

## **18 MONTHS FIXED DEPOSIT SCHEME**

### **TERMS AND CONDITIONS**

1. This special rate is exclusively applicable for Fixed Deposits of 18 months.
2. No additional special rates are allowed.
3. Interest will be paid on maturity as well as monthly.
4. The deposits under auto-renewal will be applied the rate of interest applicable for 18 months deposits at the time of maturity.
5. 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)
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