

## **36 MONTHS FIXED DEPOSIT SCHEME**

### **TERMS AND CONDITIONS**

1. This special rate is exclusively applicable for Fixed Deposits of 36 months from Cargills Bank PLC ("the Bank").
2. Interest will be paid either at maturity or on a monthly basis, as selected by the depositor.
3. Deposits placed under auto-renewal terms will be applied the rate of interest applicable for 3 years deposits at the time of maturity.
4. Individual residents in Sri Lanka above 18 years of age (Individual/ Joint accounts) and corporate customers are eligible to open fixed deposits under this promotional offer (Excluding Minor and any other segment).
5. A customer may open multiple Fixed Deposits. However, the maximum amount of LKR 100 Million will be the maximum permitted deposit value per CIF (individually, jointly & corporate).
6. For upliftment of deposits prior to their maturity ("premature upliftment"), the existing premature withdrawal terms and conditions will be applicable.
7. During the tenor of the Fixed Deposit the Customers will be eligible to obtain secured lending facilities such as cash-backed Loans and Overdrafts, Secured Credit cards, Letter of Credits and Bank Guarantees, secured by the Fixed Deposit/s placed. The Bank's prevailing credit policy at the time of obtaining the credit facility will be applicable.
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. General terms and conditions of Cargills Bank PLC will be applicable