

## **GUIDE for opening the deposit account**

To open a deposit individuals submit the following documents:

### **In the case of submission of documents and money directly contributor:**

- Proof of identity of the depositor in the original, and a copy;
- Funds that want to invest the investor.

### **In the case of submission of documents and funds trustee contributor:**

- ID trustee in the original, as well as a copy of it;
- a notarized copy of identity card of the depositor;
- a power of attorney in the original or a copy certified by a notary;
- funds that an investor willing to invest.

### **In the case of investment funds minors, persons with disabilities or deprived of legal capacity, the opening of the deposit is carried out by parents or guardians (guardians) of the depositor on the basis of the following documents:**

- identification of the person who submits the documents of the depositor, in the original, and a copy;
- the birth certificate of the depositor, which has not reached the age of majority, or a notarized copy of identity card of the depositor;
- certificate of guardianship (custody), issued by the competent authority - if the interests of depositor is a trustee (guardian);
- copy of the judicial authority, according to which the person has been limited in capacity or incapacitated and in need of guardianship (custody) - if the interests of depositors is the trustee (guardian);
- as well as the funds that an investor willing to invest.

**The method of calculating the amount of interest for the month** = actual number of days in the month (28-31) % \* rate % \* deposit amount / 365 days