100 DAYS SPECIAL FIXED DEPOSIT SCHEME

TERMS AND CONDITIONS

- 1. Interest will be paid on maturity.
- 2. The rate of interest of Fixed Deposit on auto renewal at the maturity will be the prevailing interest rate then applicable for the 100 Days Fixed Deposits.
- 3. No special additional interest rates will be applicable for Senior Citizens.
- 4. Individual residents in Sri Lanka above 18 years of age (Individual/ Joint accounts) & as per the Bank's Internal guidelines corporate customers are also eligible to open fixed deposits under this promotional offer. (Excluding Minor and any other segment)
- 5. A customer may open multiple Fixed Deposits. (individually, jointly & corporate).
- 6. Withdrawals are allowed only at maturity. For premature upliftment exiting premature withdrawal terms and conditions will be applicable.
- 7. During the tenor of the Fixed Deposit the Customers will be eligible to obtain secured products including cash back Loans and Overdrafts, Secured Credit cards, Letter of Credits and Bank Guarantees, secured by the Fixed Deposit/s. (as per Banks prevailing credit policy at the time of obtaining the credit facility)
- 8. Cargills Bank PLC reserves the right to modify or change the terms and conditions applicable for the promotion without any prior notice.
- 9. Cargills Bank PLC reserves the right to amend/withdraw this promotion at its sole discretion.
- 10. In the event of any dispute, the decision of Cargills Bank PLC shall be considered final.
- 11. General terms and conditions of Cargills Bank PLC will be applicable