



# **HIGH RETURN SAVER**

**KEY FACT DOCUMENT**

# HIGH RETURN SAVER ACCOUNT

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Description of the Account	This is a general savings account that provides high interest rates on high value deposit.
Benefits to customers	<ul style="list-style-type: none"> <li>Calculate interest for the days' end balance and not on the average balance, which is then added to account at the end of the month.</li> <li>Can simply open an account with an initial deposit of just Rs. 1,000/-</li> <li>Can access account through over 3,500 Lankapay ATMs.</li> <li>Offer monthly E-statements, which gives added convenience.</li> <li>Online and mobile banking services give you 'banking at your fingertips'.</li> </ul>
Interest Rates, Fees, and other bank charges	<ul style="list-style-type: none"> <li>Please Refer : <a href="https://www.cargillsbank.com/deposit-interest-rates/">https://www.cargillsbank.com/deposit-interest-rates/</a> for the current interest rates.</li> <li>Fees and Charges are as per the current tariff published by the bank. <a href="https://www.cargillsbank.com/rates-and-charges/fees-charges/">https://www.cargillsbank.com/rates-and-charges/fees-charges/</a></li> </ul>
Procedures to be followed to open the account	<p><b>How to open an account :</b></p> <p>01) Via Branch or Mini Unit        Bank's standard account opening forms for savings should be completed and submitted to any Branch or Mini unit of the Bank together with,</p> <ul style="list-style-type: none"> <li>A copy of the valid National Identity Card (NIC)/ valid Passport/valid Driving License.</li> <li>Documentary evidence is required for address verification if the resident address differs to NIC /Passport/Driving License.</li> </ul> <p>02) Via Digital Platform        Click on ; <a href="https://digitalonboarding.cargillsbank.com/">https://digitalonboarding.cargillsbank.com/</a>        and</p> <ul style="list-style-type: none"> <li>Fill all the details required as the Bank's standard account opening forms for savings.</li> <li>Submit the required images in the given order.</li> </ul> <p><b>Colored photo of the NIC.</b>  <b>Selfie.</b>  <b>Sample signature.</b>  <b>Address proof (If required)</b></p> <p>Customer will be contacted by a bank staff to conduct customer verification and complete further account opening process.</p> <p>Or</p> <p><b>Call our contact centre for more information - 011 7 640 640</b></p>

Eligibility	Sri Lankan Nationals aged 18 years or above, holding a valid National Identity Card (NIC)/ valid Passport/ valid Driving License which contains NIC Number.
Major terms and conditions	<ul style="list-style-type: none"> <li>Cargills Bank holds the authority to change, add or revise product features/offers and Terms and Conditions pertaining to the Cargills Bank “High Return Saver” Savings Account at any given time</li> <li>All the other General Terms &amp; Conditions and operating processes pertaining to the normal savings will be applied to “High Return Saver” Savings Account</li> </ul>

## COMPLAIN PROCEDURE

We welcome your comments/suggestions to serve you better :-

<https://www.cargillsbank.com/contact-us/feedback/>

**or**

Visit any Cargills Bank branch island wide or call our customer service hotline on

**0117 640 640**