**What is claimed is:**

1. A method for providing a financial product, the method comprising:

providing a financial server comprising an interface, a memory storing instructions, and a processor executing the instructions, the financial server being in communication with a user terminal through a communication network;

receiving, by the interface, a first input from the user terminal to open a savings account to be belonged to a user account, and generating, by the processor, the savings account based on the first input;

receiving, by the interface, a second input from the user terminal to execute a payment of a certain round to the savings account;

opening, by the processor, among a plurality of slots included in an interface screen for the savings account, a slot corresponding to the executed round of payment;

deriving, by the processor, an image corresponding to the opened slot, wherein the processor selects a set of images stored in the memory using a random function, wherein the set of images comprises a combination of images drawn from an image pool that include a plurality of predetermined images for savings account products;

calculating, by the processor, an interest rate for the savings account by accumulating a preferential interest rate assigned to the opened slot, and updating the interest rate stored in the memory; and

controlling, by the processor, the interface to transmit the interface screen updated to include the image corresponding to the opened slot and the interest rate to the user terminal, such that the user terminal displays the updated interface screen.

2. The method of claim 1, further comprising:

deriving the preferential interest rate corresponding to the opened slot, and controlling, by the processor, the interface to provide a pop-up for the preferential interest rate to the user terminal.

3. The method of claim 2, wherein the preferential interest rate is applied differentially to the plurality of slots included in the interface screen, and

wherein a relatively higher preferential interest rate is set at a predetermined payment round.

4. The method of claim 1, wherein the calculating the interest rate further comprising:

displaying, by the processor, information about the calculated interest rate on a sub-interface screen displayed on a screen of the user terminal.

5. The method of claim 4, wherein the sub-interface screen includes information about a total accumulated amount in the savings account and the calculated interest rate, and a button for the payment.

6. The method of claim 5, wherein the button for the payment is activated to be displayed when a preset condition is met for the savings account.

7. The method of claim 6, wherein the savings account is subject to a payment rule that allows the payment to be made once per day during a predetermined period, and

wherein when the payment rule is met, the button for the payment is displayed as deactivated.

8. The method of claim 1, further comprising:

receiving, by the interface, a third input from the user terminal to scroll the interface screen in a predetermined direction;

scrolling, by the processor, the interface screen in the predetermined direction based on the third input; and

controlling, by the processor, the interface to provide a quick button on a screen of the user terminal that causes the interface screen to be aligned with respect to the most recently opened slot.

9. The method of claim 8, further comprising:

receiving, by the interface, a fourth input for the quick button from the user terminal; and

automatically scrolling, by the processor, the interface screen to display the most recently opened slot aligned with a predetermined position based on the fourth input.

10. The method of claim 1, wherein the opening the slot further comprising: opening a second slot that is a closed slot adjacent to the most recently opened first slot on the interface screen.

11. The method of claim 10, wherein the controlling the interface to transmit the updated interface screen further comprising: updating the interface screen to display the image in the second slot.

12. The method of claim 1, wherein the deriving the image further comprising:

changing the set of images using the random function when the set of images overlaps more than a predetermined number of images selected from other savings accounts belonged to the user account.

13. A method for providing a financial product, the method comprising:

providing a financial server comprising an interface, a memory storing instructions, and a processor executing the instructions, the financial server being in communication with a user terminal through a communication network;

receiving, by the interface, a first input from the user terminal to open a savings account to be belonged to a user account, and generating, by the processor, the savings account based on the first input;

receiving, by the interface, a second input from the user terminal to execute a payment of a certain round to the savings account;

opening, by the processor, among a plurality of slots included in an interface screen for the savings account, a slot corresponding to the executed round of payment;

deriving, by the processor, an image corresponding to the opened slot, wherein the processor calculates a relevance between user data generated on a date the payment is executed and recorded in the user account and a plurality of images included in an image pool, and determines an image to be displayed in the opened slot using the calculated relevance;

calculating, by the processor, an interest rate for the savings account by accumulating a preferential interest rate assigned to the opened slot, and updating the interest rate stored in the memory; and

controlling, by the processor, the interface to transmit the interface screen updated to include the image corresponding to the opened slot and the interest rate to the user terminal, such that the user terminal displays the updated interface screen.

14. A method for providing a financial product, the method comprising:

providing a financial server comprising an interface, a memory storing instructions, and

a processor executing the instructions, the financial server being in communication with a user terminal through a communication network;

receiving, by the interface, a first input from the user terminal to open a savings account to be belonged to a user account, and generating, by the processor, the savings account based on the first input;

receiving, by the interface, a second input from the user terminal to execute a payment of a certain round to the savings account;

opening, by the processor, among a plurality of slots included in an interface screen for the savings account, a slot corresponding to the executed round of payment;

deriving, by the processor, an image corresponding to the opened slot, wherein: when the opened slot corresponds to a predetermined fixed slot, the processor applies a predetermined image stored in the memory to the fixed slot; and when the opened slot corresponds to a random slot, the processor applies an image derived using a random function to the random slot;

calculating, by the processor, an interest rate for the savings account by accumulating a preferential interest rate assigned to the opened slot, and updating the interest rate stored in the memory; and

controlling, by the processor, the interface to transmit the interface screen updated to include the image corresponding to the opened slot and the interest rate to the user terminal, such that the user terminal displays the updated interface screen.

15. A server comprising:

a processor;

a memory for loading a computer program executed by the processor; and

an interface for exchanging data generated during execution of the computer program with a user terminal,

wherein the computer program includes:

receiving, by the interface, a first input from the user terminal to open a savings account to be belonged to a user account, and generating, by the processor, the savings account based on the first input;

receiving, by the interface, a second input from the user terminal to execute a payment of a certain round to the savings account;

opening, by the processor, among a plurality of slots included in an interface screen for the savings account, a slot corresponding to the executed round of payment;

deriving, by the processor, an image corresponding to the opened slot, wherein the processor selects a set of images stored in the memory using a random function, wherein the set of images comprises a combination of images drawn from an image pool that include a plurality of predetermined images for savings account products;

calculating, by the processor, an interest rate for the savings account by accumulating a preferential interest rate assigned to the opened slot, and updating the interest rate stored in the memory; and

controlling, by the processor, the interface to transmit the interface screen updated to include the image corresponding to the opened slot and the interest rate to the user terminal, such that the user terminal displays the updated interface screen.

16. A non-transitory computer readable recording medium recording a program capable of executing the method of any one of claims 1 to 14.