

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
National Savings Certificate	These certificates pay a high interest upfront and are available in various denominations for period from 3 months to 4 years	<p>Attractive interest rates which will be paid upfront; paid on the date of purchase</p> <p>NSB gives you an assurance that the face value of the Certificate will not be affected by any adverse fluctuations of interest rates.</p>	Please refer table of Fees & service charges	<p>Persons over 16 years of age – In their own names or jointly with others or on behalf of another person.</p> <p>Minors over 7 years of age and below 16 years of age jointly with a parent / guardian.</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>					