

**5 YEAR FIXED DEPOSIT –INTEREST MONTHLY**  
**BANKS 10<sup>TH</sup> YEAR ANNIVERSARY SPECIAL SCHEME**

**TERMS AND CONDITIONS**

1. This special promotional offer is exclusively applicable for Fixed Deposits of 5 years, for a limited time period, effective from 2<sup>nd</sup> April 2024.
2. In this product Interest will be paid monthly.
3. Customer should open a Savings Account with the Bank to remit the monthly interest.
4. Customer can provide instructions in the account opening mandate to the bank to split the interest equally, where 50% to be credited to his own savings or current Account and the balance to any other third-party savings or current account.
4. The rate of interest of Fixed Deposit on auto renewal at the maturity will be the prevailing interest rate then applicable for the 5 Year Fixed Deposits, where interest will be paid monthly.
5. No special additional interest rates will be applicable for Senior Citizens.
6. 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.
7. Minimum Fixed Deposit value will be LKR 100,000/-.
8. A customer may open multiple Fixed Deposits. However, a maximum amount of LKR 10 Million will be capped per his/her CIF.
9. Withdrawals are allowed only at maturity. For premature upliftment's exiting premature withdrawal terms and conditions will be applicable.
10. Customers will be eligible to receive a pre-approved credit card with joining fees waived, provided customer maintains a satisfactory CRIB records.
11. 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.
12. The Cargills Bank PLC reserves the right to modify or change the terms and conditions applicable for the promotion without any prior notice.
13. The Cargills Bank PLC reserves the right to amend/withdraw this promotion at its sole

discretion.

14. In the event of any dispute, the decision of Cargills Bank PLC shall be considered final.

15. General terms and conditions of Cargills Bank PLC will be applicable.