

## **11 MONTHS SPECIAL FIXED DEPOSIT SCHEME**

### **TERMS AND CONDITIONS**

1. This special promotional offer is exclusively applicable for Fixed Deposits of 11 months tenure and for a limited time period, effective from 29th January 2024.
2. Interest will be paid at maturity or monthly basis, upon customers request. (However, lower interest rate will be applicable for interest rate paid monthly)
3. The rate of interest of Fixed Deposit on auto renewal at the maturity will be the prevailing interest rate applicable for the 11 months Fixed Deposits.
4. No special additional interest rates will be applicable for Senior Citizens.
5. Individual residents in Sri Lanka above 18 years of age (Individual/ Joint accounts), as per the Bank's Internal/ Central Bank guidelines are eligible to open fixed deposits under this promotional offer.
6. A customer may open multiple Fixed Deposits. However, a maximum amount of LKR 50Million will be capped per his/her CIF.
7. Withdrawals are allowed only at maturity. For premature upliftment's exiting premature withdrawal terms and conditions will be applicable.
8. During the tenor of the Fixed Deposit the Customers will be eligible to obtain all secured products including cash back Loans and Overdrafts, Secured Credit cards, Letter of Credits and Bank Guarantees, secured by the Fixed Deposit/s.
9. The Cargills Bank Limited reserves the right to modify or change the terms and conditions applicable for the promotion without any prior notice.

10. The Cargills Bank Limited reserves the right to amend/withdraw this promotion at its sole discretion.
11. In the event of any dispute, the decision of Cargills Bank Limited shall be considered final.
12. General terms and conditions of Cargills Bank Limited will be applicable