

**Summary of changes – Fixed Deposit (Withdrawable) Terms and Conditions – effective from 31<sup>st</sup> July 2023**

<b>Clause</b>	<b>Old text</b>	<b>Clause</b>	<b>Changed text</b>
<b>2.4</b>	Premature closure will be subject to a penalty of 1% reduction in the interest rate offered. Please refer to clause 9 for further details. The minimum term you need to hold the deposit is 6 months if you decide to close the deposit before six months the deposit will earn no interest.	<b>Opening an account</b>	Premature closure will be subject to a penalty of 1% reduction in the interest rate offered. Please refer to clause 9 for further details. Please note the minimum term you are required to hold the Term Deposit Account with us is for 6 (six) months. if for any reason you decide to close your Fixed Deposit (Withdrawable) prior to the 6 (six) months period, please note the deposit in your Fixed Deposit (Withdrawable) will earn no interest i.e ZERO interest
<b>2.7</b>	<b>New</b>		<p>for any reason you are unhappy about your choice of Fixed Deposit (Withdrawable) , you can cancel your Fixed Deposit (Withdrawable) by calling our customer service centre or visiting the branch within 14 days of) of:</p> <ul style="list-style-type: none"> <li>• The day the contract is entered into or Terms and Conditions are signed by you or</li> <li>• The day on which you receive the contract Terms and Conditions and other information on paper or The day on which you receive the contract Terms and Conditions and other information on paper or electronically</li> </ul> <p>This 14 day period defined as ‘Cooling off period’.</p>
<b>9</b>	If you close your Fixed Deposit (Withdrawable) prior to the maturity date for any reason we will apply a penalty rate of interest when	<b>Premature Closure</b>	If you close your Fixed Deposit (Withdrawable) prior to the Maturity Date for any reason we will apply a penalty rate of interest when calculating the amount of interest that needs to be paid. Please note the minimum term you are required to hold the Term Deposit Account with us is for 6 (six)

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