

Products/ Services	Description of the Products/Services	Financial and other benefits to customers including any incentives and promotions	Fees/charges, commission, interest etc., charged from customers	Procedures to be followed to obtain the product/service	Major terms and conditions
Fixed Deposit	<p>Fixed Deposits can be opened as individual / joint accounts / special funds and also on behalf of social organizations.</p> <p>Any citizen over 16 years of age can open a Fixed Deposit Account at NSB while minors below 16 years of age can open a Fixed Deposits Account in care of their parents / guardians.</p> <p>The account holders can open Fixed Deposit Accounts for 3, 6, 12, 24 months, yielding an annual, bi-annual or monthly interest.</p>	<p>The account holder can obtain loans against deposits up to 90% of the deposit value depending on the maturity period and whether the interest of the FD is credited to the loan account at the time of maturity.</p> <p>It allows a revolving credit facility of 90% against the fixed deposits and NSB Easy Card can be obtained (Visa Card / Master Card enable)</p> <p>While the minimum opening amount of the annual interest earning Fixed Deposit is Rs.1,000/-, the minimum opening balance for the monthly interest earning Fixed Deposit Rs.25,000/-</p>	Please refer table of Fees & service charges	<p>Mandate Form for Individuals and Joint: as well as on behalf of minors.</p> <p>Identification Document along with a photocopy (NIC / Passport / Driving License)</p> <p>Mandatory KYC Form</p> <p>Cash deposit slip</p> <p>Proof of address- in the address differs from the: NIC, Valid passport, driving license , letter from a public authority, income tax receipt, employment contract, statement of other banks, tenancy agreement, Grama Niladari certificate , utility bills (electricity/water/fixed telephone line bill which issued not earlier than immediate preceding 03 months)</p> <p>Withholding Tax Declaration Form for other types of FD' (Business /Clubs /Societies /Courts/Organization /etc.)</p>	<p>A fixed rate of interest on maturity or on a monthly payment basis is applicable and Interest should be calculated for each completed month from the date of deposit.</p> <p>In Maturity deposits Interest could be withdrawn after maturing or accumulate to the capital or credited to any other party nominated by the account holder/s.</p> <p>The period, minimum and maximum amounts and the rates of interest are determined by the Management, based on the prevailing market rates of interest and Regulations.</p> <p>Interest on FD's will be quoted on the date of deposit / renewal based on market rates.</p> <p>If the customer is unable to renew / change or withdraw the FD certificate</p>

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					<p>subsequent to the date of maturity, No interest will be paid if;</p> <p>36 & 60 months Triple A FD withdraw before completing 01 month.</p> <p>06, 12 & 24 months FD withdraw before completing 03 months</p> <p>03 months FD withdraw before competing 01 month</p> <p>But if they renew the FD above conditions are irrelevant and renew either automatically or by the instructions of the customer</p> <p>After payment of interest on maturity, the Bank is not bound to pay further interest, if the deposit is overdue. Subject to above 4 & 5 conditions.</p> <p>FD Certificate</p> <p>A Fixed Deposit Certificate is not a negotiable instrument.</p>

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					<p>In the case of premature withdrawals from Gaurawa Accounts and Pensions' Accounts the rate of interest will be the rate applicable to normal 12 months FD</p> <p>A renewal notice will not be given to a third party.</p>
<p>When an unauthorized or mistaken transaction is identified by the customer, it should be reported immediately to the account-maintaining branch or to the bank's call centre via 0112379379.</p>					
<p>Any complain please contact 0112 576 730 / 0112 377200 (ext 455) on working days from 8:30 a.m. to 3:00 p.m</p>					