System Mediator**. Ameriabank has waived its right to dispute the decisions of the Financial System Mediator which is applicable only in relation to the claims, where the amount of the property claim does not exceed AMD 250,000 or its equivalent in another currency, and the amount of transaction does not exceed AMD 500,000 or its equivalent in another currency.
24. ATTENTION! “YOUR FINANCIAL DATABASE” IS AN ELECTRONIC SYSTEM AIMED AT FACILITATING SEARCHING AND COMPARISON OF THE SERVICES OFFERED TO INDIVIDUALS AND MAKING THE CHOICE EASIER FOR YOU. You may access the website at [www.fininfo.am](http://www.fininfo.am).

<b>Example 1.</b>	
<b>Deposit type:</b>	Ameria Deposit
<b>Currency:</b>	AMD
<b>Term and interest payment scheme:</b>	366 days, with the interest payable upfront at the beginning of the term
<b>Deposit amount:</b>	AMD 100,000
<b>Annual simple interest rate:</b>	7.5%
<b>Deposit start date:</b>	01/06/2020
<b>Maturity:</b>	02/06/2021
<b>Interest payment date:</b>	01/06/2020 <i>(the deposit will be effective for 366 days, the deposit payment date is left out)</i>
<b>Interest to be paid</b>	$100,000 * 7.5/100/365 * 366 = 7,520.55$ AMD
<b>Net interest to be paid</b> <i>(less 10% income tax)</i>	$7,520.55 - 7,520.55 * 10/100 = 6,768.50$ AMD

<b>Example 2.</b>	
<b>Deposit type:</b>	Ameria Deposit with partial withdrawal option
<b>Currency:</b>	AMD
<b>Term and interest payment scheme:</b>	181 days, preferred interest payment scheme is quarterly capitalization.
<b>Deposit amount:</b>	AMD 100,000
<b>Annual simple interest rate:</b>	6.9%
<b>Deposit start date:</b>	01/06/2020

<b>Maturity:</b>	29/11/2020
<b>First interest capitalization date:</b>	29/08/2020 <i>(the deposit will be effective for 90 days)</i>
<b>Interest to be paid</b>	$100,000 * 6.9/100/365 * 90 = \mathbf{1,701.37 \text{ AMD}}$
<b>Net interest to be paid</b> <i>(less 10% income tax)</i>	$1,701.37 - 1,701.37 * 10/100 = \mathbf{1,531.23 \text{ AMD}}$
<b>Deposit principal</b>	$100,000 + 1,531.23 = \mathbf{101,531.23 \text{ AMD}}$ On November 30, 2020, the depositor withdrew AMD 21,531.23.
<b>Second interest capitalization date:</b>	29/11/20 <i>(the deposit will be effective for 91 days (payment date is counted out), during which the deposit principal will be AMD 101,531.23 for 1 day and AMD 80,000.00 for the remaining 90 days)</i>
<b>Interest to be paid</b>	$(101,531.23 * 6.9/100/365 * 1) + (80,000 * 6.9/100/365 * 90) = \mathbf{19.19 + 1,361.10 = 1,380.29 \text{ AMD}}$
<b>Net interest to be paid</b> <i>(less 10% income tax)</i>	$1,380.29 - 1,380.29 * 10/100 = \mathbf{1,242.26 \text{ AMD}}$

<b>Example 3.</b>	
<b>Deposit type:</b>	Ameria Deposit with termination and top-up options
<b>Currency:</b>	USD
<b>Term and interest payment scheme:</b>	271 days, preferred interest payment scheme is quarterly payment.
<b>Deposit amount:</b>	USD 10,000
<b>Annual simple interest rate:</b>	2.2%
<b>Deposit start date:</b>	01/06/2020
<b>Maturity:</b>	27/02/2021
<b>First interest payment date:</b>	29/08/2020 <i>(the deposit will be effective for 90 days)</i>
<b>Interest to be paid</b>	$10,000 * 2.2/100/365 * 90 = \mathbf{54.25 \text{ USD}}$
<b>Net interest to be paid</b> <i>(less 10% income tax)</i>	$54.25 - 54.25 * 10/100 = \mathbf{48.82 \text{ USD}}$
<b>Second interest payment date:</b>	27/11/2020 <i>(the deposit will be effective for 90 days)</i>
<b>Interest to be paid</b>	$10,000 * 2.2/100/365 * 90 = \mathbf{54.25 \text{ USD}}$
<b>Net interest to be paid</b>	$54.25 - 54.25 * 10/100 = \mathbf{48.83 \text{ USD}}$



<i>(less 10% income tax)</i>	
<b>Third interest payment date:</b>	27/02/2021 <i>(the deposit will be effective for 91 days, the deposit payment date is left out)</i>
<b>Interest to be paid</b>	$10,000 * 2.2/100/365 * 91 = \mathbf{54.85 \text{ USD}}$
<b>Net interest to be paid</b> <i>(less 10% income tax)</i>	$54.85 - 54.85 * 10/100 = \mathbf{49.36 \text{ USD}}$

<b>Example 4.</b>	
<b>Deposit type:</b>	Ameria Deposit with termination and top-up options
<b>Currency:</b>	USD
<b>Term and interest payment scheme:</b>	271 days, preferred interest payment scheme is quarterly payment.
<b>Deposit amount:</b>	USD 10,000
<b>Annual simple interest rate:</b>	2.2%
<b>Deposit start date:</b>	01/06/2020
<b>Maturity:</b>	27/02/2021. After 91 days, the depositor decided to terminate the deposit.
<b>Termination date:</b>	31/08/2020
<b>Simple recalculation rate at the time of termination:</b>	0.7% (according to the conditions of Ameria Deposit with top-up and termination options and a term of 91 days)
<b>Interest payment date:</b>	31/08/2020 <i>(the deposit will be effective for 91 days, the deposit payment date is left out)</i>
<b>Interest to be paid</b>	$10,000 * 0.7/100/365 * 91 = \mathbf{17.45 \text{ USD}}$
<b>Net interest to be paid</b> <i>(less 10% income tax)</i>	$17.45 - 17.45 * 10/100 = \mathbf{15.70 \text{ USD}}$