

The following terms and conditions shall govern all Nations Mega Saver Accounts opened and maintained at Nations Trust Bank PLC-PQ118 (hereinafter referred to as the bank).

1. The initial minimum deposit with which an account maybe opened is Rupees Five hundred Thousand (Rs.500,000/-) such other sum as determined by the bank from time to time.
2. In the event the balance in the account falls below Rupees Five hundred Thousand (Rs.500,000/-) no interest shall be payable on such balance
3. Interest shall be calculated on daily balance in the account and be paid monthly.
4. The bank shall be entitled to vary, modify, increase or decrease the above-mentioned interest threshold and interest rates at any time at its sole absolute discretion
5. Notice of changes to interest rates or any other notice given by updating the corporate website and/or branch notices and/or statement messages shall be deemed to be due and sufficient notice thereof to the customer and shall be binding on the customer.
6. A handling charge shall be levied on all accounts closed by the customer at any time the account is closed
7. The account shall not be blocked with minimum balance amount
8. The bank shall be entitled to suspend, withdraw, cancel and/or terminate Nations Mega Saver accounts at any time and treat such accounts as ordinary savings accounts of the bank
9. These terms and conditions shall be in addition to the terms and conditions of Nations Saver accounts and other General Business Conditions of the bank which shall be binding on the Customer, modified only to the extent necessary to incorporate the terms and conditions set out herein.
10. In the event of any inconsistency between these terms and conditions and the terms and conditions of Nations Saver accounts or any other terms and conditions shall prevail only to the extent of such inconsistency
11. I/we hereby confirm that the above terms and conditions and the Terms and Conditions governing Nations Mega Saver accounts and General Business Conditions of the Bank, together with details relevant to the product were given and explained to me/us before the signing hereof and I/we have read and understood the said terms and conditions and agree and consent to be bound thereby

Signature: .....

Name:.....

Signature : .....

Name:.....