

1. The fixed deposit ("Deposit") can only be opened for a tenure of two (02) years unless otherwise determined by Nations Trust Bank PLC ("Bank").
2. If the Deposit is prematurely withdrawn prior to its maturity, the Bank reserves the right to reduce the agreed interest rate in a manner determined by the Bank.
3. Interest at the below mentioned rate will be calculated on the daily balance in the Deposit and credited monthly until the maturity date:

2 Year Fixed Rate: 5%, p.a.
4. No interest will accrue after the maturity of the Deposit.
5. On maturity of the Fixed Deposit, the capital and interest will be transferred to an account designated in writing by the customer (subject to foreign exchange regulations).
6. Lending against the Fixed Deposit will be subject to the foreign exchange regulations of the Central Bank of Sri Lanka.
7. The Fixed Deposit certificate issued by the Bank to the customer is not transferable.
8. The Bank reserves the right to revise these terms and conditions from time to time. Notice of such revisions will be provided to the customer in writing in the manner set out in the Bank's General Business Conditions.
9. Withholding tax or any other tax payable on interest payments will be deducted by the Bank as stipulated by the Department of Inland Revenue or such other authority designated by law for such purpose. The Bank has the right to recover unpaid taxes from the customer in such manner as determined by the Bank, if subsequently claimed by the relevant authority.
10. Notwithstanding anything to the contrary stated herein, the Bank reserves the right, with notice to the customer, to combine or consolidate the Deposit with any other account of the customer or with any liabilities of the customer to the Bank and to set-off or transfer any sum/s standing to the credit of the Deposit against any amount/s owing from the customer to the Bank on any other account or in any other respect whether such liabilities be actual or contingent, primary or collateral and several or joint.
11. In addition to the terms and conditions contained herein, customers will be bound by the terms and conditions incorporated in the General Business Conditions of the Bank. In the event of any inconsistency between these terms and conditions and the General Business Conditions, these terms and conditions will prevail to the extent of such inconsistency.

I have read and understood and agree to be bound by the terms and conditions herein contained.

Customer Signature

Date:

Customer Signature

Date:

Customer Signature

Date: